

**Johnson Property Management  
Resident Qualification Criteria  
March 2018**

**MANAGEMENT WILL NOT ACCEPT A COMPRESSIVE REUSABLE TENANT SCREEN REPORT**

Screening recommendations for acceptance, denial, or conditional acceptance will be made following standards, and will include:

- Rental History:** 6 months valid, verifiable rental history  
*Valid rental history is a written lease or month-to-month agreement.  
If rental history is less than 6 months then an increased deposit - OR - cosigner may be requested, recommendation will be dependent on credit history, level of income and length of employment.*
- Credit History:** At least 1 account established for 1 year in good standing  
*If derogatory credit history is in excess of \$100 but less than \$20,000 an increased deposit -OR- cosigner may be requested, recommendation will be dependent on level of income and length of rental history.*
- Employment:** 6 months with current employer or previous employment in same field of work for 1 year
- Income:** Each applicant have monthly income 3 times the rental amount  
*If any applicants income is less than 3 times the tenant's portion of the rental amount then an increased deposit -OR- cosigner may be requested, Recommendation will be dependent on level of income, length of rental history and credit history. Income should be anticipated to continue during entire lease term offered.*  
Management will consider all requests for accommodation. Management will grant reasonable accommodation requests.

**COSIGNER RENTAL CRITERIA:**

A cosigner will be APPROVED if all the qualification below is met, if the cosigner does not meet any 1 of the following criteria then the cosigner will not qualify.

- RENTAL HISTORY:** 1 year of valid and verifiable rental or mortgage history with no late payments  
**CREDIT HISTORY:** A credit score of at least 700 required for an approval  
**EMPLOYMENT:** 6 months with current employer or previous employment in same field of work  
**INCOME:** 4 times the rental amount of the unit in verifiable, garnishable income  
**RESIDENCY:** Cosigner must live with-in the same county as where the applicant is applying to rent. (i.e. Spokane County)

**GROUNDS FOR DENIAL WILL RESULT FROM THE FOLLOWING ON ALL APPLICANTS:**

- Verified eviction showing on credit report or confirmed with landlord.  
Rental collection verified on credit report  
Balance owing to landlord and/or negative reference  
3 late payments, NSF checks, noise complaints, and/or negative rental history  
If number of derogatory credit accounts, exceed the number of positive credit accounts.  
Derogatory credit history in excess of \$20,000 (medical & student loan collections will not be considered as derogatory credit history)  
Pending or non-discharged bankruptcy  
Past due or foreclosed mortgage appearing on credit report  
Misrepresentation and/or omission of material information in application.

**OWNER AND MANAGEMENT WILL SCREEN FOR CRIMINAL CONVICTIONS FOR CRIMES AGAINST PERSON OR PROPERTY. CRIMES LISTED BELOW, AS WELL AS SUBSTANTIALLY SIMILAR CRIMES, MAY RESULT IN DENIAL OF APPLICATION.**

- |                                      |                                      |
|--------------------------------------|--------------------------------------|
| Murder                               | Kidnapping                           |
| Manslaughter                         | Theft                                |
| Assault                              | Burglary / Robbery                   |
| Malicious Mischief                   | Rape                                 |
| Arson                                | Reckless Burning                     |
| Rape of a child                      | Child molestation                    |
| Delivery of a controlled substance   | Possession of a controlled substance |
| Manufacturing a controlled substance |                                      |

In matters relating to criminal conviction history, circumstances that may be considered include: age of individual at time of conduct; evidence of good tenant history before or after conviction or conduct; evidence of restitution or mitigation of damages; evidence of rehabilitation efforts; nature and severity of offense(s); and/or number of similar past offenses or lack thereof.

## **RCW 19.182.040 - CONSUMER REPORT-PROHIBITED INFORMATION-EXCEPTIONS**

(1) Except as authorized under subsection (2) of this section, no consumer reporting agency may make a consumer report containing any of the following items of information:

- (a) Bankruptcies that, from date of adjudication of the most recent bankruptcy, antedate the report by more than ten years;
  - (b) Suits and judgments that, from date of entry, antedate the report by more than seven years or until the governing statute of limitations has expired, whichever is the longer period;
  - (c) Paid tax liens that, from date of payment, antedate the report by more than seven years;
  - (d) Accounts placed for collection or charged to profit and loss that antedate the report by more than seven years;
  - (f) Juvenile records, as defined in \*RCW 13.50.010(1) (c), when the subject of the record is twenty-one years of age or older at the time of the report; and
  - (g) Any other adverse item of information that antedates the report by more than seven years.
- (2) Subsection (1) (a) through (e) and (g) of this section is not applicable in the case of a consumer report to be used in connection with:
- (a) A credit transaction involving, or that may reasonably be expected to involve, a principal amount of fifty thousand dollars or more;
  - (b) The underwriting of life insurance involving, or that may reasonably be expected to involve, a face amount of fifty thousand dollars or more; or
  - (c) The employment of an individual at an annual salary that equals, or that may reasonably be expected to equal, twenty thousand dollars or more.

Owner and management desire to provide well-maintained and well-kept property for the benefit of all residents. Screening criteria herein are adopted with the intent of maximizing the ability to provide safe housing for residents, managerial staff, the property, and neighbors. Screening criteria herein are also intended to minimize liability risks, the costs of insurance, maintenance, and repairs to the premises. Screening shall be designed to provide housing to individuals who do not constitute or pose an unreasonable risk of direct threat to persons and/or property of physical harm and/or adverse housing environment. Owner and management agree to limit screening of conviction history to serious offenses against person and/or property. All screening shall be performed in accordance with federal and state law including RCW 59.182.040.

Application will not be accepted from applicant(s) who appear intoxicated by alcohol and/or drugs during the application process. Applications will not be accepted from applicants(s) who are hostile, threatening, lewd, obscene, or vulgar during the application process. Obscene, lewd, vulgar, harassing, or threatening behavior shall be grounds for terminating the screening process and refusal to accept application.

Everyone eighteen (18) years old and older will be screened for criminal and sex offender history. Provided juvenile records, as defined by RCW 13.50.010(1) (c) will not be considered when the subject of the records is twenty one (21) years of age or older at the time of the report.

Applicants with an arrest and pending criminal case will be evaluated based upon the facts of the underlying case to determine if conduct justifies exclusion as a threat to others or property. If the applicant has a criminal case pending, for any crime set forth herein, the application will be put on hold until the criminal court case is finalized and a decision determined. The applicant(s) are not allowed to be approved to move in until the case is finalized and/or charges fully adjudicated. Provided, management may limit application of this policy to conduct and crimes that would justify exclusion due to threat posed to person or property and for crimes set forth herein.