

Spokane Housing Authority Tenant Selection Criteria

We are happy you are applying to make **Cornerstone Courtyard or Pearl on Adams** your new home! Attached are our Rental Application, and Reasonable Accommodation Request Form. Please carefully complete all documents and return with your **\$33 non-refundable application fee** as soon as possible so we can start the application process. If the application is being submitted for a waitlist, you will not need to submit the application fee until your application reaches the top of the waitlist. The application must be completed in full; incomplete applications will not be accepted.

We look forward to having you as a tenant.
Please let us know if you have any questions!

The application fee can be paid by check, cashier's check or money order made payable to **Cornerstone Courtyard or Pearl on Adams**. Each applicant age 18 and over must complete all documents and pay the application fee.

We will notify you once the process is complete.

Spokane Housing Authority (SHA) Tenant Selection Criteria

SHA accepts all applications and fully supports the Federal Fair Housing Laws and shall not discriminate against any person on the basis of race, color, religion, sex, disability, familial status, sexual orientation, national origin, ancestry, Rental Housing Assistance (i.e., Section 8), political ideology, age, gender identity, military status or marital status. SHA is dedicated to increasing affordable housing and providing opportunities for persons experiencing barriers to housing. SHA works to maintain the quality of its housing and relationships with neighbors, other landlords and local law enforcement to maintain the quality of the neighborhoods where our residential property is located.

Background checks will be completed for each adult household member applying for housing, including live-in aids. It is our goal to only accept applicants who will be able to meet the essential requirements of tenancy and who will not adversely affect the health, safety, quiet peaceful enjoyment, and welfare of other tenants and management staff. Illegal activity of any kind will not be tolerated in SHA owned properties. We verify income, landlord references, rental history, personal information, social security numbers, credit, public records and criminal history.

The following guidelines are intended to assist and guide the decision-makers in approving or denying applications. All potential tenants are screened with equal care under the following guidelines.

Some Important Notes

- Applicants must show one (1) piece of current, official photo identification upon turning in a complete application.
- Legible and completed e-mail or faxed applications will be accepted as long as payment is provided.
- **Smoking is not allowed at this property.**

Applications are accepted and the Landlord's informed consent to tenancy is based upon the information provided. Misleading, false, or incomplete information constitutes grounds for denial of application and/or termination of tenancy in the event that the applicant is initially accepted after providing or failing to provide such information.

If there is evidence to support that a minor has been convicted of a crime, SHA shall have the right to investigate such conviction history and the criteria below shall apply.

Income

- The combined gross monthly income for all applicants must be equal to or greater than 2.5 times the amount of monthly tenant rent (Most employers do not verify income. To expedite the process, please attach copies of your two (2) most recent pay-stubs to your application).

Credit

- Bankruptcies must be dismissed or discharged.
- No outstanding debts to utility companies, i.e. Water, Sewer, Gas, Garbage, Electric within the last seven (7) years.
- No outstanding landlord debts within the last seven (7) years.
- Medical Expenses/Collections will NOT affect your eligibility.
- Lack of credit history will be viewed favorably.

Rental/Mortgage History

- Applicants must have at least one (1) year of positive verifiable rental history with unrelated landlords within the last 3 years. Homeowners will have this verified by the Mortgage on their credit report. If applicable, there can be no more than five (5) late mortgage payments within the past two (2) years.
- There can be no more than five (5) late rent payments within the past two (2) years.
- Applicants must not have an outstanding rental debt or rental collection within the last seven (7) years.
- No Negative rental history of any kind, including reasonably reliable information indicating the applicant or household member constitutes a direct threat to person or property.
- No Eviction within the past three (3) years.

Criminal History

- ◆ Denial of housing will be warranted if:
 - Any household member has been convicted of any felony crime within the past seven (7) years. The seven (7) year period must be unsupervised time and crime-free.
 - Any household member has been convicted of any drug-related criminal activity within the past seven (7) years. The seven (7) year period must be unsupervised time and crime-free.
 - Other activity or criminal activity that would threaten the health, safety, repose, or right to peaceful enjoyment of the premises by other tenants; or other criminal activity that would threaten the health or safety of SHA, contractor, or agent of SHA, or would constitute a direct threat to person and/or property.
 - SHA reserves the right to withhold tenancy approval due to pending criminal charges.
 - Any household member is subject to a registration requirement under a State or Federal Sex Offender Registration Act.
 - Multiple Misdemeanors convictions; 5 or more within the last 3 years.

Possible Remedies

If your application does not qualify due to the following situations, you may be able to gain approval by obtaining a qualified co-signer or by paying a deposit equal to one month’s gross rent.

- Lack of at least 1 year of rental history but income and credit meet guidelines.
- A home foreclosure within the last twelve (12) months.
- More than five (5) late rental/mortgage payments within the past two (2) years.
- Have an established payment plan for rental or utility debt that has been in place for a minimum of six (6) payments with documentation of such plan and proof of payments.

Applicants who do not qualify due to Criminal History will not be offered approval with Co-signer or deposit equal to one month’s gross rent.

Co-Signer Qualifications

- Verifiable gross income equal to or greater than 3 times the amount of monthly rent.
- Income must be steady and verifiable.
- Credit report cannot show more than (2) currently past due accounts within the past seven (7) years.
- Credit report cannot show more than \$2,000 in past due accounts.
- Must live in Washington State and be able to establish verifiable, stable residence for the last two (2) years.

Unacceptable Language and Behavior:

Applications will be denied if the applicant appears intoxicated by alcohol and/or drugs during application or interview process. Threatening, lewd, vulgar, obscene, hostile, or abusive language or behavior will not be tolerated and is grounds for denial of application.

If you have any questions about the criteria or your qualifications please ask.

Maximum Occupancy:

| | | | |
|------------|-------------|------------|-------------|
| 1 Bedroom | 3 Occupants | 2 Bedrooms | 5 Occupants |
| 3 Bedrooms | 7 Occupants | 4 Bedrooms | 9 Occupants |

If you are denied through our screening process you will receive an adverse action letter. If you wish to dispute the denial or have further questions, please follow the instructions in the adverse action letter.

Applicant Date

Applicant Date

