

Spokane Housing Authority (SHA) Tenant Selection Criteria

- Please contact the property management office if you need help understanding this document.
- Contacte por favor la oficina de gestión si usted necesita ayuda a comprender este documento. (Spanish)
- Por favor contate o escritório de gerência se deve ajudar entendimento este documento. (Portugese)
- Si vous avez besoin d'aide à la compréhension de ce document, veuillez communiquer avec le Bureau de gestion. (French)
- Souple kontakte Biwo jesyon a si w bezwen èd pou konprann dokiman sa a. (Haitian Creole)
- Xin liên lạc với văn phòng điều hành nếu bạn cần giúp đỡ sự hiểu biết tài liệu này. (Vietnamese)
- Пожалуйста свяжитесь с офисом управления, если Вам нужна помощь в понимании этого документа. (Russian)
- Bitte kontaktieren Sie das Leitungsbüro, wenn Sie helfen müssen, dieses Dokument zu verstehen. (German)
- 請聯絡管理辦公室。如果你需要幫助理解這份文件。(Chinese)
- もしこの文書を理解しているための助けを必要とすれば、経営オフィスと連絡を取ってください。(Japanese)

Both the property owner and SHA Property Management desire to provide quality properties for the benefit of all residents. Screening criteria are adopted to maximize our ability to provide safe housing for residents, managerial staff, the property, and neighbors. Screening criteria are also intended to minimize liability risks, the cost 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 person and/or property of physical harm and or adverse housing environment. The property owner and management agree to limit screening of conviction history to serious offenses against person and/or property.

Screening Fee

SHA charges a **\$22.00** non-refundable application fee, due at time of application, for each adult.

Tenant Selection Criteria

We accept all applications and fully support the Federal and State fair housing and civil rights laws and shall not discriminate against any person on the basis of race, color, religion, sex, national origin, age, familial status, disability, sexual orientation, gender identity, marital status, military status, or source of income. We are dedicated to increasing affordable housing and providing opportunities for persons experiencing barriers to housing. We work to maintain quality 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 this property. We verify income, landlord references, rental history, personal information, social security numbers, credit, public records and criminal history. Live-in aids will only be subject to a criminal and public record background check.

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. All screening, shall be limited in accordance to federal and state law including the Fair Credit Reporting Act (RCW 19.182).

Some Important Notes

- Applicants must show one (1) piece of current, government photo identification when submitting application.
- Applicants without a social security number will need to provide a Federal Identification Number or other satisfactory form of identification.
- Legible and completed e-mail or faxed applications will be accepted as long as payment is provided.
- **Smoking is not allowed at any SHA-managed property.**

Applications are accepted and the SHA'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.

Minimum Income Requirement

The combined verified and reported gross monthly income for all applicants must be equal to or greater than 2 times the amount of monthly tenant rent. If you possess a housing voucher this requirement is waived and does not apply. If the employer does not verify the household member's income, you will be asked to provide copies of your six (6) most recent paystubs, or other income verification.

Credit/Financial Requirements

- No bankruptcies with in the past three (3) Years.
- No outstanding debts to utility companies (i.e., water, sewer, gas, garbage, or electric within the last seven (7) years.
- No outstanding landlord or housing provider 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 Requirements

- 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.
- 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 actions within the past three (3) years.

Criminal History Requirements

All adult applicants will be screened for criminal conviction history. If there is evidence to support that a minor has been convicted of a serious crime against person or property, the property shall have the right to investigate such conviction history and the criteria below shall apply. Denial of housing will be warranted if:

- Any household member has been convicted of any crime against person or property 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 the property, contractor, or agent of the property, or would constitute a direct threat to person and/or property.
- Any household member is subject to a registration requirement under a State or Federal Sex Offender Registration Act.

Possible Remedies for Failure to Meet Credit, Minimum Income, and Rental/Mortgage History Requirements

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.
- An outstanding utility company, landlord or housing provider debt within the last seven (7) years but 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.

Possible Remedies for Failure to Meet Criminal Conviction Criteria

In matters relating to criminal conviction history, you may be able to gain approval by providing information about circumstances and mitigating facts related to your criminal convictions. Things that may be considered include: nature and severity of nature of severity of offense(s) and conduct; age of individual at time of conduct; evidence of good tenant history before or after conviction or conduct; evidence of rehabilitation and treatment efforts; restitution of damages if any; number of similar past offense(s) or lack thereof; and the impact the housing decision may have on other offending household members.

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.

Violence Against Women Act (VAWA)

- The Landlord may not consider incidents of domestic violence, dating violence, sexual assault or stalking as serious or repeated violations of the lease or other "good cause" for termination of assistance, tenancy or occupancy rights of the victim of abuse.
- The Landlord may not consider criminal activity directly relating to abuse, engaged in by a member of a tenant's household or any guest or other person under the tenant's control, cause for termination of assistance, tenancy, or occupancy rights if the tenant or an immediate member of the tenant's family is the victim or threatened victim of that abuse.
- If the applicant feels their application for tenancy was denied due to being a victim of domestic violence, dating violence, sexual assault or stalking, they should contact the office to discuss immediately. They will be required to complete certification and/or provide alternate documentation to verify their claim. Required information shall be completed and submitted within 14 business days, or an agreed upon extension date, to receive protection under the VAWA.
- All information provided to an owner or management agent related to the incident(s) of domestic violence, dating violence, sexual assault and stalking, including the fact that an individual is a victim of domestic violence, dating violence sexual assault or stalking shall be retained in confidence by the owner or management agent and shall neither be entered into any shared database nor provided to any related entity, except to the extent that such disclosure is: (1) Requested or consented to by the victim in writing; (2) Required for use in an eviction proceeding or termination of assistance; or (3) Otherwise required by applicable law.

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 or 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.

