



The Village at Westgate
 10032 Edmonds Way
 Edmonds, WA 98020
 (425) 286 - 6132
 Westgate@NorthwestApartments.com

OUR PHILOSOPHY

Northwest Apartments provides affordable housing. We strive to offer options and provide information to help you join us and stay with us. Affordable housing requires substantial paperwork to verify household information and ensure affordable apartments are rented to the people who need them most. You can be assured that the condition of our buildings and maintenance issues are taken seriously. Thank you for considering Northwest Apartments. We look forward to serving you in one of our affordable housing units!

The Village at Westgate screens applicants based on Income, criminal history, rental history, credit history, student status, and household size. Please carefully read the Eligibility and Screening Criteria to see if your household will qualify. You may contact our Property Managers if you have any questions.

Please note that any exception to Northwest Apartments' criteria below is made only through the application appeals process. Persons seeking a reasonable accommodation or modification due to a disability should complete a Reasonable Accommodation/ Modification Request form at the time of application.

If you do not qualify for our affordable apartments, you may qualify for our market rent apartments. You can view information for subsidized apartments. Northwest Apartments applies a different set of screening criteria for our subsidized units — the Building Manager will provide a copy of the subsidized criteria if you are applying for one of these units.

ELIGIBILITY & SCREENING CRITERIA

To be eligible to live in Northwest Apartments housings unit, all applicants must meet income and household criteria based on the funding restrictions for the property. In addition, Northwest Apartments uses the following criteria to determine a household's suitability for Northwest Apartments housing. Exceptions to Northwest Apartments' criteria are made only through the application appeals process which is outlined below. Northwest Apartments has a modified screening criteria for our MFTE (Multifamily Tax Exemption) units.

Northwest Apartments will consider applications in the order in which completed applications are received. An application is considered complete when all the information outlined on the attached list, "What to Bring to Your Application Appointment" is received and the applicant has met with the leasing agent. If the applicant fails to bring any of the required information to the appointment, the appointment will be stopped and rescheduled for the following business day. Application appointments will be rescheduled only once. If we contact you to clarify employment, rental history or other information, you will have 72 hours to provide the information before your application is stopped.

Please Note the following:

- Northwest Apartments does accept Portable Screening Reports.
- All adults in the household must apply for the unit in person.
- If you would like to request additional time to complete the application due to limited English proficiency or as a reasonable accommodation for a disability, please advise the leasing agent.
- At least one member of the household must be 18 years of age or legally emancipated with proof of emancipation

INCOME

Maximum Income: All apartments have a maximum income limit which may not exceeded the FMI (Family Median Income) for Snohomish County, adjusted for family size, set below. All sources of income for all household members must be disclosed and verified. Applicants must have an income history of at least three (3) months without gaps by the date of move-in in an amount that meets or exceeds 2.5 times the rent, and consumer credit history with no delinquent accounts, excluding medical and student loans.

2018 Income and Rent Limits - Multi-family Tax Exemption

Snohomish County MFI (FY2018) \$95,000

Median family income (MFI) is calculated using data from the American Community Survey (table B19113). Effective June 1st, 2018

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Family Size	Low-income	Moderate-income
	80%	115%
1 Person	\$53,200	\$76,475
2 Persons	\$60,800	\$87,400
3 Persons	\$68,400	\$98,325
4 Persons	\$76,000	\$109,250
5 Persons	\$82,080	\$117,990

Employment Income: Acceptable documentation for verifiable income varies based on the income source. Generally accepted documentation may include:

- o 2 consecutive (recent) paystubs
- o Current year's tax returns
- o Leave & Earnings Statement (LES)
- o Statement of Social Security Benefits
- o 120 (International Students)
- o Employment offer letter
- o At least one member of the household must have a current income source and rental history that verifies an ability to pay rent and credit history with no more than \$500 in delinquent accounts (not including medical or student loans).



SECTION 8 APPLICANT CRITERIA

All Section 8 applicants are required to meet the same criteria as stated above, with the exception that the applicant only needs to meet income requirements for their portion of the rent. Recommendations will be made following the above set standards.

COSIGNER QUALIFICATION CRITERIA

A cosigner will be APPROVED if all the qualifications below are met; if the cosigner does not meet any one 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, evictions, or landlord debt.

CREDIT HISTORY: At least 4 accounts in good standing for 1 year with less than \$300 in derogatory credit. Any bankruptcy (open and/or discharged) will result in denial.

EMPLOYMENT: 12 months with current employer or previous employment in same field of work

INCOME: 2.5 times the rental amount of the unit in verifiable, garnishable income

DENIAL WILL RESULT FROM THE FOLLOWING ON ALL APPLICANTS:

- Verified unpaid eviction showing on credit report or confirmed with landlord.
- Unpaid rental collection verified on credit report.
- Balance owing to landlord.
- 4 or more late payments and/or NSF checks and/or noise complaints within a 12-month rental period (current and/or previous).
- Unverifiable social security number.
- Credit score less than 550 (Unless applicant has 12 months of valid & favorable rental history, then Qualified Cosigner AND Increased Deposit may be accepted)
- Falsification of rental application.
- Breaking lease agreement that will result in collection filing.
- Open bankruptcy

CRIMINAL HISTORY

Northwest Apartments does not automatically deny applicants based on criminal history. Rather, criminal history is considered based on the nature of the offense and time passed since the date of final disposition (e.g. applicant was released from prison, probation or parole). We limit consideration to those convictions, the dates of final disposition of which pre-date the report by no more than seven years. Note that convictions for the following offenses will generally result in denial:

Murder (1 st and 2 nd degree)	Kidnapping (All counts)
Manslaughter (1st degree)	Theft (1st & 2nd degree)
Assault 1st, 2nd & 3rd degree)	Burglary (1st, 2nd degree & vehicle prowling 1st degree)
Robbery (1st & 2nd degree)	Malicious Mischief (1st degree)
Rape (All counts)	Arson (1st, 2nd degree & Reckless Burning 1st degree)
Child molestation (All counts)	Delivery or Sale of illegal substance(s) (All counts)
Rape of a child (All counts)	Possession with intent to Deliver Illegal Substance (All counts)
Outstanding criminal warrant	Any Terror Related Activity

Any criminal conviction which results in a registered sex offender requirement and/or any current sex offender registry requirement. A criminal records search will be performed for felony and misdemeanor offenses. All felony and misdemeanor offenses must be disclosed on the rental application.

RENTAL HISTORY

- o No evictions, judgments, or unlawful detainers in the past three (3) years. If court records indicate an eviction, the burden is on the applicant to prove an eviction did not occur.
- o Outstanding debt owed to any landlord must not exceed \$500 and must have a current and verifiable payment plan.
- o No more than three (3) legal notices within the past twelve (12) months for any member of applicant household.
- o Poor resident history reported by a landlord, even if a legal notice was not issued, is grounds for denial.
 - o Examples of poor rental history includes repeated and excessive damages to the unit, noise complaints, and frequent late payments.

CREDIT

700-900 Credit Score may qualify for Unconditional Approval

601-699 Credit Score may result in an Increased Deposit

550-600 Credit Score may result in a Qualified Cosigner and Increased Deposit

Lack of established credit history may result in a qualified cosigner and increased deposit. Discharged bankruptcy in the last three years may result in an increased deposit. Past due or foreclosed mortgage in the last three years may result in an increased deposit.

Final screening recommendation will be dependent on income, rental, criminal & employment history.

PETS

Dogs and cats are accepted at some Northwest Apartments properties. (please inquire with the Property Manager) Below is the pet criteria when dogs and cats are acceptable:

- o Maximum pet limit is two (2) per apartment
- o Maximum pet weight is 75lbs per pet
- o \$250.00 nonrefundable pet fee per pet
- o \$250.00 refundable pet deposit per pet
- o \$10.00 pet cat rent per pet
- o \$25.00 pet dog rent per pet
- o Proof of inoculations, proof of spay/neutering, and a current license.

Residents must agree to and follow the Northwest Apartments Pet Policy.



Note: Service and companion animals are not considered pets. They are accepted at all properties and require a Reasonable Accommodation Request and verification will be requested.

STUDENTS

Applicant households where all members are full-time students may be eligible at The Village at Westgate. To qualify all members, including children, are full-time students for five or more months in a calendar year (including months preceding move in) must meet one of the following exceptions:

- o Married and filing a joint federal tax return with spouse
- o Single parent with a minor child and neither is dependents of a third party
- o Receiving benefits under Title IV of the Social Security Act (e.g., TANF)
- o Enrolled in a job training program funded by state or local government
- o Previously under the care of a state foster care system.

FEES AND DEPOSIT SCHEDULE

Screening Fee is non-refundable, payable by Money Order, Cashier's Check, or Personal Check; no cash accepted.

- o \$55.00 application fee, per person over the age of 18
- o \$125.00 onetime nonrefundable admin fee
- o Full Month's Rent at the time of leasing the unit, 24 hours after approval, and becomes non-refundable if canceled.

Refundable Security Deposit is payable by Money Order or Cashier's Check only, no cash or personal checks accepted, is due at the time of move-in. The deposit amount depends on unit size and screening results; there may be an additional deposit equal to one month's rent.

- o \$400.00 Studio
- o \$600.00 One-bedroom
- o \$800.00 Two-bedroom

UTILITIES

Owner, The Village at Westgate shall bear the cost of all utilities attributable to the Apartment in accord with this paragraph. These utilities include, but are not necessarily limited to water, sewer, heat, gas, garbage and recycling collection, central heat, and electricity. Resident's actual share of these costs is a portion of the total utility costs incurred by the Property as a whole.

PARKING

- o Open outdoor or covered parking at \$25.00 per month, with a onetime refundable parking deposit at \$25.00
- o Reserved garage parking at \$75.00 per month, with a onetime refundable parking deposit at \$75.00

APPEALS PROCESS

If your application is denied and you believe the information upon which the denial was based is incorrect, or if you have additional information that was not considered during the review of your application, you may request an appeal of the decision. Any appeal must be submitted in writing within fourteen days of the date of the denial letter. The request must include a letter from you that states the reason(s) for the appeal and new supporting documentation from an independent third party. This information must be verifiable by Northwest Apartments leasing staff. Your Leasing Agent will forward the appeal package to the Northwest Apartments' Managing Director, who will seek to provide a written decision within two weeks. Apartments are not held during the appeals process.

SCREENING SERVICES

All household members 18 years old and older will be subject to a background investigation conducted by AppFolio, Inc. Tenant Screening. We will obtain credit reports, court records (civil and criminal), employment and rental references as needed to process all applications.

AppFolio, Inc.
50 Castilian Dr.
Santa Barbara, CA 93117
Toll free: (866) 359-3630

NONDISCRIMINATION

Northwest Apartments follows all local, state, and federal fair housing laws: Age, ancestry, color, creed, disability, gender identity, marital status, national origin, parental status, political ideology, race, religion, sex, sexual orientation, Section 8 voucher holders, and use of a service animal.