



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

OUR PHILOSOPHY

We will not discriminate against any person in the rental of an apartment because of Race, Color, Ancestry, Sex, Disability, Creed, Religion, Age, National origin, Marital status, Political ideology, Parental status, Sexual orientation, Gender identity, Use of a service animal, Use of a Section 8 certificate, Military status or veteran, or any other protected class in this jurisdiction. Please refer to the link for more information; <http://www.seattle.gov/civilrights/civil-rights>.

Please be prepared to pay the application fee and holding fee. In addition to this rental application, you will also be required to provide a copy of a valid form of photo identification and proof of income. Each resident over the age of 18 must submit a separate rental application.

CREDIT HISTORY

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 recommendation will also be dependent on income, rental & employment history.

INCOME

Monthly verifiable income must be equal to at least 2.5 times the rental amount. Income that is less than 2.5 but more than 2 times the rental amount may require an Increased Deposit. Income that is less than 2 times the rental amount may require a Qualified Cosigner AND Increased Deposit. Final recommendation will also be dependent on rental, credit & employment history.

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

- o 2 consecutive (recent) pay-stubs,
- o Current year's tax returns
- o Leave & Earnings Statement (LES)
- o Statement of Social Security Benefits
- o I20 (International Students), etc.
- o Employment offer letter

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:

- o Unpaid rental collection verified on credit report.
- o Verified unpaid eviction showing on credit report or confirmed with landlord.
- o Balance owing to landlord.
- o 4 or more late payments and/or NSF checks and/or noise complaints within a 12-month rental period (current and/or previous).
- o Unverifiable social security number.
- o Credit score less than 550 (Unless applicant has 12 months of valid & favorable rental history, then Qualified Cosigner AND Increased Deposit may be accepted)
- o No credit score with derogatory credit reporting.
- o Falsification of rental application.
- o Terminating a lease agreement that might, or already did, result in collection filing.
- o Open bankruptcy

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.

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.

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

Residents 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. The share of such charges attributable to each apartment unit shall either be a specified fee (as established from time to time by the Property Owner) or the unit may be sub-metered or have an estimated billing prepared by a third-party sub-metering company.

PARKING

- o Open or covered parking at \$25.00, 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.

By signing below, the undersigned applicant(s) acknowledge having read and understood Northwest Apartments Housing's Eligibility and Screening Criteria: