

Main Office | 112 E Maple St | Suite 101 | Bellingham, WA 98225 | 360.647.3499 [p] | 360.392.6101 [f] | westviewrentals.com

Cornerstone Office | 2230 Cornerstone Lane | Suite 116 | Bellingham, WA 98226 | 360.671.5995 [p] | 360.392.6101 [f] | westviewrentals.com

If any applicant needs assistance, known as "reasonable accommodation," in the application process, please advise the landlord.

APPLICANT PROCESS – Applicant is urged to review the screening criteria to determine if requirements can be met.

- ❖ Applicant(s) is urged and may be required to view the interior of the property before submitting an application.
- ❖ At time of application, applicant(s) shall provide a copy of one piece of valid & current photo identification (i.e. Driver's License, Passport, etc.).
- ❖ Each proposed occupant age 18 and over shall submit a completed application.
- ❖ Each applicant shall have a legally issued U.S. Social Security Number.
- ❖ A \$45 application fee must be paid per adult. Fee is \$75 per married couple. A co-signer fee of \$25 may apply. These fees are non-refundable.
- ❖ In the event applicant(s) is/are approved, a one-time \$100 Administrative Fee must be paid at time of Lease Signing.
- ❖ Applications are processed in the order they are received. Applications with unpaid fees or applications that are incomplete, un-signed, inaccurate, or illegible will be returned and not processed, and any paid application fees will be forfeited.
- ❖ Acceptance or denial of the application may take up to three (3) business days. Lack of action or commitment on the applicant(s) part may result in denial of the application.
- ❖ **Upon application approval, applicants(s) may be required and should expect to pay Security Deposit, sign lease agreement and/or pay applicable fees and/or deposits within one (1) business day.**

GENERAL CRITERIA – Each adult applicant must qualify individually, regardless of age, and MUST MEET ALL THE FOLLOWING CRITERIA. Applicants who do not qualify under these guidelines will be asked to obtain a valid cosigner and/or the application may be denied.

➤ **INCOME:**

- ❖ Each applicant's income shall be at least three (3) times the monthly rent.
- ❖ Each applicant must show at least 2 years of continuous employment meeting the combined income criteria of 3x monthly rent.
- ❖ At the time of application, it is the obligation of each applicant to provide proof of income by submitting copies of the following: If employed, copies of the last two (2) pay stubs and last year's W2 OR if self-employed, copies of last two (2) years tax returns and three (3) months' bank statements in the following increments: current, 6 months previous and 12 months previous.
- ❖ Stability of the source and amount of income during the past five years may be considered.
- ❖ All sources of employment and non-employment income shall be legally obtained and verifiable.
- ❖ Housing and utilities shall not exceed 35% of total income. Installment debt payments shall not exceed 35% of total income. If the applicant does not have installment debt, income to debt ratio for housing may be permitted to be up to 50% of income.

➤ **HOUSING:**

- ❖ The applicant(s) shall provide information necessary to verify current and previous rental history for the past three years.
- ❖ Each applicant's two (2) most recent years of address history must be verifiable, paid and from a non-related Landlord OR demonstrate on-time mortgage payments for at least the most recent two (2) years.
- ❖ If the applicant's housing during the past five years has included home ownership, mortgage payment history shall be considered.

➤ **CREDIT WORTHINESS:**

- ❖ Credit worthiness may be determined from a credit report, which should reflect prudent payment history and a credit score of greater than 670.
- ❖ Each applicant's history should be free of evictions, judgments, collections and bankruptcies.
- ❖ A valid explanation may be considered by owner/agent if provided by applicant(s) IN WRITING.

➤ **OTHER:**

- ❖ Westview Real Estate may run a criminal background check. Arrests and/or convictions may be evaluated. Any individual whose occupancy could constitute a direct threat to the health or safety of other individuals or could result in physical damage to the premises will be denied.
- ❖ The behavior and demeanor of applicants during the application process will be considered.
- ❖ Any information that is incomplete, illegible, inaccurate, or falsified may be grounds for rejection or termination of the rental agreement upon discovery.

LIMITATIONS-

- ❖ Advertised rental amounts are based on single occupancy per bedroom and/or studio. Rental price will increase \$25/per extra occupant.
- ❖ All units require Renter's Insurance throughout Lease Term.
- ❖ Smoking is prohibited in the unit and building, as well as within 30 feet of the building at any time.
- ❖ Pets (Cats ONLY) may or may not be permitted, dependent on the owner/agent. In the event a pet is permitted, tenant will be subject to a pet fee and deposit, payable at beginning of occupancy.
- ❖ The owner/agent will allow aid animals or modifications to the unit necessary to assist those with disabilities.

VARIANCE POLICY-

- Failure to meet the screening criteria as stated may be grounds for:
 1. Denial of the application;
 2. If cosigner is accepted, valid photo ID is required. Such individuals(s) will also be required to meet the screening criteria and may be required to provide proof of such.
 3. Requirement of payment of an additional deposit.

