



# Housing Lopez: Village North Apartments

## General Rental and Occupancy Criteria Guidelines

Rental applications must be completed on all prospective leaseholders 18 years of age and older. A NON-REFUNDABLE Application Fee at cost of \$46 must be paid for each applicant 18 years of age and older. All applications for residency will be evaluated using the following criteria:

**PRIORITY GIVEN FOR THOSE CURRENTLY LIVING ON LOPEZ ISLAND:** Priority will be given to current Lopez Island residents who have lived on island for at least the previous 12 months; next priority will be San Juan County residents who have lived in the county for at least the previous 12 months. People from off-island will be considered after the priority applicants, if there are not enough qualified applicants in that pool.

### 1. IDENTIFICATION

A valid government issued photo ID is required for all applicants and occupants 18 years of age and older.

### 2. RECOMMENDED OCCUPANCY

2 persons per bedroom plus 1 (excluding the kitchen and bathrooms). Minimum occupancy for Village North two-bedroom rental homes is 2 people.

### 3. INCOME

Applicants must meet the income limits of a maximum of 50% of the AMI for San Juan County per household size. Income is determined by gross income for all applicants in one apartment home combined and entered into the credit scoring model for income eligibility. If a verification of employment is not available from the employer applicants will be asked to produce consecutive and most recent pay stubs for the last 6 weeks from Application Date. Applicants must have a minimum combined gross income of 2 and a half times (2.5) the monthly rent. Additional sources of verifiable income are included. These sources may include: child support, grants, pensions, GI benefits, disability, trust funds, social security and savings accounts. Some credit scoring results will necessitate further income verification. In such instances, verification with employer will be completed or applicant may be asked to produce additional financial statement/records.

### 4. RENTAL HISTORY

Six months' cumulative verifiable rental or mortgage payment history within the last 24 months will be reviewed. Applications for residency will automatically be denied for the following reasons:

- An outstanding debt to a previous landlord or an outstanding NSF check must be paid in full.
- A breach of a prior lease or a prior eviction of any applicant or occupant.

### 5. CREDIT HISTORY

A credit report will be completed on all applicants to verify credit ratings. Income plus verified credit history will be entered into a credit scoring model to determine rental eligibility and Security Deposit levels. Accounts that will negatively influence this score include, but are not limited to: collections, charge-off, repossession, and current or recent delinquency.

**AN ADDITIONAL DEPOSIT WILL BE REQUIRED FOR ALL CREDIT RECOMMENDATIONS BELOW AN "APPROVED", NOT INCLUDING A FAIL RECOMMENDATION. HOUSING LOPEZ DOES NOT ACCEPT COMPREHENSIVE REUSABLE TENANT SCREENING REPORTS**

6. CRIMINAL SCREENING

A criminal background check will be conducted and failure to disclose or falsification on application will result in denial. The fact of an arrest or a pending criminal action will not alone be grounds for denial. Any criminal history will be evaluated in consideration of when the crime occurred, what the underlying conduct entailed and/or what the rental applicant has done since the conviction, parole or probation as well as seriousness of the underlying conviction.

7. DECLINED APPLICATIONS (if any of the following apply, the application will be declined);

- Unable to provide a valid government issued photo ID.
- Falsification of the Application.
- If the bank returns the application fee or holding deposit check.
- Anyone having an unsatisfied monetary judgment currently pending against them.
- Bankruptcy filing that has not been dismissed or discharged.

8. OTHER REQUIREMENTS

- Occupy the unit as a primary residence and occupy the unit at least eleven months per calendar year;
- Own no other developed residential property, this prohibition includes ownership by a spouse or member of a household.

9. APPLICANT SELECTION

As required by funding sources, including the State of Washington, 9 units are reserved for seniors (62+), households with a disabled member or those transitioning out of homelessness. Applicants will be chosen to apply for 9 of the homes by their ability to meet these requirements. There are 6 units that do not have the additional restrictions, but applicants must income qualify and meet all other listed criteria. Being chosen to apply does not guarantee the applicant will be approved to move into a home, it only provides an opportunity to apply for tenancy. If an applicant doesn't meet the screening criteria their application will be denied and they will receive an Adverse Action Notice describing why their application was denied and another applicant will be chosen to apply that meets the requirements.

10. PETS

All pets are subject to approval by a Village North representative prior to approval for tenancy. A maximum of two pets per household are allowed, but only one can be a dog. Payment of a pet deposit per pet is required. Dogs are subject to approval on a case-by-case basis after a pet interview conducted by a VN representative. Dogs must be leashed at all times and cannot be left outdoors unattended. They must be socialized, friendly and not aggressive towards humans or other animals. It is the sole discretion of the VN representative as to whether or not a pet is approved as an occupant.

11. PARKING

Resident will have no more than ONE vehicle at the property at any time. Vehicles must be cars, trucks or vans. No storage of recreational vehicles, trailers, motorhomes, boats, etc. will be permitted. All vehicles must be currently licensed and in working order. No vehicle repairs are to take place on the premises.

12. NON-SMOKING COMMUNITY

Village North is a non-smoking community. No smoking of any substance is allowed in or on the property.

13. RENTER'S INSURANCE REQUIREMENT

Village North requires that all residents carry a minimum of \$100,000 Personal Liability Coverage. We also recommend that you consider adding Personal Property Coverage for added protection as well. Renter's Insurance Policies can be provided through your current insurance provider (i.e.: State Farm, Allstate, Prudential, etc.).

An Application will not be considered until the Application has been completed, returned, and Application Fee(s) have been paid. Applicant(s) acknowledges that by signing below that the Application Fee is nonrefundable.

APPLICANT(S) SIGNATURES

\_\_\_\_\_ Date \_\_\_\_\_

\_\_\_\_\_ Date \_\_\_\_\_