



Rental Application Criteria

NON-DISCRIMINATION

Willow Crossing ("Management") operates in accordance with the Federal Fair Housing Act, as well as all state and local fair housing and civil rights laws. We do not discriminate against any person based on race, color, religion, gender, national origin, age, sex, familial status, handicap, disability, veteran status, or any other basis protected by applicable state or local laws. The Rental Criteria below outlines some of the policies for this community with regard to standards that may be required by each applicant in order to be approved for residency.

Applications

All applicants must be of legal age. All parties 18 years of age or older are required to complete an application and pay any and all applicable fees. Applications are to be completed in full; applications containing untrue, incorrect, or misleading information will be denied. The application fee is non-refundable unless otherwise provided by state or local law. Households will need to qualify for both the property (background) and the affordable housing program (income certifications).

Residents in the City of Seattle have the option to pay their security deposit in installments for up to six (6) months of installments. Please contact the office if you are interested.

We do not accept reusable tenant screening reports.

As part of your rental application process, RentGrow will create a rental report that accesses up to three types of information about you: 1) credit/financial records; 2) court records; and 3) personal references. Any negative, misleading, or unverifiable information may result in the denial of your application. In the event of a denial or other adverse action, you have a right to obtain a free copy of your rental report from the consumer relations team at www.rentgrow.com or by phone at 800-898-135.

Identity Verification

ALL applicants are REQUIRED to show at least one of any of the following forms of identification:

- Government issued identification such as military identification, driver's license or passport
- Age of majority card
- Birth certificate

Rental Score

CREDIT HISTORY We obtain a credit report on each applicant. Our credit reporting agency evaluates credit (which may include rent payment history) as an indicator of future rent payment performance. An unsatisfactory or insufficient finding will result in the requirement of an additional deposit, guarantor, or denial. Applicants are responsible for ensuring their credit history is accurate.

Willow Crossing does not accept Comprehensive Reusable Tenant Screening Reports.

Guarantors and Co-signers

If RentGrow recommends "Accepted with Conditions" or "Denial," a guarantor or co-signer may be considered. In this instance, the original applicant's application will be re-submitted along with the guarantor or co-signer's application. Applications for guarantors and co-signers processed through RentGrow are also scored, but are typically held to a more stringent, pre-established screening standard because guarantors and co-signers are technically responsible for the payments for this residence, as well as their own place of residence.

Income Verification

Written verification of income with a Rent-to-Income Ratio of 50% of the monthly rent per household will be required, along with any necessary supporting documents.

Residence Verification

Management reserves the right to verify the applicant's residence history.

Criminal Charges and Convictions

The landlord is prohibited from requiring disclosure, asking about, rejecting an applicant, or taking an adverse action based on any arrest record, conviction record, or criminal history, except for register information as described in subsections 12.09.025.A.3, 12.09.025.A.4, and 14.09.025.A.5, and subject to the exclusions and legal requirements in Section 14.09.115.

Applicants who are registered sex offenders may not be approved for residency, depending upon the pre-established criteria set by management. Applicants may provide supplemental information about their rehabilitation, good conduct, and facts or explanations about the registry information.



Evictions

Applicants who have been a party to an eviction proceeding may not be approved for residency, depending upon the pre-established criteria set by Management.

Denial Policy

If your application is denied due to unfavorable information received on your screening report you may:

- Contact RentGrow to discuss your application and identify any unfavorable information.
- Supply RentGrow with proof of any incorrect or incomplete information.
- Initiate a dispute with RentGrow to adjust or remove any inaccurate information. A successful dispute may result in an update to your application result.
- Applicant may request additional time to provide documents under First In Time, if they are disabled and are making a reasonable accommodation or have limited English proficiency. Contact the office for the necessary form.

How you can improve your rental score

Your rental score results from information found in your credit report, criminal history, references, and application data. Such information may include your history of paying bills and rent, the accounts you have, collections and delinquencies, income and debt.

Your rental score may change if the underlying information it is based upon changes. To improve your score, concentrate on paying your bills on time, paying down outstanding balances, and removing incorrect information. Your chances of approval may also improve if you apply for an apartment with lower monthly rent, or use a guarantor or co-signer if permitted by Management.

How you can remove incorrect information

RentGrow is committed to accuracy and will investigate any information you dispute. Contact the consumer relations team at www.rentgrow.com or by phone at 800-898-1351. If you provide proof of your claim, we will promptly make appropriate adjustments. Download the form on our site for details.