

**Rental Application Criteria ~ Allied Group, Inc.
for King County Housing Authority sites**

- Rental history:** 12 month valid, positive and verifiable rental history or home ownership.
Lack of 12-month rental history or home ownership will be grounds for an Increased Deposit
- Credit:** Credit Score (TransRisk Auto) of 625 or greater **OR** past due debt less than \$1000 to qualify for an approval.

A credit score that is less than 625, no established credit score, or derogatory credit (excluding medical, student loan debt and past due/foreclosed mortgage) from \$1000 - \$5000 will be grounds for Increased Deposit.

Derogatory credit (excluding medical, student loan debt and past due/foreclosed mortgage) in excess of \$5000 will result in denial of the application.
- Employment:** 12-months on the job or related consecutive work in the same field or verifiable fixed assets the value of which equal no less than 3 times the total lease amount. Less than required length of employment or assets will be grounds for Increased Deposit.
- Income:** Verifiable gross monthly income must equal no less than 2 times the monthly rental amount.
Income that is less than 2 times of the monthly rent or lack of verifiable income will be grounds for cosigner.
- Identification:** Valid identification with full name, date of birth and photo, and full social security number and/or valid, verifiable work visa, alien registration receipt card, temporary resident card, employment authorization card, tax payer's identification card or other identifications that could be used to verify applicants' eligibility and suitability. Falsification or lack of verifiable document will result in denial.
- Conditional approval:**
- A. Approval with prepayment of increased deposit;
 - B. Approval with qualified co-signer.
- Qualified co-signer:**
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| Rental history: | 12 months of valid, verifiable rental or mortgage history with no late payments. |
| Credit: | A minimum credit score of TransRisk Auto score of 650 or its equivalent. |
| Employment: | 12 months on the job or continuous, verifiable employment or fixed assets the value of which equals no less than 6 times of the total lease amount. |
| Income: | Verifiable income equal no less than 4 times of the rental amount. |
| Residence: | Must reside in the state of Washington |

Grounds for denial will result from the following on all applicants (both convictions and pending charges)

- Falsification of rental application, non-disclosure of criminal records or lack of verifiable document.
- Verified unpaid eviction and/or rental collection and/or judgment within one year for financial reasons.
- Verified eviction and/or rental collection and/or judgment within five years for non-financial reasons.
(Paid eviction/rental collection/judgment may qualify for unconditional approval)
- Any open (non-discharged) bankruptcies
- Extreme and adverse rental history within five years, e.g. owing balances, documented more than three complaints and/or late payments and/or NSF checks in 12-month period, documented damages, abusive/violent behavior towards management staff or statement by landlord "Would not re-rent". (Less than 3 complaints, late rent payments, and NSF checks may qualify for an unconditional approval)
- Any conviction as follows within 7 years (from last date of disposition):

Theft (1 st & 2 nd degree)	Assault (1 st , 2 nd & 3 rd)	Burglary (1 st & 2 nd)
Vehicle Prowling (1 st degree)	Robbery (1 st & 2 nd)	Malicious Mischief (1 st degree)
Reckless burning (1 st degree)	Child molestation (All counts)	
Delivery or Sale of illegal drugs (All counts)	Possession of illegal drugs (All Counts)	
Possession of illegal drugs with intent to Deliver (All counts)		
- Any conviction as follows (no time limit):
Registered sex offender, Terror related, Murder, Kidnapping, Manslaughter, Arson

