



Application Instructions

Thank you for your interest in a W & A property. Below, you will find the instructions and criteria required to apply for a property managed by W & A. It is important that you read the information below prior to applying, to understand what is required for renting the property. If you have further questions, contact W & A at (801) 394-9493.

W & A fully complies with the Fair Housing Laws. We do not discriminate against persons because of race, color, religion, sex, disability, familial status, national origin, source of income, sexual orientation, or gender identity. We also comply with all state and local fair housing laws.

General Application Requirements

- Separate applications: it is a requirement that each applicant fill out a separate application and is 18 years of age or older.
- Complete applications: it is required that applicants complete the entire application. Failure to supply information can mean denial of the application.
- No more than 2 people per bedroom + 1 will be allowed, or as required by city code. (Some cities will not allow more than a certain number of unrelated residents in the same dwelling).
- Signed applications: W & A accepts only signed applications.
- Some requirements may vary dependent upon the property. If there is a variance in the criteria, it will be in the listing description. All other criteria will be required other than specified difference.
- Cosigners: if a cosigner is required, the person applying as a co-signor must complete an application. Cosigners must meet the same requirements as the applicants and have a 700 credit score or better and live in the state of Utah.
- Section 8 vouchers and certificates may be accepted. The resident must meet the same criteria as those seeking non-subsidized housing.
- Support animal: if any tenant or resident requires the assistance of a support animal, it must be disclosed on the application and the tenant must supply documentation proving the animal is a legitimate support animal.
- *** Application selection: W & A processes applications after receipt. **Multiple applications may be reviewed in choosing an applicant.** Selection is not a first-come, first-served process. ***
- Verifiable identification: when turning in an application, applicants must furnish verifiable photo identification such as drivers' license, military ID, state ID, or passport. Identification from merchant stores is not acceptable.

The Application/Processing Fee

- A \$50.00 application fee is required per application, without exception, and is non-refundable.

- A \$50.00 application fee for cosigners is required as well and is non-refundable.
- This fee is to cover the costs incurred while processing the application.

Basic Criteria

- The general criteria for all applications are good income, background, credit, and tenant history or ownership of all applicants, proving the ability to support the rental income and care for the property. Negative findings in one or more of the four areas can cause denial of an application: false documentation is immediate grounds for denial of an application.

Income and Employment

- The combined income of all applicants must be a minimum of 3 times the rent charged on the residence.
- Income must be verifiable from an unbiased source: employer through pay stubs, tax returns, and/or bank statements. Self employed income may be verified with a CPA-prepared financial statement or tax returns.
- Your employment should reflect at least 6 months with your current employer. Transfers or relocations must have correspondence showing an accepted job offer.
- We require verifiable employment history for at least the past three (3) years. You must be a permanent employee (not temporary or probationary).
- If you are self-employed, retired, or not employed, we can accept such documents as signed tax returns (2 years minimum), bank statements, etc. that provide proof of applicant's ability to pay the rent and other obligations.
- W & A must be able to verify all income sources and reserves the right to disqualify applicants for failure to prove income, supply adequate documentation, or prove the ability to support rental payments.
- If required supportive documentation for Verifiable Proof of income is not available, we will require additional deposit due to the risk of non-verifiable income/funds.

Criminal History

- We check the criminal, sex offense, and terrorist database for all occupants over 18. We do not rent to any person required to register as a sex offender. Criminal backgrounds involving violent crimes, sex offenses, domestic violence and/or involving the possession/distribution of weapons or illegal substances are all grounds for denial of an application. An exception may be made for type and/or age of the offence. Please provide details to the property manager.

Credit

- W & A obtains a credit report for all applicants and does not accept copies of credit reports from applicants, no exceptions.
- Credit history should show that the resident has paid bills on time and does not have a history of debt "write-offs" or accounts that have gone into collections.
- W & A accepts discharged bankruptcies if the prospective tenant has re-established good credit.
- W & A does not accept active bankruptcies.
- W & A does not accept judgements regarding real estate.
- Money owed to a previous landlord or utility company is cause for denial.
- W & A has an averaging policy regarding credit for all parties applying. Example: Person A has a 600 credit score, person B has a 700, the average of the parties is 650. $600+700=1300$. $1300/2=650$.

- W & A may work with credit under 600 in certain circumstances. Triple advertised deposit from 550-574. Double advertised deposit for credit from 575-599. Normal deposit with credit scores of 600+. Credit scores of 549 and lower are denied.
- Co-signers are eligible to help increase your credit score if needed. Qualified co-signer's Credit Score must have a minimum of 700 or higher and live within the state of Utah. This will be applied to ONE applicant before averaging applicant's credit scores.
- Negative credit reports can be grounds for denial of an application.

Rental History or Property Ownership

- W & A requires a minimum of two (2) years of rental history, and/or homeownership, unless a co-signor is accepted or mitigating circumstances are proven
- If you have no prior rental history, then you must have a qualified co-signer. The co-signer must be a resident of Utah, have a 700 credit score or better, and be willing to sign the lease.
- All references must be verifiable and family references are not accepted.
- We can accept base housing as rental history.
- Negative references can be grounds for denial of an application.
- W & A does not accept evictions.

Acceptance / Denial

- W & A notifies applicants of acceptance or denial within 3-5 business days of application unless W & A cannot complete verifications. If more documentation is required, W & A will notify the applicant. If you do not hear from someone at W & A within this timeframe, please reach out to our office.
- All applicants applying together must qualify; denial of one applicant results in the denial of all applicants.
- Giving false information is automatic grounds for denial.

Responsibility of Applicant

- It is the responsibility of the applicant to inquire from W & A about any information on the application that they do not understand.
- If notified, it is the responsibility of the applicant to accept the offer to rent by signing the lease within 24 hours of it being sent. Failure to do so may result in W & A canceling the lease and giving other applicants the opportunity to lease the property.
- The security deposit must be paid within 48 hours of the lease being sent.
- First month's rent needs to be paid 72 hours in advance of lease start date.
- Vacant Homes - W & A has a policy that all leases on vacant homes must begin within 15 days of application approval. We are unable to hold the home rent free without a lease agreement longer than that time.
- Occupied Homes - W & A will typically advertise a first available date with all the homes we manage. In some cases, those dates will need to change due to circumstances beyond our control. We ask the approved incoming tenant to be flexible in some cases. We understand the burden this can create and strive to advertise a solid date so incoming tenants can plan accordingly.

If further questions, please call (801) 394-9493, for instructions.