Application FAQs

THE JOSEPH GROUP

What are the Approval Requirements?

View our approval requirements here:
[Screening Requirements]

Can I have the application link?

For those who have viewed the property
The application link is sent approximately 1-2 hours after the showing with an email titled "Application Information -[Property Name] Thank you for Viewing!" to find the link.

For those who have not viewed the property
We do require that you view the property before you apply if you are local to the area. If you're moving from out of state, please let me know and I can explain how to proceed.

What date do I have to move in by?

Properties are available for immediate move in. A lease start date must be within 14 days of application approval. The application process usually takes 2-3 business days, but we try to move as fast as possible, after which you will be updated via email from our property manager.

How much is the application fee?

It is $42 per applicant and all persons over the age of 18 need to apply.

Do you accept co-signers?

Yes, we do. Any co-signer is treated as a co-applicant and will be named on the lease and have the same rights and obligations as all co-applicants . They will need to fill out an application just as anyone else living at the property.

I forgot to submit information to my completed application, what should I do?

After the Credit/Application Specialist orders your application for screening, you will receive a confirmation email. Please respond to that email with any additional information that you feel we need to know about.

I am applying with multiple people, do we all need to submit an application?

Yes, everyone over the age of 18 does need to apply. When the first person is filling out an application, one of the last sections of the application is to enter the names and emails for all other co-applicants. Once the initial application is completed, the co-applicants will all receive an email to complete their applications.

I have an animal, how do I proceed?

First, please note that verified Emotional Support Animals and Service Animals are always allowed at our properties with no additional fee and are not treated as pets. When completing the application please indicate the type of animal you have where it asks about pets, and note whether it is a service or support animal. If you have an ESA or Service Animal, please reach out and let us know in the screening process as we will need to start the verification process right away as it can take extra time to complete this review. For pets, double check on the property listing as to whether pets are allowed on a case by case basis. There is a link to the property listing in the email that you received after your showing with the application link. Make sure that your dog is not a restricted breed as we cannot have any of these breeds in our properties: Restricted Breed List

If the property allows pets, they will be reviewed on a case by case with an additional pet application and $500 non-refundable move-in fee (See Seattle Exception).

Seattle: All pets are reviewed on a case by case basis with an additional pet application and $25 monthly pet rent.

Pet application fee: $30 for each pet.

I am on Section 8/ Housing Assistance, how should I proceed?

All of our properties accept Section 8 vouchers or Housing Assistance programs. As you complete your application, scan all documents into one file and then upload it either under the Pay stubs tabs or Other Documents tabs. We will need a copy of your voucher, payment estimate worksheet, RFTA (Request for Tenancy Application).

How do I calculate my DTI (debt to income ratio)?

1. Add up all of your monthly debt payments (rent/mortgage, car, credit card, child support, or any other monthly payments).
2. Divide that by your total gross monthly income (all income earned before taxes or other deductions by the group of applicants).
3. Multiply the result by 100 to determine your DTI percentage.

Example: Your family has $8,000 in monthly expenses ($3,000 rent, $1,000 in car payments, $4,000 in credit card payments). You and your spouse collectively make $15,000 in monthly gross income. $8,000/ $15,000 = .533 x 100 = 53.3% DTI

If I am not approved for the initial property that I applied for, can my application be moved to a new property?

We can transfer your application to a new property as long as you have viewed the new property that you want to transfer your application to and less than 30 days have passed since your first application was submitted. Please respond to the application confirmation email you previously received and let our team know that you have viewed the new property and would like to move your application to that property.