



TENANT SELECTION POLICY

We do not accept Reusable/Portable Reports

When reviewing a Rental Application and Tenant Screening Report we will consider: Extenuating circumstances (temporary loss of job, medical reasons, family emergencies, etc.). Applicant's screening report will be reviewed for the following adverse (negative) information. Selection Policy applies to ALL HOUSEHOLD MEMBERS.

CREDIT

Civil Judgments and/or collections for rentals and/or utilities
Bankruptcy, foreclosures, negative credit
Lack of credit history

COURT RECORDS

History of criminal behavior that may negatively affect tenancy – drugs, sex offense, theft, robbery, assault, active warrants, etc... Determinations as to criminal screening will be made on a case by case basis and will be based on several factors and information.

REFERENCES

Lack of 12 months of continuous, positive, objective rental history
Negative and/or incomplete rental references

EMPLOYMENT/INCOME

Lack of proper documentation proving adequate income to pay rent (earnings need to be 3 times rent amount)

Screening Report will also be reviewed for:

1. False information and/or omission of material fact listed on Rental Application
2. Lack of information provided on Rental Application

Applicants need to provide:

1. Copy of Social Security Card or equivalent proof of identity (Visa, Passport, etc)
2. Drivers License
3. Proof of adequate income
 - Most recent check stub with year to date earnings
 - Self Employed – Tax Returns for last two years
 - Retired – Copies of Deposit slips, Investment Earnings Documentation, Social Security Earnings Documentation, Bank Deposit History
 - Additional Income – Documents proving Child Support, Trust Funds, Bank Deposit History

In the event of Adverse Action (denial of tenancy, cosigner or increased deposit required) you have the right to a FREE copy of the background check we reviewed and processed by Orca Information, Inc. You also have the right to dispute the accuracy of any information therein.

Do not ask the Property Manager/Landlord for a copy of the background check. They are unable to give you a copy (Fair Credit Reporting Act). Upon Adverse Action the Property Manager/Landlord you are applying with will give you the Consumer Rights Letter. This letter describes in detail how you may obtain a free copy of the background check.

You have the right to obtain a FREE copy of your credit report each year from every credit bureau. For a FREE copy log onto: www.annualcreditreport.com. Orca Information obtains credit reports from Trans Union.

Note: In compliance with Washington State's Fair Tenant Screening Act of 2012, and the Fair Credit Reporting Act (FCRA), this is to inform you that the background investigation will be processed through Orca Information, Inc. We may be obtaining credit reports, court records (civil and criminal), arrest detention information, employment and rental references as needed to verify information put forth on your rental application.

CRIMINAL SCREENING CRITERIA

A landlord is not required to rent to any person whose tenancy would constitute a direct threat to the health or safety of other individuals or whose tenancy would result in substantial physical damage to the property of others.

Any conviction for manufacture or distribution of any federally controlled substance will result in an automatic denial of tenancy.

All other criminal convictions will require additional screening, which will require additional time for screening and an additional charge of \$40.00, which shall be paid in full prior to the additional criminal screening.

When you apply, screening will be run on income, credit, other areas in the screening criteria and criminal history. If the screening passes the non-criminal requirements and you have no criminal convictions, then your application may be accepted immediately. If you do have criminal convictions, you may be given a conditional approval, pending the outcome of the criminal screening.

Determinations as to criminal screening will be made on a case by case basis, and will be based on the following factors and information, which will be required for every conviction, and we cannot complete the application screening without this information:

- 1) the facts of the crime you were convicted of;
- 2) the actual charge you were convicted of;
- 3) your age at the time of the conviction;
- 4) criminal convictions prior to the conviction;
- 5) criminal convictions and pending charges since the conviction;
- 6) how much time has passed since the conviction; and for drug possession charges
- 7) if you are in, or have completed recovery or treatment since the conviction.

Failure to provide any information is a basis for denial of tenancy.