

# 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/COURT RECORDS/ REFERENCES/ EMPLOYMENT AND INCOME WILL BE REVIEWED

**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

**PLEASE REVIEW OUR SCREENING REPORT SUMMARY THAT IS ATTACHED.**

**Applicants need to provide:**

1. Proof of identity (Driver’s License, Visa, Passport, etc.)
2. Proof of adequate income (earnings need to be 3 times the rent amount)

Most recent check stub with year to date earnings

Self Employed – Tax Returns for last two years and bank deposit history for the last 3 months

Retired – Copies of Deposit slips, Investment Earnings Documentation, Social Security Earnings Documentation, Bank Deposit History

Additional Income – Documents proving Trust Funds, Bank Deposit History

We do not accept child support/unemployment/L&I as income.

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 to 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. Orca Information, Inc. contact information is: www.orcainfo-com.com, orca@orcainfo-com.com, 800-341-0022, PO Box 277, Anacortes, WA 98221.

Applicant Name: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Unit #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**SCREENING REPORT SUMMARY**

*WE DO NOT ACCEPT REUSABLE REPORTS*

FCRA, State and Federal laws for reporting court records apply

SCORING: Each applicant’s screening report shall be reviewed for two types of information: Potentially Negative and Negative. If three or more Potential Negatives or one or more Negative items are found in a report, and there are no “extenuating circumstances” (example: temporary loss of job, medical reasons, family emergencies, etc.), adverse action may be considered. All Potential Negatives and Negatives apply to both Applicant and Household Members.

 **POTENTIAL NEGATIVES:**

**Credit Report:**

  Any 2 trade lines rated R2 (30-59 days late) in the last 7 years.

  Any trade lines rated R5 (120+ days late) in the last 7 years.

  \_ Any 2 collections in the last 7 years.

  Any charge offs, discharged Bankruptcy, vehicle repossession, tax lien, civil judgment in the last

 7 years.

**Investigative:**

  Any rental reference with more than 2 late payments.

  Any instance of unauthorized pets or persons occupying a unit rented to the applicant.

  \_\_\_\_\_ Any instance of being an unauthorized tenant.

 Any instance of improper or lack of Intent to Vacate notice and/or a lease broken by the

 applicant.

  \_\_\_\_\_ Any instance of security deposit not refunded due to damage to rental unit (beyond normal

 cleaning/wear & tear).

**NEGATIVES:**

**Credit Report:**

  Any OPEN bankruptcy.

  Any unpaid apartment or landlord collection.

  Any Eviction Judgment.

 \_\_\_\_\_ A total of $1,000 or more in unpaid collections in the last 7 years (excluding medical).

 **Investigative:**

  Any unpaid apartment collection / Negative rental OR incomplete reference.

  \_\_\_\_\_ Any current Legal Notice served (3 Day, 10 Day, Termination of Tenancy).

  \_\_\_\_\_ Smoking in or on a “Non-Smoking” unit or property.

  Any “Eviction Action” filed with the courts in the last 7 years.

 \_\_\_\_\_ Two (2) or more cases of Domestic Violence, stalking, harassment (defendant in criminal cases)

  Any conviction for manufacturing, distribution and or possession of Federally controlled

 substance,

  \_\_\_\_\_ Any conviction for contributing to the delinquency of a minor.

  Any registered sex offender/Lifetime registration.

  Any history of disruptive, malicious, violent behavior that may interfere with the peace and

 quietude of the apartment community.

  Any criminal conviction which involves theft, burglary, robbery, serious offense, or a crime of

 violence with a firearm.

 Any false or misleading information provided by the applicant on the written application or

 omission of material fact.

  \_\_\_\_\_ Reasonable likelihood that the applicant or those acting under his or her control will interfere

 with the health, safety, security, or the right of peaceful enjoyment of the residential

 community.

  \_\_\_\_\_ Applicant is unwilling to cooperate with the application process (as determined by the manager

 or screening company)

  \_\_\_\_\_ **Lack of 12 months of verifiable, objective, concurrent, positive RENTAL HISTORY.**

 **Failure to provide rental history may result in a terminal.**

Determinations as to criminal screening will be made on a case by case basis and will be based on several factors and information. There will be no automatic denials based on crime without an analysis of the facts.

**Office use only**

**Recommendations: Credit: \_\_\_\_\_ Denied**

 **References: \_\_\_\_\_ Denied**

 **Civil Court: \_\_\_\_\_ Denied**

 **Criminal: \_\_\_\_\_ Additional Review Required - engage applicant and gather**

 **more information needed to establish qualifications.**

