

# 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. Felony charges will be considered only after five years of completion of all court requirements and no additional criminal charges have occurred.

## 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. Proof of identity (Drivers License, Visa, Passport, etc)
2. 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 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.