



TENANT SELECTION POLICY

We do not accept Reusable/Portable Reports
Revised 4/17

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

COURT RECORDS

History of criminal activity on the part of any proposed occupant and which presents a danger to persons and/or property, or the peace and enjoyments of the others in the apartment community could negatively impact your application. Example: drugs, sex offense, robbery, assault, etc.

Determinations as to criminal screening will be made on a case-by-case basis and based on several factors and information. There are no automatic denials for arrests or criminal convictions except for the following:

Manufacture, distribution of any federally controlled substance

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

Screening Report will also be reviewed for:

1. False information and/or omission of material fact 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 or Government issued photo ID
3. Proof of adequate income - Example
 - Most recent check stub with year to date earnings
 - Self-Employed – Tax Returns for last two years
 - Retired – Copies of Deposit slips, Investment Earnings and/or Social Security Earnings Documents, Bank Deposit History
 - Additional Sources of Income – Ex: Child Support, Trust Funds, Bank Deposit History, etc.,

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. Per FCRA, the company, Orca Information, Inc. provided all or part of the information included in background check. However, Orca Information did not make the decision to take the Adverse Action. Decision to rent is made solely by landlord.

Do not ask the Property Manager/Landlord for a copy of the background check. 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: 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), 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.

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:**

- _____ Any Trade Line repeatedly more than 30-days late.
- _____ Any Trade Line with more than five 30-day late payments in the last 7 years.
- _____ Any Trade Line with more than one 60-day late payment in the last 7 years.
- _____ Any Trade Line with one or more 90-day late payments in the last 7 years.
- _____ Any collection, judgment, bankruptcy or lien within the last 7 years.

Investigative:

- _____ Any landlord reference which includes more than 2 late payments in a year.
- _____ Any security deposit not returned due to damage.
- _____ Any failure to give proper Notice to Vacate.
- _____ Any instance of unauthorized pets or people occupying a unit rented to applicant.

NEGATIVES:**Credit:**

- _____ Any OPEN bankruptcy.
- _____ Any collection filed by property management/landlord.
- _____ Any Eviction Judgment within the past 5 years.
- _____ \$1,000 or more unpaid collections in last 7 years excluding medical.

Investigative:

- _____ Any false or misleading information provided by applicant on written application or omission of a material fact.
- _____ Negative or incomplete rental reference / would not re-rent.
- _____ Any money owed to a landlord (from reference)
- _____ Any Eviction Action (includes 3 and 10 day Notices)
- _____ Any conviction for manufacturing, distribution and/or possession of Federally controlled substance.
- _____ Any household member that is a lifetime registered sex offender.
- _____ Two or more Protection orders for Domestic Violence, harassment, stalking filed against household member (civil cases).
- _____ Any conviction for Bodily Harm - Assault, Domestic Violence, Battery, etc
- _____ Reasonable likelihood to believe that a household member's abuse or pattern of abuse of alcohol interferes with health, safety or right to peaceful enjoyment of resident community.
- _____ Reasonable likelihood to believe that a household member's illegal use or pattern of illegal use of a drug may interfere with health, safety, or right to peaceful enjoyment of the resident community.
- _____ Reasonable likelihood that the applicant will be unwilling or unable to pay rent.
- _____ Reasonable likelihood that applicant or those acting under his/her control will interfere with the health, safety, security or the right of peaceful enjoyment of the resident community.
- _____ Reasonable likelihood that applicant or those acting under his or her control will cause intentional damage or destruction to the apartment or surrounding premises.
- _____ Lack of 12 months verifiable, positive, objective rental history.

Recommendation: Additional Review Required – Engage and gather more information needed to establish qualifications.

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.

Addendum (A) to Application for Tenancy

LETTER OF AUTHORIZATION

Revised 1/17

To Whom It May Concern:

In compliance with the Fair Credit Reporting Act, State and Federal laws, this is to inform you and your household members that an investigation involving the statements made on this application for tenancy are being initiated by ORCA Information, Inc., PO Box 277, Anacortes, Washington 98221, 360-588-1633. I certify that to the best of my knowledge all statements are "true and complete". I further authorize ORCA Information, Inc. to obtain CREDIT REPORTS, EMPLOYMENT REFERENCES (including verifying salary), COURT, JUVENILE RECORDS, CHARACTER REFERENCES, MODE OF LIVING, and RENTAL REFERENCES as needed to verify all information put forth on this application and otherwise available regarding all applicants identified on this application (for juvenile occupants, the undersigned parent/guardian authorizes the above-information to be obtained on their behalf).

Furthermore I warrant the accuracy of all information contained on this rental application, including that relating to the other intended occupants of the subject property. I understand and agree that if subsequently a determination is made that I provided false or inaccurate information on the rental application it is a breach of the terms of any rental agreement signed based on that information and Owner and/or his/her agent may take legal action to terminate said Agreement.

In addition, I confirm receipt of the **Tenant Selection Policy** from landlord/property management BEFORE submitting this completed rental application. I have read, and understand my rights as described therein.

Applicant's Name (please print)

Applicant's Signature

Date of Authorization

Manager's/Assistant Manager's Signature

List All Juvenile Age Occupants 12yrs-17yrs:

Full Legal Name

Full Legal Name

Nickname(s)

Date of Birth

Full Legal Name

Nickname(s)

Date of Birth

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 \$ TBD, 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 the following recommendation: Additional Review Required – Engage and gather more information needed to establish qualifications.

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.