

## TENANT SELECTION POLICY

### We do not accept comprehensive reusable tenant screening 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. There will be no automatic denials based on crime without an analysis of the facts.

#### **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:**

- False information and/or omission of material fact listed on Rental Application
- Lack of information provided on Rental Application

#### **Applicants need to provide:**

- Copy of Social Security Card or equivalent proof of identity (Visa, Passport, etc)
- Drivers License
- Proof of adequate income
  - Most recent check stub with year to date earnings
  - Self Employed - Tax returns for the last two years
  - Retired - Bank deposit history, Investment earning statements, & Social security earnings
  - Additional Income - Documents verifying additional income, 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. To receive a copy of your background check please provide a valid email address in order to receive the report. In order to open and view the report you must correctly answer the security questions.

Upon Adverse Action the Property Manager/Landlord you are applying with will give to you the Adverse Action/Consumer Rights Letter. This letter describes in detail how you may obtain from the appropriate agencies and companies, a free copy of the background check.

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 all information put forth on your rental application.

**Orca Information, Inc.** Contact information: [www.orcainfo-com.com](http://www.orcainfo-com.com), [orca@orcainfo-com.com](mailto:orca@orcainfo-com.com), 800-341-0022, PO Box 277, Anacortes, WA 98221.

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