



### **Note to Landlord On Use of These Two Forms:**

1. Give applicant(s) the TENANT SELECTION POLICY document attached, before or with rental application. It can be on top of and attached to the hard copy rental application or if applicant(s) are applying online it can be presented BEFORE viewing online application.
2. Some landlords like to add a signature line at the bottom of document. Then applicant(s) sign the TENANT SELECTION POLICY. Manager of site or landlord can also sign. Include date of signature(s). Landlord then keeps a copy of the signed and dated TENANT SELECTION POLICY in appropriate folder.
3. After review of Tenant Screening Report - In the event landlord takes ADVERSE ACTION (denial of tenancy, required co-signer or increased deposit, etc...) landlord gives the Adverse Action/Consumer Rights Letter to applicant(s). Check off boxes and/or fill in blanks indicating why "Adverse Action" was taken. If credit score was included in the tenant screening report, fill in the score section of the document as well (most landlords do not use the score).

**The above should help landlords comply not only with the Washington State Fair Tenant Screening Act of 2012, Fair Credit Reporting Act, as well as Credit Bureau regulations.**



## 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 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](http://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.