



Credit Reports

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Most landlords use credit reports as an integral part of the screening process, not simply a way to qualify prospective tenants for being able to afford the rent, or to check whether they pay bills on time, etc.

Your options:

- **Work with a credit bureau directly.** If you are managing a number of units and are likely to be screening multiple applications every month, you may find it cost-effective to become credentialed, join a credit bureau directly and learn how to interpret credit reports. Note that even some very large management companies go through associations or contract with applicant screening firms to gain the benefit of their outside expertise.

Or:

- **Have a third party pull the report and offer interpretation.** If you are not screening a sufficient volume of applicants, or need help interpreting the reports, contact an applicant screening firm or rental housing association for assistance. Services vary, depending on the organization or business. Find one that best meets your needs. Some handle the entire applicant screening process for you. Others simply pull credit reports and send you an applicant rating, based on the report. There are many variations in between.

All three major credit-reporting bureaus now require businesses paying for access to credit reports to maintain specific credentials:

New regulations have changed how the entire tenant screening industry accesses credit reports. Because of the growing problem of fraud and identity theft, credit bureaus recently changed their rules for accessing credit files, to reduce their own risks from careless disclosure. The credentialing process may not be cost-effective for landlords with few properties or units.

Landlords will be able to obtain credit reports only if they successfully pass an on-site inspection. To stay credentialed, in-home businesses will be required to undergo annual on-site inspections. In an inspection, an authorized representative of the credit bureau will take pictures of the home, office, or workspace and collect required information, such as the Tax ID and/or business license number. Depending on the credit bureau, the average cost will be about \$100.

The inspection must verify separation of business equipment, such as a fax machine, telephones and computers, and office space from living quarters (where a credit report might be left lying around to be viewed by visitors), as well as the use of locked filing cabinets for business use.

To assist landlords, especially those conducting business from their residences, many tenant credit reporting agencies are now providing landlords with recommendations for “approval”, “approval with conditions” or “denial” instead of providing a detailed credit report. Landlords can also obtain recommendations without the potential liability of handling a prospective tenant’s credit report or expense and hassle of becoming credentialed. Other credentialed businesses, including rental property associations and screening companies, are now using rating systems.



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[How Long Do I Keep Background Check Reports?](#)

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Educational YouTube's Available*

What our client’s are saying about Orca...

*“Dear Orca,
We much appreciate your 5-Star Service and attention to detail!”
-R.H. Kent, WA*

*“Thank you so much for your understanding. I love the work that you do!”
-K.D. Yakima, WA*

*“I appreciate your quick response and all you do :)”
- Shirley Clallam Bay, WA*

Friendly Reminder:

To receive faster results please make sure to have applicants completely fill out the application legibly and in Blue or Black ink. This helps speed up the screening process and will result in a quicker turn around time.



Happy Thanksgiving

In Observance of Thanksgiving, Our Office will be Closed Thursday November 28th

ISLAND HR SOLUTIONS
Your small business HR Solution

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Posting Requirements

By Julia R. Dippold, Island HR Solutions, Email: islandhrsolutions@yahoo.com

It's a common mistake – many business owners either forget to post, or forget to update workplace poster requirements. Depending on the poster that is missing, businesses can be cited or penalized (in some cases, financially) for missing posters. Check the list below for what may be required; not all posters are required for all business types. Ensure that all applicable posters are posted in an area visible to all employees. Some posters are also required to be visible to applicants.

Federal Posters:

1. Job Safety and Health Protection (OSHA). Washington State operates an OSHA-approved state plan; most businesses should obtain and post the state's equivalent poster. Federal Government Agencies must use the Federal Agency Poster. <https://www.osha.gov/Publications/fedposter.html>
 2. Equal Employment Opportunity
 3. Fair Labor Standards Act
 4. Employee Right for Workers with Disabilities/Special Minimum Wage Poster
 5. Your Rights Under the Family and Medical Leave Act
 6. Uniformed Services Employment and Reemployment Rights Act
 7. Notice to All Employees Working On a Federal or Federally Financed Construction Projects (Davis-Bacon Act)
 8. Notice to Employees Working On Government Contracts
 9. Notice: Employee Polygraph Protection Act
 10. Notice: Migrant and Seasonal Agricultural Worker Protection Act
 11. Notification of Employee Rights Under Federal Labor Laws
- *These posters may all be found at:
<http://www.dol.gov/oasam/boc/osdbu/sbrefa/poster/matrix.htm>

Washington State Posters:

1. Job Safety and Health Law
 2. Your Rights as a Worker
 3. Notice to Employees – If a Job Injury Occurs
OR
 4. Notice to Employees – Self-insured Businesses
- *The four posters above can be found at: <http://www.lni.wa.gov/IPUB/101-054-000.asp>
5. Unemployment Benefits Poster
 6. Church and Religious Organization Poster
- *The two previous posters may be found at:
<http://www.esd.wa.gov/uitax/formsandpubs/ui-tax-forms.php>

Both www.dol.gov and www.lni.wa.gov provide additional forms and publications for use by employers. All required forms are available to either print or order, and need not be purchased from private entities.

(Information for this article was obtained from www.dol.gov and www.lni.wa.gov)

This article is intended as information, and is not a substitute for legal or other professional advice.



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