

# TENANT SELECTION POLICY

Not for Use in City of Seattle

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

## 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, Registered/Lifetime Sex Offender, Manufacture, distribution, possession of Federally controlled substance, etc.

Determinations as to criminal screening will be made on a case-by-case basis and based on several factors and information.

Civil Records – Eviction Actions, Filed Protection Orders (perpetrators only), etc..

## 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. Driver's 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 the background check. However, Orca Information did not make the decision to take the Adverse Action. Decision to rent is made solely by landlord.

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 their 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 all information put forth on your rental application. Orca Information, Inc. contact information is: [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.