NORTHWEST PROPERTY MANAGERS

Telephone (360) 748-4683
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www.nwpropertymanagers.com

RENTAL CRITERIA

WE DO NOT ACCEPT REUSABLE TENANT SCREENING REPORTS
COMMERCIAL AND **STORAGE** APPLICANTS CONTACT THE OFFICE FOR APPLICATION INSTRUCTIONS

Thank you for applying to rent from our company. This process should be completed within **72 hours** (excluding weekends and holidays). We are happy to help you with any questions you may have.

Available rental addresses can be obtained from our office or by viewing our website. You may drive-by to look at the neighborhood and the outside of the residence. Please do not disturb the current tenant if the property is occupied. Contact our office for an appointment to see the inside of a residence. An occupied rental needs a 24-hour notice before a showing.

Your appointment will not “hold” a rental for you. All rentals are on a “first come, first serve” basis. The only thing that will “hold” a rental for you is a completed application and a paid screening fee. To secure that you will be first in line, you may submit your application and screening fee prior to the showing. **Screening Fee is non-refundable.**

THE APPLICATION PROCESS

1. Each person who is 18 years and older and is no longer in high school must fill out a Rental Application. The following applies:
   - **a.** Fully completed Rental Applications and $50.00 non-refundable processing fee needs to accompany each application.
   - **b.** Rental Applications submitted online are charged an additional $5.00 processing fee.
   - **c.** The Tenant Screening process will include credit reports, rental references, court records and employment or income verification.
   - **d.** For screening services, Northwest Property Managers uses: AppFolio, Inc., 50 Castilian Dr. Goleta, CA 93117, 866.648.1536.

2. For each property Northwest Property Managers accepts and processes one set of Rental Applications (or co-tenant applications) at a time. However, if applicant decides on renting a different property, the existing rental application and/or tenant screening report might be applied. This varies per situation and property. The following are required upon submission of each application:
   - **Copies of government photo ID** and
   - **Equivalent proof of identity (Social Security Card, Visa, Passport, etc.).** See attached, *Suggested Alternative Documents for Screening.*
   - Documents proving income is two and a half times (2.5 X’s) the rent amount.
   - Documents verifying rental history, from non-relatives (i.e. rental receipts, tenant ledger, cancelled checks). Minimum two years required.
   - **Renter’s Insurance Policy or Liability Policy is required** and must be uploaded during the lease signing process.
   - Copies of any required documents can be made in the office.

3. The hold on the property will be removed if the Rental Application is incomplete and/or contacts cannot be reached

within 48 hours. The application will then be placed in the inactive file and the next applicant will be considered. The Rental Application can be re-activated within 90 days if the needed information is provided.

4. No smoking or vaping is allowed inside any rental building. Additionally, at multi-family buildings, smoking is not allowed inside any common areas. Smoking outside of doorway of common area must be at a distance of at least 25 feet. Smoking marijuana anywhere on the property is prohibited. Northwest Property Managers follows Federal laws pertaining to marijuana and other drugs. (Because smoking marijuana is a violation of Federal law, it could subject the owner to seizure of the property.)

5. **Commercial Rental** Applicants - Complete a Commercial Rental Application. The application fee is $75.00. We do not accept a commercial application for residential properties.

REQUIREMENTS

1. A rental applicant's gross monthly income must equal at least two and half times the rent. Example: If the rent is $700.00 per month, the minimum gross monthly income would be $1,750.00. Income must be lawful and verifiable. Please provide at least 12 months of consecutive income. **Documents proving earning of 2.5 times the rent amount need to be submitted to the office BEFORE THE SCREENING PROCESS WILL BEGIN.**

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.

Proof of two years of rental history- Examples: rental receipts, tenant ledger, cancelled checks, automatic bank payments.

POTENTIAL DISQUALIFIERS

1. The following are issues that may cause a denial of your application:

A. FICO score below 650
B. Unpaid Collections
C. Bankruptcy within two years
D. Less than two years of positive credit history.
E. Unlawful Detainer (Eviction)
F. Negative/Incomplete rental reference
G. 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 will be no automatic denials for arrests or criminal convictions.

H. False information and/or omission of material fact on Rental Application
I. Lack of information provided on Rental Application
J. Lack of proper documentation of earnings – 2.5 times rent amount
K. Lack of 24 months positive, consecutive, objective rental references.

Exceptions to Standards – "Adverse Action Options"
Due to extenuating circumstances, exceptions to **one** of the above standards may be considered, with some "adverse action" being required. A qualified co-signer or additional deposit may be necessary.

CONSUMER RIGHTS INFORMATION

- The credit report is for our information only.
- Consumer Information is kept confidential.
- When Adverse Action is taken, you are entitled to a free copy of your report.
- A credit report is considered a "hard hit" by credit bureau.
- 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 AppFolio, Inc. You also have the right to dispute the accuracy of any information therein.
- Per FCRA, the company, AppFolio Inc., provided all, or part of the information included in the background check.
- However, AppFolio Inc. did not make the decision to take the Adverse Action.
- The decision to rent is made solely by NORTHWEST PROPERTY MANAGERS.
- 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.
- AppFolio Inc, obtains credit reports from Experian.

  These additional pages have been provided-

  NORTHWEST PROPERTY MANAGERS SCREENING REPORT SUMMARY
  Suggested Alternative Documents for Screening
  WASHINGTON STATE FAIR TENANT SCREENING ACT OF 2012
  Criteria for Court Records Screening

CO-SIGNER

1. If applicant does not meet the minimum requirements a co-signer may be required. Required qualifications are the following:
   a. Proper documentation of earnings/income
   b. **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

   b. Earn 2.5 times the rent amount
   c. If you currently rent from us, you must qualify by additional income of 2.5 times your rent and 2.5 times the applicant's rent which you are co-signing.
   d. Perfect credit with credit score 700 and above
   e. Reside in the state of Washington
   f. Co-signer Screening Report is $50.00 (on-line applications are charged an additional $5.00 processing fee)

PET POLICY

1. Pets are not allowed in every rental. Please check our listings closely.
2. A $400.00 pet deposit is required for each pet, of which, a $50.00 non-refundable fee is retained to probe the carpet for pet urine upon vacating the property. If there is no pet damage, deposit will be refunded, less the probe fee.
3. A monthly pet rent per pet will apply.
4. **Dogs must be at least one year of age.**

ASSISTANCE ANIMALS

Assistance animals accepted with written verification of a disability related need.

MOVE – IN PROCESS

1. A $350.00 Nonrefundable Administrative Fee must be paid within 24 hours of approval notification.
    a. The move-in costs are divided into three parts:
        i. A $350.00 Nonrefundable Administrative Fee
        ii. The Security Deposit
        iii. The Rent.

    b. Funds must be paid with checks or money orders.
    c. We do not accept cash.
    d. **The Non-Refundable Administrative Fee, Deposit and Rent amounts must be paid with three separate checks or money orders.**
    e. If the applicant rescinds their application(s) when the property has been "held" off the market for them, the Nonrefundable Administrative Fee will be forfeited.

2. **CHECK-IN**: An appointment will be scheduled at our office (1646 S Market Blvd, Chehalis), or with the resident manager, when the property is ready for occupancy. The deposit must be paid. The lease and all pertinent papers will be signed.

3. **RENT**: Pro-rated rent will be charged from the date the property is "rent ready" and be paid on the date the lease is signed.

4. **UTILITIES**: Local utilities must be established in the tenant's name by the tenant before the check-in. The utility company will require a deposit. **This receipt must be brought to the check-in.** Puget Sound Energy and LeMay utilities will be established by the tenant over the phone at the time of check-in.

5. **Insurance**: Tenants are required to maintain personal liability insurance with a minimum liability limit of $100,000 throughout the tenancy. Coverage may be provided through a renter's insurance policy or other qualifying personal liability policy. Proof of coverage is required prior to move-in and upon each policy renewal or expiration, and all financially responsible tenants must be listed on the policy. Tenants shall list Landlord's agent as an additional insured, if available through the insurance carrier.
    If proof of the required coverage is not provided or maintained, the unit may be enrolled in a Liability to Landlord Insurance (LLI) program and the monthly cost will be charged with rent. The LLI policy provides liability coverage to Landlord only and does not insure tenants, occupants, or personal property.

6. **CHECK-IN APPOINTMENT**: On the day of the check-in appointment, bring all utility receipts, the deposit and the pro-rated rent to our office. **The co-signer, if required, must sign the rental agreement before or at the time of the check-in.** A representative from our office will conduct a move in condition inspection which will be provided at your appointment. Our office staff will review the leasing documents with you. If the property has a resident manager, they will conduct the leasing process. (Some or all of this process may be completed remotely, using internet Docusign, AppFolio, or by notary.) Keys will be issued after all paperwork has been completed, signed and funds paid.

OFFICE USE ONLY - SUBMISSION CHECKLIST

____ Completed application(s) with signature

____ Documents proving 2.5 X's Rent

____Documents verifying rental history

____ WA State FTSA provided with the Application Process

____ Screening fee payment

____ Gov't issued photo ID

____ Renter's Insurance Policy

Addendum to Application for Tenancy

Applicant Acknowledgement That Available Property Date Is Approximate Only

Most of our advertised properties are currently occupied. In estimating the available dates, we can provide approximate dates only. We are unable to provide firm availability due to factors beyond our control. These factors include, but are not limited to: the current resident vacating by the date they provided, unknown maintenance issues that may be discovered during the move-out inspection, and company business hours (we are closed in the evenings, on weekends, and on holidays).

We will do our best to prepare the property once it becomes vacant and will notify you with the updated approximate available date.

I fully understand that the available date listed on the property for which I have applied is an approximate date only, and that Northwest Property Managers cannot guarantee when the property will be move-in ready. With this understanding, I freely choose to apply for this property.

Applicant Signature: ____ Date: ________________
Printed Name: ____

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 Report:

_____ Credit score below 650 (below 700 for co-signer)
_____ Unpaid Collections
_____ Bankruptcy within the last two years.
_____ Less than two years positive credit history.

Investigative:

_____ Less than two years of positive, objective, consecutive rental history or mortgage payments.
_____ Any instance of unauthorized pets or persons occupying a unit rented to the applicant.
_____ Any instance of being an unauthorized tenant.
_____ Any instance of improper or lack of Intent to Vacate notice and/or a lease broken.
_____ Any instance of security deposit not refunded due to damage to rental unit (beyond normal cleaning/wear & tear).
_____ Unlawful detainer/Eviction Actions
_____ Smoking in a non-smoking unit

NEGATIVES:

Credit Report:

_____ Any OPEN bankruptcy.

Investigative:

____ Any current Legal Notice served
_____ Two (2) or more cases of Domestic Violence, stalking, harassment (defendant in criminal cases – respondent in civil)
_____ Any conviction for manufacturing, distribution and or possession of Federally controlled substance.
_____ Any registered sex offender/Lifetime registration.
_____ Any history of disruptive, malicious, violent behavior that may interfere with the peace and quietude of the apartment community.
_____ Any criminal conviction which involves theft, burglary, robbery, serious offense, or a crime of violence with a firearm.
_____ Any false or misleading information provided by the applicant on the written application or omission of material fact.
_____ Reasonable likelihood that the applicant or those acting under his or her control will interfere with the health, safety, security, or the right of peaceful enjoyment of the residential community.
_____ Applicant is unwilling to cooperate with the application process (as determined by the manager or screening company)

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.

Recommendations: **Credit:** ____ **Denied**
References: ____ **Denied**
Civil Court: ____ **Denied**
Criminal: ____ **Additional Review Required - engage applicant and gather more information needed to establish qualifications.**

Suggested Alternative Documents for Screening

Documents that can establish identity	**Documents that can establish past rental history**	**Documents that can establish credit or ability to pay rent**
• Citizenship Card, Consulate Cards • INS Form I-864 Sponsorship verification • Certificate of Naturalization (INS I-550) • Voter's registration card • U.S. Passport • Certificate of U.S. Citizenship (N-550 or N-561) • Unexpired foreign passport, with 1-555 stamp or INS form 1-94 indicating unexpired employment authorization • Alien registration receipt card with photograph (I-151 or I-551) • Unexpired temporary resident card (I-688) • Unexpired employment authorization card (I-688A or I-688B) • Unexpired reentry permit (I-327) • Unexpired refugee travel document (I-571) • Driver's license or ID card • Military card or draft record or military depend card • School ID card with photograph • Hospital records • Day care or nursery school records	• Records from school district to establish stability • Letter from utility company to establish rental history • Letter from former landlord with a phone number • Copy of lease from former residence	• Letter from employer • Current contracts for major purchases to help identify credit • Bank records • Sponsorship letters • INS Form I-864 Sponsorship verification • Social Security card • Individual Taxpayer Identification number (ITIN) • Current Pay stubs • Benefit Award Letter (SSA, DSHS, etc.) • Section 8 Voucher • School Payment Contracts • Paid off Installment contracts • Paid Utility Bills

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WA STATE FAIR TENANT SCREENING ACT OF 2012
RCW 59.18.257

Read, Sign and Date BEFORE Submitting Rental Application

In response to the WA state Fair Screening Act of 2012, we are informing you of the following:

1. We will be conducting a tenant background investigation and accessing part or all of the following information:
   a. Credit Report
   b. Credit Score
   c. Court Records (Local, State, Federal laws apply)
   d. Rental References
   e. Employment References
2. Landlord has provided you with written criteria describing qualifying factors which may cause denial or adverse action.
3. The Screening Report will be processed by the following company:

   AppFolio, Inc.
   50 Castilian Dr.
   Goleta, CA 93117
   Ph: (866) 648-1536
4. In the event of adverse action, you have the right to a copy of the consumer report.
5. You have the right dispute accuracy of information appearing in the consumer report.
6. We do not accept a reusable tenant screening report.
7. The charge for tenant screening report (if there is one) is non-refundable and does not exceed the customary cost charged by a screening service in the general area.
8. If a landlord takes adverse action, landlord will provide written notice of the adverse action to you and contain the following information in a substantially similar format, including additional information as required under Chapter 19.182 RCW:

EXAMPLE OF ADVERSE ACTION NOTICE

Name:
Address:
This notice is to inform you that your application has been:
Rejected__________
Approved with conditions:
___Residency requires increased deposit
___Residency requires qualified co-signer
___Residency requires last month's rent
___Residency requires increased monthly rent of $_________
___Other

Adverse action on your application was based on the following:

___Information contained in a consumer report (The prospective landlord must include the name, address, and phone number of the consumer reporting agency that furnished the consumer report that contributed to the adverse action.)

___The consumer credit report did not contain sufficient information
___Information received from previous rental history or reference
___Information received in a criminal record
___Information received in a civil record
___Information received from an employment verification

Dated this ___day of _______, ______(year)
Agent/Owner Signature___________________________________

9. Any landlord with business website must include statement on their home page whether he/she accepts reusable report. If landlord accepts reusable report, they will not charge applicant for any additional screening reports processed.
10. Any landlord who violates the above may be liable to applicant for amount not exceeding $100.00. Prevailing party may recover court and reasonable attorney's fee.
11. This section does not limit prospective tenant's rights to the duties of a screening service as otherwise provided.

APPLICANT'S COPY OF ORIGINAL DOCUMENT

WASHINGTON STATE FAIR TENANT SCREENING ACT OF 2012

RCW [59.18.257]
Screening of prospective tenants—Notice to prospective tenant—Costs—Adverse action notice—Violation.

(1)(a) Prior to obtaining any information about a prospective tenant, the prospective landlord shall first notify the prospective tenant in writing, or by posting, of the following:

(i) What types of information will be accessed to conduct the tenant screening;

(ii) What criteria may result in denial of the application;

(iii) If a consumer report is used, the name and address of the consumer reporting agency and the prospective tenant's rights to obtain a free copy of the consumer report in the event of a denial or other adverse action, and to dispute the accuracy of information appearing in the consumer report; and

(iv) Whether or not the landlord will accept a comprehensive reusable tenant screening report made available to the landlord by a consumer reporting agency. If the landlord indicates its willingness to accept a comprehensive reusable tenant screening report, the landlord may access the landlord's own tenant screening report regarding a prospective tenant as long as the prospective tenant is not charged for the landlord's own tenant screening report.

(b)(i) The landlord may charge a prospective tenant for costs incurred in obtaining a tenant screening report only if the prospective landlord provides the information as required in (a) of this subsection.

(ii) If a prospective landlord conducts his or her own screening of tenants, the prospective landlord may charge his or her actual costs in obtaining the background information only if the prospective landlord provides the information as required in (a) of this subsection. The amount charged may not exceed the customary costs charged by a screening service in the general area. The prospective landlord's actual costs include costs incurred for long distance phone calls and for time spent calling landlords, employers, and financial institutions.

(c) If a prospective landlord takes an adverse action, the prospective landlord shall provide a written notice of the adverse action to the prospective tenant that states the reasons for the adverse action. The adverse action notice must contain the following information in a substantially similar format, including additional information as may be required under chapter **19.182** RCW:

"ADVERSE ACTION NOTICE
Name
Address
City/State/Zip Code

This notice is to inform you that your application has been:
..... Rejected
..... Approved with conditions:
..... Residency requires an increased deposit
..... Residency requires a qualified guarantor
..... Residency requires last month's rent
..... Residency requires an increased monthly rent of $........
..... Other:

Adverse action on your application was based on the following:
..... Information contained in a consumer report (The prospective landlord must include the name, address, and phone number of the consumer reporting agency that furnished the consumer report that contributed to the adverse action.)
..... The consumer credit report did not contain sufficient information
..... Information received from previous rental history or reference
..... Information received in a criminal record
..... Information received in a civil record
..... Information received from an employment verification
Dated this ..... day of ...., ...(year)
Agent/Owner Signature"

(2) Any landlord who maintains a web site advertising the rental of a dwelling unit or as a source of information for current or prospective tenants must include a statement on the property's home page stating whether or not the landlord will accept a comprehensive reusable tenant screening report made available to the landlord by a consumer reporting agency. If the landlord indicates its willingness to accept a comprehensive reusable tenant screening report, the landlord may access the landlord's own tenant screening report regarding a prospective tenant as long as the prospective tenant is not charged for the landlord's own tenant screening report.

(3) Any landlord or prospective landlord who violates subsection (1) of this section may be liable to the prospective tenant for an amount not to exceed one hundred dollars. The prevailing party may also recover court costs and reasonable attorneys' fees.

(4) This section does not limit a prospective tenant's rights, or the duties of a screening service as otherwise provided in chapter **19.182** RCW. [**2016 c 66 § 2**; **2012 c 41 § 3**; **1991 c 194 § 3**.]

Criteria for Court Records Screening

Revised 1/17

The following would be set out in the screening criteria under Criminal:

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.

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.