

**Tenant Screening Criteria**  
**Landlord will not accept a comprehensive reusable tenant screening report.**

Owner and management desire to provide well maintained and well-kept property for the benefit of all residents. Screening criteria herein are adopted with the intent of maximizing the ability to provide safe housing for residents, managerial staff, the property, and neighbors. Screening criteria herein are also intended to minimize liability risks, the costs of insurance, maintenance, and repairs to the premises. Screening shall be designed to provide housing to individuals who do not constitute or pose an unreasonable risk of direct threat to persons and/or property of physical harm and/or adverse housing environment. Owner and management agree to limit screening of conviction history to serious offenses against person and/or property.

KWI, LLC. utilizes a consumer reporting agency to assist in tenant screening. The consumer reporting agency is Acranet located at 521 W. Maxwell Ave., Spokane, WA 99201. Prospective tenants have the right to obtain a free copy of the consumer report in the event of denial or other adverse action, and the right to dispute the accuracy of information appearing in the consumer report. To dispute the accuracy of the information appearing in the consumer report, or to obtain a free copy of the consumer report, please contact ACRAnet's Consumer Services Department by email at [ConsumerDisputes@ACRAnet.com](mailto:ConsumerDisputes@ACRAnet.com) or by phone at 800-304-1249 (ask to be directed to the Consumer Services Department). Please also see ACRAnet's consumer dispute webpage at <https://www.acranet.com/consumer-dispute/> and ACRAnet's Compliance webpage at <https://www.acranet.com/compliance/>.

Application will not be accepted from applicant(s) who appear intoxicated by alcohol and/or drugs during the application process. Applications will not be accepted from applicants(s) who are hostile, threatening, lewd, obscene or vulgar during the application process. Obscene, lewd, vulgar, harassing or threatening behavior shall be grounds for terminating the screening process and refusal to accept application.

Incomplete, false, and or misleading information is grounds for denial. In the event that the owner or management discovers false or misleading information after occupancy, landlord reserves the right to retroactively revoke prior consent to acceptance due to lack of mutual assent; in such situation, the occupant(s) will be deemed to be in occupancy without the permission or consent of the owner.

**Positive Identification:**

Requirement: Valid government issued photo identification is required of all applicants. See attached for acceptable forms of identification.

**Rental History Criteria Example:**

Requirement: 12 months valid, verifiable rental (mortgage or military housing) history

- *Valid rental history is a written lease or month-to-month agreement.*
- *If rental history is less than 12 months then an increased deposit or cosigner may be required. However, military housing is considered valid rental history.*
- *Paid (disclosed) eviction may result in Increased Deposit or Cosigner requirement.*
- *Final decision is also dependent on credit history, income and length of employment.*

Deniable Factors:

- *Past late payments, NSF checks.*
- *Unfulfilled lease obligations.*
- *Balance owing to a landlord (for rent or damages).*
- *Prior eviction(s).*
- *Falsification of the rental application.*
- *Negative rental history or negative reference*

**Credit History Criteria Example:**

Requirement: At least 2 accounts established for 1 year and in good standing

- *Derogatory credit history (past due accounts, collections, judgments, tax liens, charge off - excluding medical debt) in excess of \$500 may result in an increased deposit or cosigner requirement.*
- *Past due or foreclosed mortgage may result in an increased deposit or cosigner requirement.*
- *Discharged bankruptcy may result in an increased deposit or cosigner requirement.*
- *Paid rental collection and/or judgment will result in increased deposit or cosigner requirement.*
- *Final recommendation may also be dependent on income, rental & employment history.*

Deniable Factors:

- *Open or prior Bankruptcy.*
- *Unverifiable, false, incomplete, or misleading information.*
- *Unpaid collection accounts or judgment.*

**Income Requirement Criteria Example:**

Requirement: Verifiable monthly (garnishable and non garnishable) , each applicant must demonstrate reoccurring income equal to or greater than 3 times the tenants portion of the monthly rental amount.

- *Income that is 2.5 – 2.99 times the tenants portion of rental amount may require an increased deposit*
- *Income that is less than 2.5 times the tenant's portion of rental amount may require a cosigner.*
- *Proof of income required prior to move in. Valid proof includes but is not limited to current paystubs, tax returns, W2's, I20's (International Students), Leave and Earning Statements (military), bank statements, payment assistance vouchers, or other verifiable documentation of rental assistance.*

Deniable Factors:

- *Lack of proof of satisfactory income, misrepresentation or falsification of income information.*

**Public Records Criteria Example:**

Requirement:

- *Eviction and criminal records searches will be conducted.*
- *Criminal search includes felony and misdemeanor offenses that constitute serious crimes. (See below)*

Deniable Factors:

- *Verified (unpaid) eviction.*
- *Failure to disclose eviction or criminal records.*
- *Verified name and date of birth match on criminal conviction for the following offenses (disclosed or not):*
- *Management will screen for convictions of the following crimes and for sustainably similar offenses:*

Murder	Kidnapping
Manslaughter	Theft/Identity Theft
Assault	Burglary
Robbery	Malicious Mischief
Rape	Arson
Child molestation	Manufacturing, Delivery, or Sale of a controlled substance
Rape of a child	Possession with intent to Deliver of a controlled substance
Fraud	Lewd Conduct
Trespass	Vehicle Prowling
	Current sex offender registration requirement

In matters relating to criminal conviction history, circumstances and mitigating facts that may be considered include: Nature and severity of past conduct; age of individual at time of conduct; evidence of good tenant history before or after conviction or conduct; evidence of rehabilitation and treatment efforts; restitution of damages if any; nature of severity of offenses(s); number of similar past offenses or lack thereof; and impact of housing decision on other non-offending household members.

Applicant(s) with an arrest and pending criminal case will be evaluated based upon the facts of the underlying case to determine if conduct justifies exclusion as a threat to others or property. If the applicant has a criminal case pending, for any crime set forth on the abate, the application will be put on hold until the case has been finalized. The applicant(s) are not allowed to be approved or move into a leasehold until the criminal case is finalized and/or determined. Provided, management may limit application of this policy to conduct that would justify exclusion due to threat posed to person or property.

**Cosigner Criteria:**

**Rental History:** Same as applicant.

**Credit:** At least 4 accounts established for 1 year and in good standing.

Deniable Factors:

- *Derogatory credit history is in excess of \$100.*
- *Open or discharged bankruptcy.*

**Employment History:**

**Employment History Criteria Example:**

Requirement: 6 months of employment with current employer or in same field of work

- *Employment that is less than 6 months may require an increased deposit or cosigner.*
- *Employment requirements will be waived for retired and self employment applicants. However, most recent tax returns will be required for verification of income.*
- *Employment requirement will be waived for international students. An I20 will be required for verification.*
- *Military personnel will be required to provide L.E.S. for proof employment.*
- *Final recommendation will also be dependent on rental, credit history and income.*

**Income:** Verifiable monthly income equal to or greater than 4 times the tenant's portion of rental amount.

Deniable Factors:

- *Monthly income less than 4 times the tenant's portion of rental amount.*

All screening shall be performed subject to limitations found in the Fair Credit Reporting Act of State and Federal law. See RCW 19.182.040