

TMG is an equal housing opportunity landlord. For us to accurately process a multiple-party application, please notify us of the names of all associated applicants (including married couples). Online and paper application fees for all properties are \$65 per adult.

Your application will be processed as quickly as possible. Our application is valid for all of our properties. Please only submit one at a time per 90 days. The Deposit Approval decision can be made in as little as 24 hours and approximately 24-48 hours to be Fully Approved; however, that is dependent on the receipt of the necessary information from those involved in the process, including yourself. Deposit Approval may depend on individuals screening report. All timelines are subject to current application volume. Submitting a rental application DOES NOT hold a property nor guarantee approval for residency. For a detailed explanation of our rental criteria, please continue reading.

## **ADDITIONAL SECURITY DEPOSITS**

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### **Single Family & Small Community**

When applicable, additional security deposits will be assessed according to each individual's credit screening report. All resulting deposits will be owed for the entire party for applications run through the TMG corporate office for a single family or small community property.

#### **Rental Criteria A Sliding Scale**

- 2 or less - Approved with original deposit and fees
- 3 - Additional deposit of 25% of one month's rent
- 4 - Additional deposit of 50% of one month's rent
- 5 - Additional deposit of 100% of one month's rent
- 6 or more - Application is denied

#### **Rental Criteria B Sliding Scale**

- 2 or less - Approved with original deposit and fees
- 3.5 - Additional deposit of 15% of one month's rent
- 4-4.5 - Additional deposit of 30% of one month's rent
- 5 - Additional deposit of 100% of one month's rent
- 6 or more - Application is denied

### **Onsite Leasing**

Additional deposits, when applicable, will be assessed according to the highest risk score of the party for applications run through the Onsite Leasing Office.

#### **Onsite Managed Sliding Scale**

- 3.5 or less=Approved with original deposit and fees
- 4-5.5=Additional deposit of \$200
- 6-6.5=Additional deposit of \$400
- 7 or more=Application is denied

## CREDIT SCORE GUIDELINES

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### Single Family and Small Community

#### Minimum Credit Scores

- Rental Criteria A 699 or below is an automatic denial for all corporate-managed homes listed at \$1,800 per month or greater.
- Rental Criteria B Minimum Credit Score: 549 or below is an automatic denial for all corporate-managed homes listed at \$1,799 per month or less.
- |           |                             |
|-----------|-----------------------------|
| Under 549 | 6 points (automatic denial) |
| 550-649   | 3.5 points                  |
| 650+      | 0 points                    |

#### Onsite Leasing

##### No Minimum Credit Score

- |           |            |
|-----------|------------|
| Under 500 | 6 points   |
| 500-649   | 3.5 points |
| 650+      | 0 points   |
| No Score  | 3.5 points |

## CREDIT HISTORY GUIDELINES - SINGLE FAMILY & SMALL COMMUNITIES

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Any non-medical, non-education collections (60 days past due or greater), charge-offs, and/or repossessions in the amount of \$500+ is considered Negative credit. An established credit score with two positive credit lines is favorable. Negative credit will result in an additional security deposit with the following guidelines:

- |  |                        |
|--|------------------------|
| 5 or more collection accounts                        | 6 points (auto-denial) |
| 4 collection accounts                                | 4 points               |
| 2-3 collections accounts or no score                 | 3 points               |
| 0-1 collections accounts                             | 0 points               |
| If bankruptcy is present but discharged or dismissed | 1 point each           |

If no score, or more information is needed, full approval may be required to accept your Deposit to Hold.

## INCOME GUIDELINES

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All married persons, domestic partners, and/or persons in meretricious relationships can combine their gross income for the purposes of meeting **3 times the monthly rent amount**. Roommates are required to each make 3 times the rent amount in their gross monthly income unless they can provide rental references showing the roommates have lived together for at least one year (12 months) and have paid rent on time at that property during the duration of their residency, in which case the income requirement will be at 3 times the rent price in gross monthly income for the application party.

Please provide your most recent paycheck stub (more than one must be provided upon request). Any other income (i.e., retirement income, child or spousal support, self-employment, disability, or Social Security) that you are using to qualify will require 90 days' worth of bank statements, showing monthly deposits that meet the 3 times the rent requirement (or 3 times each for roommates).

Alternatively, you may show 90 days' worth of bank statements, showing a balance equal to 3 times the rent (3 times for each roommate), times the term of the lease.

## RENTAL HISTORY GUIDELINES

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We will check for a minimum of 12 months' rental or mortgage history from within the past three years (your name must have been on a legally binding lease or loan from a non-relative or associated individual). We reserve the right to consider references that may exceed that timeframe. Any instance where a reference of at least 12 months (can be a combination of multiple references) cannot be obtained, **a deposit equal to one month's rent will be required**, in addition to normal security deposits. Negative current or past reference items will incur 1 point each.

## CRIMINAL CONVICTIONS

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Conviction of any crime that is of a nature that would adversely affect the property of the landlord or a tenant, or the health, safety, or right of peaceful enjoyment of the premises of residents, the landlord, or the landlord's agent will be taken into consideration. Owner/Agent will not consider a previous arrest that did not result in a conviction or expunged records.

A single conviction for any of the following will be grounds for denial of the Rental Application:

- Felonies involving murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
- Felonies not listed above involving: drug-related crime, person crime, sex offense, crime involving financial fraud, including identity theft and forgery, or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a

tenant or the health, safety, or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 7 years.

- Misdemeanors involving drug-related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years.
- Misdemeanors not listed above involving theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which applicant was convicted or is charged is of a nature that would adversely affect property of the landlord or a tenant or the health, safety, or right of peaceful enjoyment of the premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 3 years.

If any applicant has a conviction in their past which would disqualify them under these criminal conviction criteria and desires to submit additional information to Owner/Agent along with the application, so Owner/Agent can engage in an individualized assessment upon receipt of the results of the public records search and prior to a denial, applicant should do so. Otherwise, applicant may request a review process after denial.

Owner/Agent will engage in an individualized assessment of the applicant's convictions if applicant has satisfied all other criteria and applicant has submitted supporting documentation prior to the public records search; or applicant is denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation.

Supporting documentation may include:

- Letter from parole or probation office
- Letter from caseworker, therapist, counselor, etc.
- Certifications of treatments/rehab programs
- Letter from employer, teacher, etc.
- Certification of trainings completed
- Proof of employment
- Statement of the applicant

The Owner/Agent will consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple Convictions as part of this process. Owner/Agent will notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.

## IMMEDIATE DISQUALIFICATIONS

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- A current, non-discharged bankruptcy action
- Falsified information
- Eviction less than 5 years (and not included in bankruptcy)
- Housing-related debt
- Rental reference that would not re-rent for documented reasons
- Conviction of any crime that requires lifetime registration as a sex offender

## ROOMMATES CLAUSE (SITES WITH ONSITE MANAGER AND LEASING OFFICE ONLY)

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If one roommate qualifies, and one does not (too many points), the primary roommate (who completely qualifies) may lease the property with the non-qualifying roommate listed as a conditional roommate, and subject to a security deposit equal to one month's rent, in addition to normal security deposits, with the stipulation that if the qualified roommate moved, the conditional roommate would have to re-qualify on their own, find another qualified roommate, or vacate the property. This does not allow for a roommate that has any of the Immediate Disqualifications or does not pass the criminal conviction criteria.

## ANIMAL GUIDELINES

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If you have a pet, please make sure you have chosen a home or apartment that will allow a pet and that your pet is of a qualified breed and size. An additional pet security deposit, non-refundable fee, and pet rent (typically per pet) may be due. Typically, two pets of up to 35 lbs. full-grown are allowed.

We use an independent, third-party pet screening vendor (PetScreening.com) for all prospective residents. To ensure all residents understand our pet and animal-related policies, we require a third-party screening and review process regardless of having a pet or animal. This process ensures we have formalized pet and animal-related policy acknowledgments and accurate pet and animal records.

- A clear photo of each pet must be submitted with your rental application.
- All pets and/or service animals must be screened through PetScreening.com.
- A monthly pet fee (per pet) will be required. The monthly pet fee is determined by the "FIDO Score" from the completed screening with PetScreening.com.
- All pets will require a \$150 non-refundable pet add-on fee.

The pet screening profile cost is the responsibility of the household pet owner. This is a separate charge from the rental application fee. It is as low as \$20 for the first pet application and \$15 for each additional pet application. There is no charge for an assistance animal accommodation request and no charge for a "No Pet or Animal" profile. There is a renewal fee of \$10 per year for all household pets.

Each household pet owner receives a Pet Management License to use their Pet Profile in their everyday life. For example, Pet Profiles can be shared with a pet groomer, pet walker, pet day-care, another landlord, etc., and are valid for one year.

No property will allow any dog of a perceived vicious breed (or mixture thereof), e.g., Akita, Pit Bull or American Staffordshire Terrier, Bull Terrier, Bullmastiff, Chow, Doberman, Rottweiler, German shepherd, etc.

## **RENTERS INSURANCE**

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Upon move-in, and through the duration of tenancy, all tenants must provide proof of renters insurance, which includes a minimum of \$100,000 legal liability for damage to the landlord's property, with Owner/Agent named as additional insured (Washington) or interested party (Oregon). Tenant may purchase required insurance from an insurance agent of their choice. If proof of renters insurance is not provided, the household will be enrolled in Landlord Liability Insurance coverage and be charged automatically at the beginning of each month.

## **DENIAL POLICY**

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If you are denied, you may contact AppFolio to request a copy of the tenant screening report that was prepared for TMG. AppFolio will not be able to provide the reason for your denial.

- To request a copy of the tenant screening report, please contact AppFolio at (866) 648-1536.
- If it is credit-related, contact the credit reporting agency listed in the denial letter to:
  - Identify who is reporting negative information about you, and
  - Request a correction if the information being reported is incorrect.

If you feel your application was still denied unfairly after providing updates to the documentation listed above, please mail your request of a review to us at 7710 NE Vancouver Mall Dr., Vancouver, WA 98662, and we will review and respond to your denial appeal within 10 business days.

The tenant screening may consist of, but is not limited to the following: credit, criminal, eviction, public records, current and former landlord references, verification of income, other sources, and screening reports obtained through an authorized reporting agency: AppFolio, Inc., 50 Castilian Dr., Santa Barbara, CA 93117, (866) 648-1536 (Option 4 for Consumer Relations) or Pacific Screening Inc., PO Box 25582, Portland, OR 97298, (800) 707-1941. You may request a free credit report within 60 days of adverse action/denial. You have the right to dispute any or all information. TMG will not accept a comprehensive reusable tenant screening report, obtained by applicant. Applicant's Deposit Approval status may be dependent upon favorable credit screening results. TMG complies with all Fair Housing laws, including those regarding reasonable accommodation.

## DO YOU HAVE QUESTIONS? CONTACT OUR LEASING SPECIALISTS

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### **VANCOUVER**

7710 NE Vancouver Mall Dr  
Vancouver WA 98662  
(360) 892-4000

### **PORTLAND**

15350 SW Sequoia Pkwy Ste 200  
Portland OR 97224  
(503) 718-5600

### **TRI-CITIES**

30 S Louisiana St Ste 1  
Kennewick WA 99336  
(509) 591-4444

Email: [info@tmgnorthwest.com](mailto:info@tmgnorthwest.com)

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