

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** our properties. Please only submit one at a time per 60 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.

## **SINGLE FAMILY HOME CRITERIA (INCLUDING SMALL COMMUNITIES)**

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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.

### **Additional Deposit Points 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

## **CREDIT SCORE & HISTORY GUIDELINES**

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### **Credit Score**

Under 549	Automatic denial (6 points)
No Score	Additional deposit of 100% of one month's rent (5 points)
550-599	Additional deposit of 50% of one month's rent (4 points)
600-699	Deposit of 25% of one month's rent (3 points)
700+	Approved with normal security deposit and fees (0 points)

## Credit History

Any non-medical, non-education collections, 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 negative credit accounts	6 points (auto-denial)
4 negative credit accounts	4 points
2-3 negative credit accounts	3 points
0-1 negative credit 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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Please provide your most recent paycheck stub (more than 1 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 3x the rent requirement (or 2.5x each for roommates). Alternatively, you may show 90 days' worth of bank statements, showing a balance equal to 3x the rent (2.5x for each roommate), times the term of the lease.

All married persons, domestic partners, and/or persons in meretricious relationships can combine their gross income to meet 3x the monthly rent amount. Roommates are required to each make 2.5x 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. If an applicant does not meet the income guidelines, an immediate family member or guardian may be a co-signer if they prove a credit score of 700 or higher, 5x the rent in monthly income, and accrue 0 points on the approval scale. The co-signer must pass the credit, income and residential history background check. More than one co-signer is acceptable.

## MULTIFAMILY CRITERIA

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Additional deposits, when applicable, will be assessed according to the highest risk score of the party for applications run through the Onsite Leasing Office. Online Rental Applications are \$50-\$65/adult.

No minimum credit score.

## **Additional Deposit Points Sliding Scale**

3.5 or less	Approved with original deposit and fees
4 – 5.5	Additional deposit of \$200.00
6 – 6.5	Additional deposit of \$400.00
7 or more	Application is denied

## **CREDIT SCORE GUIDELINES**

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### **Credit Score**

Under 500 Score	Additional deposit of \$400.00
500-699 Score	Approved with original security deposit and fees (3.5 points)
No Score	Approved with original security deposit and fees (3.5 points)
700+ Score	Approved with normal security deposit and fees (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 applicants can combine their gross income for the purpose of meeting 2.5-3x the monthly rent. If an applicant does not meet the income guidelines, an immediate family member or guardian may be a co-signer if they prove a credit score of 700 or higher, 5 times the rent in monthly income, and accrue 0 points on the approval scale. The co-signer must pass the credit, income, and residential history background check. More than one co-signer is acceptable.

## **ROOMMATES CLAUSE (MULTIFAMILY PROPERTIES 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.

## ALL TMG PROPERTIES

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### Rental History

We will check for 12 months minimum of 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. If applicant(s) cannot provide a rental history or have no credit score, a co-signer will be required, as well as regular and additional security deposits. For multifamily properties with an onsite manager, applicants with a credit score of 700 or higher may not be subject to rental reference screening.

### Criminal History

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 the 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 that 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

## OCCUPANCY GUIDELINES

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Occupancy is based on the number of bedrooms in a unit. (A bedroom is defined as a habitable room that is intended to be used primarily for sleeping purposes, contains at least 70 square feet, and is configured so as to take the need for a fire exit into account.) The general rule is two persons are allowed per bedroom, plus one additional occupant for the overall household. Owner/Agent may consider adopting a more liberal occupancy standard based on factors such as size and configuration of the unit, size, and configuration of the bedrooms, and whether any occupants will be infants.

## PET POLICY

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We know that pets are members of your family too. 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. Please note that some properties may have their own pet policy. Please check with the property manager prior to renting to get all the details.

Below is a brief overview of our pet policy. Please contact us if you have any questions.

- An additional pet security deposit, non-refundable fee, and pet rent (typically per pet) may be due.
- Typically, two pets of up to 35 pounds full-grown are allowed.
- A clear photo of each pet must be submitted with your rental application.
- No property will allow any dog of a perceived vicious breed (or mixture thereof), e.g., Akita, Pit Bull, American Staffordshire Terrier, Bull Terrier, Bullmastiff, Chow, Doberman, Rottweiler, German Shepherd, etc.
- Service animals and emotional support animals fall under a protected class and therefore are considered outside of TMG's pet policy. These animals must have proper documentation (provided by your healthcare provider), which will need to be submitted to and verified by TMG.

## 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). Tenants 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. 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**

16520 SW Upper Boones Ferry Rd  
Ste 250  
Portland OR 97224  
(503) 718-5600

### **TRI-CITIES**

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

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

[TMGNorthwest.com](http://TMGNorthwest.com)

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