

# APPLICANT RENTAL SCREENING CRITERIA

## Occupancy Policy

1. 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 and is configured with an adequate fire exit. Two persons are allowed per bedroom. Owner/Agent may adopt a more liberal occupancy standard based on factors such as size and configuration and whether any occupants will be infants.

## General Policy

1. Current, positive, government-issued photo identification that allows Owner/Agent to adequately screen for criminal and credit history will be required.
2. Each applicant will be required to qualify individually or as per specific to the criteria areas.
3. Inaccurate, incomplete, or falsified information is grounds for denial.
4. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
5. Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the premises, or the property of others will be denied tenancy.
6. Applicants must promptly provide supporting documents such as income verification, complete current landlord references or any other documentation Owner/Agent may require to accurately screen each application, within a timely manner.

## Income Criteria

1. Monthly gross income must be equal to 3 times the stated rent. Verification of income must be provided from a legal, verifiable source. If applicant does not meet income requirements, an additional deposit or qualified co-signer may be required.
2. Applicant must provide 12 months of verifiable income.
3. Owner/Agent will verify applicants using self-employment through the state commissioner. Tax records for the previous year will be required, as well as, documents which support monthly income, such as bank account records.

## Rental History

1. A minimum of 12 months' current rental history from a verifiable, non-related, source is required. Applicant must provide accurate contact information for verification purposes.
2. If applicant is currently a homeowner Owner/Agent may require proof of payment history for the past 12-month period.
3. 3 or more notice for non-payment of rent within a 12-month period may result in denial.
4. History reflecting 2 or more dishonored checks within a 12-month period may result in denial.
5. Rental history reflecting property debt or delinquent balances will result in denial.
6. Rental history including 2 or more disturbances, violations or non-compliance of the rental agreement within the past two years will result in denial.

## Eviction History

Five years of eviction-free history is required.

## Credit Criteria

1. Negative or adverse debt showing on consumer credit report will require additional security deposit or qualified co-signer.
2. Unpaid collections (not related to medical) may result in denial.

## Rent Well Graduates;

If applicant fails to meet any criteria related to credit, evictions and/or rental history, and applicant has received a certification indicating completion of a tenant training program such as 'Rent Well', Owner/Agent will consider whether the course content, instructor comments, and any other information supplied by applicant is sufficient to demonstrate that the applicant will successfully live in the complex in compliance with the rental agreement. Based on this information Owner/Agent may elect to waive specific compliance requirements related to credit/eviction/rental history.

## Criminal Convictions

Upon receipt of the rental application and screening fee, Owner/Agent will conduct a search of public records to determine whether applicant or any proposed occupant has a 'Conviction' (Conviction is defined as, charges pending as of the date of application, a Conviction, a guilty plea, or plea of no contest), for any of the following crimes as provided in ORS 90.303(3):

Drug related crimes; sex offense; crime involving financial fraud, identify theft and forgery; or any other crime if the conduct for which applicant was convicted or is charged is of a nature which would adversely affect the property, the landlord, a tenant, the owner's agent, or the right of peaceful enjoyment of the premises and residents.

Expunged records or arrests with no conviction will not be considered. If applicant, or any proposed occupant, has a conviction in their past which would disqualify them under the criminal conviction criteria, and applicant desires to submit additional information to Owner/Agent **along with this application** so Owner/Agent can engage in an individualized assessment upon receipt of the results of the public records search and prior to denial, applicant should do so. Otherwise, applicant may request the review process after denial set forth below, however, terms of the 'Conviction Review Process' will apply with regards to holding the unit. A single conviction for any of the following, subject to the results of a review process, shall be grounds for denial.

1. Felonies involving; murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
2. Felonies not listed above involving; drug-related crime; a person crime; sex crime; financial fraud, identity theft or forgery; 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, landlord/agent, or tenant, the health and safety or right of peaceful enjoyment of the premises, where the date of disposition has occurred within the past 7 years.
3. 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, where the date of disposition has occurred within the last 5 years.
4. Conviction of any crime that requires lifetime registration as a sex offender will result in denial.

## Criminal Conviction Review Process

Owner/Agent will engage in an individualized assessment of the applicant's, or other proposed occupant's, convictions if applicant has satisfied all other criteria, meaning the denial was based solely on one or more convictions and:

1. Applicant has submitted supporting documentation prior to the public records search or;
2. 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 treatment or rehab programs, letter from employer, teacher etc.; certification of completed training, proof of employment; and statement from the applicant.

Owner/Agent shall:

1. 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 conduct, the 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 the evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple convictions as part of this process.
2. Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.
3. Hold the unit for which the application was received for a reasonable time under all the circumstances to complete the review unless prior to receipt of the applicant's written request (if made after denial) the unit was committed to another applicant.