

# APPLICANT SCREENING CRITERIA

10.23.15

We are working with our owners to maintain the quality of the homes we manage. To this end, we have a very thorough screening process. We offer application forms to everyone who inquires about the rental. An application must be completed in full by each resident 18 years of age or older. Multiple applications for a specific property or unit will be processed on a date and time basis. The first complete application(s) taken will be processed and if approved, any secondary applications and all unprocessed screening fees will be returned. **We do not allow any type of business to be operated out of the homes we manage.** We will not hold a home until we have received all occupant's complete application forms and Applicant Screening Charges. We will not hold a home if you have additional questions or special requests, until applicants and landlord are in agreement regarding those questions and/or special requests. **Smoking is not allowed in any of the homes we manage. "No pets" means no living creatures of any type or size, including but not limited to goldfish, hamsters, reptiles, dogs, cats, ferrets, etc...**

## GENERAL REQUIREMENTS

1. A complete and accurate original application with phone numbers will be required. (Incomplete applications will be returned to the applicant).
2. Each applicant will be required to qualify individually. Income requirements are cumulative. Each applicant must submit a separate application and screening charge.
3. Applicant must be able to enter a legal and binding contract.
4. Incomplete, inaccurate or falsified information will be grounds for denial.
5. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance will be denied.
6. Any individual who may constitute a direct threat to the health and safety of an individual, the complex, neighborhood or the property of others will be denied.
7. The total security deposit required will be that of the least qualified applicant, and is typically \$25 less than a full month's rent
8. Rent quoted is subject to change up until signing of the rental agreement
9. The denial of one applicant will result in the denial of the entire group of applicants.
10. Attitude and demeanor during the application process will be considered.

## INCOME REQUIREMENTS

1. Monthly household gross income should equal 3 times the stated monthly rent.
2. Two current paycheck stubs from the employer will be required if we are unable to verify income over the phone. Verifiable income or liquid assets equal to 3 times the total annual rent will be required for unemployed applicants. (Verifiable income may mean, but is not limited to: bank accounts, spousal support/child support, trust accounts, social security, unemployment, welfare, grants/loans). Self-employed applicants will be required to show proof of income through copies of the previous years tax returns. Self-employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to meet verification of employment.
3. If applicant does not meet income standards, application may be denied.
4. Application will be denied if the legal source of income cannot be verified.
5. If a co-signor is accepted, their monthly income shall equal 5 times the stated monthly rent.

## RENTAL REQUIREMENTS

1. One year of verifiable rental or mortgage history from a current third party is required. Home ownership is verified through the county tax assessor. Mortgage payments must be current. Home ownership negotiated through a land sales contract will be verified through the contract holder.
2. Rental history demonstrating third party rental history, but not current third party rental history, will require an additional security deposit equal to 50% of one month's rent or qualified co-signer. (Rental references ending 12 months prior to date of application will not be considered current)
3. Any rental history reflecting past due rent or an outstanding balance due to damages or late charges will be denied.
4. If a landlord gives a negative reference or refuses to give a reference, the application will be denied.
5. Any prior eviction judgments 5 years old or newer will result in denial of the application.

## CREDIT REQUIREMENTS

A credit history showing no negative reports is required. A negative report is any non-medical item 60 days past due or greater, collections, repossessions, liens, judgments, or garnishments. Negative credit will result in additional requirements with the following guidelines:

\$0.00 to \$999.00 in total past due amounts (will require NO additional deposit and is considered acceptable credit)  
\$1,000.00 to \$4,999.00 in total past due amounts (will require a total security deposit equal to 125% of the monthly rent amount less \$25.00)  
\$5,000.00 to \$9,999.00 in total past due amounts (will require a total security deposit equal to 150% of the monthly rent amount less \$25.00)  
A bankruptcy or foreclosure in the past 3 years shall be reason for denial.  
Outstanding past due debt greater than \$10,000 shall be reason for denial.

## CRIMINAL

Each application will be screened with a search of public records to determine whether the applicant has been convicted of, or pled guilty or no-contest to any crime. A conviction, guilty plea or no-contest plea, for:

- a) Murder, manslaughter, class A felonies involving arson, rape, kidnapping, child sex crimes, where the date of disposition, release or parole has occurred in the last 20 years.
- b) Criminally negligent homicide, aggravated vehicular manslaughter and Class A felonies not included above for drug-related crimes, person crimes, sex offenses, financial fraud crimes, burglary, where the date of disposition, release or parole has occurred in the last 10 years.
- c) Class B felony for drug-related crimes, person crimes, sex offenses, financial fraud crimes, aggravated theft, where the date of disposition, release or parole has occurred in the last 7 years.
- d) Class C felony for drug-related crimes, person crimes, sex offenses, financial fraud crimes, burglary, theft, criminal mischief, coercion, animal abuse, where the date of disposition, release or parole has occurred in the last 5 years.
- e) Class A misdemeanor for drug-related crimes, person crimes, sex offenses, financial fraud crimes, criminal impersonation, violation of a restraining order, criminal mischief, stalking, disorderly conduct, unlawful possession of a firearm, possession of burglary tools, where the date of disposition, release or parole has occurred in the last 3 years.
- f) Class B misdemeanor for drug-related crimes, person crimes, sex offenses, financial fraud crimes, disorderly conduct, where the date of disposition, release or parole has occurred within the last 18 months.

Pending charges or outstanding warrants for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate property is still available, the processing of the application will be completed. No property will be held awaiting resolution of pending charges.

## DENIAL POLICY

If your application is denied due to negative and adverse information being reported, you should:

1. Contact: Bemrose Consulting, Inc. at (503) 419-6539
2. If credit related, contact the credit reporting agency listed on the denial letter to:
  - a) Identify who is reporting unfavorable information
  - b) Request a correction if the information being reported is incorrect

If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should do the following:

Write to our:

**Equal Housing Opportunity Manager**  
**PO Box 80213**  
**Portland, Oregon 97280**

Explain the reasons you believe your application should be re-evaluated and request a review of your file. Your application will be reviewed within 7 working days from the date your letter is received and you will be notified of the outcome. However, this process will not continue to hold the home.

## DISABLED ACCESSIBILITY STATEMENT

Residential Property Management, Inc. allows existing premises to be modified at the full and complete expense of the disabled person if the disabled person agrees to restore the premises (per fair housing guidelines) at their own expense to the pre-modified condition.

We require:

- \*The applicant to seek the landlord's written approval before making the modifications.
- \*Reasonable assurances (in writing) that the work will be performed in a workmanlike manner.
- \*Reasonable details regarding the extent of the work to be done.
- \*Names of the qualified contractors that will be used.
- \*Appropriate building permits and the required licenses must be made available for inspection by the landlord.
- \*A deposit for the restoration may be required.

We prorate rents on a 365 day basis only (rent x 12months divided by 365 days). Once an applicant has been approved for a property, security deposit funds **MUST BE RECEIVED IN OUR OFFICE WITHIN 72 HOURS** to continue holding the home. The security deposit must be paid by cashier's check or money order. We also require the security deposit receipt be signed at the time deposits are accepted. We can hold an empty house up to two weeks from application approval, and applicant must begin paying rent within two weeks of application approval.

**IT IS APPLICANT'S RESPONSIBILITY TO VERIFY SCHOOL DISTRICT**