



# LIVING ROOM

## PROPERTY MANAGEMENT

### RENTAL SCREENING CRITERIA (Co-signer information on page 3)

#### 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, contains at least 70 square feet and is configured so as to take the need for a fire exit into account.)
2. The general rule is two persons are allowed per bedroom.

#### GENERAL STATEMENTS

1. Current, positive, government-issued photo identification that allows Owner/Agent to adequately screen for criminal and or credit history will be required.
2. Each applicant will be required to qualify individually or as per specific criteria areas.
3. Inaccurate, incomplete or falsified information will be grounds for denial of the application
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 safety of any individual, the premises, or the property of other, will be denied tenancy.

#### INCOME CRITERIA

1. Monthly income must be equal to three times stated rent\*, and must be from a verifiable, legal source. If applicant's monthly income is between two and three times the stated rent, applicant will be required to pay an *additional* security deposit equal to 25% of one month's rent or provide acceptable co-signers. Income below two time the stated rent will result in denial. Examples of acceptable documentation would be: Recent pay stub (YTD and tax info listed), formal monthly bank statements (3 consecutive months minimum), formal offer letter within the first 60 day of employment, previous year's tax documents (w-4, 1099 or 1040), financial aid/scholarship award letter, court assigned child support or alimony documents, Section 8 voucher. Please ensure your name is clearly stated on each document. Cancelled checks, informal letter from an employer or family member, and images of your bank balance/transactions are not sufficient. \*If applicant will be using local, state or federal housing assistance as a source of income, "stated rent" as used in this section means that portion of the rent that will be payable by applicant and excludes any portion of the rent that will be paid through the assistance program.
2. Twelve months of verifiable employment will be required if used as a source of income. Less than 12 months verifiable employment will require an additional security deposit equal to 25% of one month's rent or acceptable co-signer.
3. Applicants using self-employment income will have their records verified through the state corporation commission, and will be required to submit records to verify their income, which records may include the previous year's tax returns.

#### RENTAL HISTORY CRITERIA

1. Twelve months of verifiable contractual rental history from a current unrelated, third party landlord, or home ownership, is required. Less than twelve months verifiable rental history will require an additional security deposit equal to 50% of one month's rent or acceptable co-signer. The screening company will attempt to contact prior landlords 3x/day for 3 days before issuing a screening recommendation.
2. Three or more notice for nonpayment of rent within one year will result in denial of the application.
3. Three or more dishonored checks within one year will result in denial of the application
4. Rental history reflecting any past due and unpaid balances to a landlord will result in denial of the application.

5. Rental history including three or more noise disturbances or any other material non-compliance with the rental agreement or rules within the past two years will result in denial.

#### EVICTION HISTORY CRITERIA

1. Five years of eviction-free history is required. Eviction actions that were dismissed or resulted in a judgement for the applicant will not be considered.

#### CREDIT CRITERIA

1. Negative or adverse debt showing on consumer credit report will require additional security deposits equal to 25% -50% of one month's rent or acceptable co-signers.
2. Unpaid collections for utility accounts or property debt will result in denial of the application.
3. Ten or more unpaid collections (not related to medical expenses) will result in denial of the application.

#### CRIMINAL CONVICTION CRITERIA

1. 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 resident or occupant has a "Conviction" (which means: charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea), for any of the following crimes as provided in ORS 90.303(3): 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 of the health, safety or right of peaceful enjoyment of the premises of residents, the landlord or the landlord's agent. Owner/Agent will not consider a previous arrest that did not result in a Conviction or expunged records. If applicant, or any proposed occupant, 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 (described below) upon receipt of the results of the public records search and prior to a denial, applicant should do so. Otherwise, applicant may request the review process after denial as set forth below, however, see item 3. under "Criminal Conviction Review Process" below regarding holding the unit. A single Conviction for any of the following, subject to the results of any review process, shall be grounds for denial of the Rental Application.
  - a. Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
  - b. Felonies not listed above involving: drug-related crime; person crime; sex offence; crime involving financial fraud including identity theft and forgery; or any other crime in 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.
  - c. Misdemeanors involving: drug related crimes, person crimes, sex offences, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of the disposition has occurred in the last 5 years.
  - d. 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 the disposition has occurred in the last 3 years.
  - e. Conviction of any crime that requires lifetime registration as a sex offender, or for which applicant is currently registered 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 occupants, Convictions if applicant has satisfied all other criteria (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:
  - a. Letter from parole or probation office;
  - b. Letter from caseworker, therapist, counselor, etc;
  - c. Certification of treatments/rehab programs;
  - d. Letter from employer, teacher etc.

- e. Certification of trainings completed;
- f. Proof of employment; and
- g. Statement of the applicant.

Owner/Agent will:

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 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 the process.
2. Applicant approval will be based on the lowest score of all individually approved applicants. If one application is denied, all applicants will be denied.
3. Notify applicant of the results of Agent's review within a reasonable time after receipt of all required information.
4. 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 applicant's written request (if made after denial) the unit was committed to another applicant.

## CRITERIA FOR CO-SIGNERS

### GENERAL STATEMENTS

1. Current, positive, government-issued photo identification that allows Agent to adequately screen for criminal and or credit history will be required.
2. Each applicant will be required to qualify individually or as per specific criteria areas.
3. Inaccurate, incomplete or falsified information will be grounds for denial of the application.

### INCOME CRITERIA

1. Monthly income must be equal to 4 times stated rent, and must be from a verifiable, legal source. Please see section 1 of the tenant income criteria above for samples of approved documents.
2. Twelve months of verifiable, continuous employment will be required if used as source of income.
3. Applicants using self-employed income will have their records verified through the state corporation commission, and will be required to submit records to verify their income, which records may include the previous year's tax returns.

### RENTAL HISTORY CRITERIA

1. Twelve months of verifiable contractual rental history from a current unrelated, third party landlord, or home ownership is required.
2. Two or more notices for nonpayment of rent within one year will result in denial of the application/
3. Two or more dishonored checks within one year will result in denial of the application.
4. Rental history reflecting any past due and unpaid balances to a landlord will result in denial of the application.

### EVICITION HISTORY CRITERIA

1. Five years of eviction-free history is required. Eviction actions that were dismissed or resulted in a judgement for the applicant will not be considered.

### CREDIT CRITERIA

1. 5 or more unpaid collections (not related to medical expenses) will result in a denial of the application.

### CRIMINAL CONVICTION CRITERIA

1. Upon receipt of this application and the screening fee, Agent will conduct a search of public records to determine whether applicant has a "Conviction" (which means: charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea), for any crime involving financial fraud, including identity theft and forgery. Any Conviction within the last seven years will result in a denial of the application.