

APPLICANT SCREENING CRITERIA & POLICIES

Equal Housing Opportunity

We are committed to compliance with all federal, state, and local fair housing laws. All applicants are screened using the same objective criteria, applied consistently to every application.

Application Requirements & Processing

- All applicants 18 years of age or older must submit a separate application.
- A non-refundable application/screening fee in the amount of \$55 is required per adult at the time of application.
- Applications are processed within 3-5 business days of receipt, and must be **COMPLETE** to be considered first, meaning **all required documentation must be provided at the time of application submission.**
- Priority will be given to the applicant(s) with the earliest move-in date.
- Incomplete applications may be declined or lose priority.

Income Requirements

- Combined household gross income must be at least three (3) times the monthly rent, and debt-to-income ratio (including rent) must be no more than 40%.
- Income must be verifiable through:
 - 3 most recent pay stubs (must upload at time of application)
 - Employer verification
 - Self-employment income verification:
 - YTD P&L or last 6 months of business or personal bank statements that support a running balance of at least 3x the monthly rent amount
 - Benefit award letters (where applicable, if needed to qualify)
 - Offer letter from future employer (where applicable)
- All income documentation must be submitted at the time of application. Failure to provide documentation may result in denial.

Credit Criteria

- Each applicant's credit history will be reviewed.
- A minimum credit score of 600 is generally required.
- Credit scores below this threshold may result in denial.
- Credit history showing unpaid housing-related debt, collections, or patterns of nonpayment may be grounds for denial.

Rental History

- Applicants must provide verifiable rental references, or personal references if no rental history in the past 5 years.
- Rental references must be from unbiased third parties (family or friends do not qualify).
- Any gaps in rental history exceeding 90 days may require additional documentation.
- Prior homeownership with a mortgage in good standing may satisfy the rental reference requirement.
- Prior evictions, unpaid balances, or negative landlord references may result in denial.

Criminal History Review

- Criminal history is reviewed in accordance with ORS 90.303 and applicable fair housing guidance.
- Convictions - not arrests - are considered. A single conviction for any of the following, subject to the results of the review process, shall be grounds for denial of the rental application:
 - Felony convictions involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.

- Felony convictions not listed above within the past 7 years involving: drug-related crime, person crime, sex offense, crime involving financial fraud (including identity theft and forgery), or any other crime if the conduct is of a nature that would adversely affect property of the landlord or a tenant for the health, safety, or right of peaceful enjoyment of the premises of the resident, the landlord or the landlord's agent.
- Misdemeanor convictions within the past 5 years involving: drug related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, theft, financial fraud crimes, criminal trespass, criminal mischief, property crimes, or any other crime if the conduct is of a nature that would adversely affect property of the landlord or a tenant for the health, safety, or right of peaceful enjoyment of the premises of the resident, the landlord or the landlord's agent.
- Conviction of any crime which requires lifetime registration as a sex offender will result in denial.
- Applicants may request an individualized review where permitted by law.

Eviction History

- A history of eviction actions may result in denial.
- Court-ordered evictions within the past ten (10) years may be grounds for denial, subject to applicable legal standards.

Identification Requirements

- Applicants must provide:
 - Valid government-issued photo identification
 - Social Security Number or ITIN for screening purposes

Occupancy Standards

- Occupancy is generally limited to two (2) persons per bedroom, subject to property configuration and applicable law.
- Exceptions may be considered for infants or unique unit layouts.

Pets

- Pets must be spayed/neutered, and current on vaccinations/licensing as required by property county, and documentation submitted with application.
- Where allowed, additional deposits and/or pet rent may apply.
- Service Dogs and Assistance Animals are permitted in accordance with fair housing laws and are not subject to pet fees or deposits.

Additional Policies

- Co-signers are not accepted.
- Aggressive, disruptive, or abusive behavior toward staff, occupants, or property may result in denial.
- Misrepresentation or omission of material information is grounds for denial, or termination if discovered later.
- Proof of renter's insurance is required prior to move-in, unless exempt.

Final Approval

- Approval is contingent upon successful completion of:
 - Verification of income, employment, rental history/personal references
 - Execution of the rental agreement by all tenants within 24 hours of receipt
 - Payment of the security deposit within 24 hours of approval.

Important Notice

Submitting an application does not guarantee approval or hold a unit off the market. The first fully qualified applicant meeting all criteria, including earliest move-in date, will be approved.