TOP AGENTS
REAL ESTATE COMPANY
SALES & PROPERTY MANAGEMENT

TENANT FAQ

1. GENERAL RENTAL INFORMATION

Why Should I Rent with You?
We believe renting should be straightforward, respectful, and well-managed. Our goal is to provide a stable, professionally run housing experience for residents who value clear expectations and accountability.

When you rent through us, you can expect:

- Clear communication - We respond promptly and keep you informed.
- Well-maintained homes - We work with owners who care about their properties and we address legitimate maintenance issues in a timely manner.
- Consistent policies - We follow Oregon landlord-tenant laws carefully and apply our lease terms consistently to everyone.
- Professional systems - Online applications, secure payment options, maintenance requests through your tenant portal, and organized documentation.
- No surprises - Our expectations are outlined clearly up front so you know exactly what is required during your tenancy.

When Can I Schedule a Showing?
Please text us at 541-227-6288 to inquire. Please include your name and the property you're interested in.

When Should I Complete an Application?
After you have toured the property either virtually or in person.

2. APPLICATIONS & SCREENING CRITERIA

APPLICATION PROCESS

Do You Charge an Application/Screening Fee?
Yes. Each adult applicant is charged a $55 application and screening fee to cover the costs of processing the application, including credit reports, criminal background checks, eviction history, and other screening services.

As part of the screening process, we also verify employment and income and contact previous landlords or other references to confirm rental history and tenancy performance.

Screening fees are generally nonrefundable once screening has been conducted or ordered. However, refunds will be issued as required by ORS 90.295, including when:

- The available rental unit is filled before screening the applicant; or
- The applicant withdraws their application in writing before screening has been conducted or ordered.

Required refunds will be issued within 30 days. Applicants will not be charged more than one screening fee within a 60-day period for properties managed by Top Agents Real Estate Company.

We strongly encourage applicants to review our screening criteria before applying to ensure they understand the requirements.

Who Needs to Complete an Application and Background Screening?
All prospective tenants age 18 or older must complete a separate rental application and pay the applicable $55 screening fee, subject to Oregon law. Temporary occupants are subject to separate requirements under ORS 90.275 and are not required to undergo income or credit screening.

What Are Your Screening Criteria?
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 prospective tenants age 18 or older must submit a separate application.
- A $55 application and screening fee is required for each adult applicant, subject to the limitations and refund requirements of Oregon law.
- Applications are generally processed within 3–5 business days after all required information and documentation have been received.
- Applications must be complete before a final determination can be made. Missing documentation or information may delay processing or result in denial if the applicant fails to provide the required information.
- Applications will be evaluated using our published screening criteria and consistent application procedures.
- Approval is subject to verification of qualifications, availability of the property, and completion of applicable rental requirements.

Submitting an application does not guarantee approval or reserve the property.

QUALIFICATION REQUIREMENTS

What Are Your Income Criteria?

- 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.

What Are Your 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.

What Are Your Criminal History Criteria?

Criminal history is reviewed in accordance with ORS 90.303, ORS 90.304, and applicable fair housing laws.

Only criminal convictions and qualifying pending charges permitted under Oregon law will be considered. Arrests that did not result in a conviction or qualifying pending charge will not be considered.

Criminal conduct that may be considered includes:

- Drug-related crimes, excluding convictions based solely on the use or possession of marijuana.
- Crimes against persons.
- Sex offenses.
- Crimes involving financial fraud, including identity theft and forgery.
- Other crimes involving conduct that could adversely affect the property of the landlord or another tenant, or the health, safety, or peaceful enjoyment of the premises by residents, the landlord, or the landlord's agent.

Individualized Assessment

Before denying an application based on criminal history, management will provide the applicant an opportunity to submit supplemental information explaining, justifying, or addressing the relevance of the criminal history.

Management will conduct an individualized assessment considering:

- The nature and severity of the offense.
- The number and types of incidents.
- The amount of time that has passed since the incidents occurred.
- The applicant's age at the time of the incidents.
- Any supplemental information provided by the applicant.

Criminal history does not automatically result in denial. Applications will be evaluated individually, and any denial will be based on legally permissible considerations and the results of the individualized assessment.

Applicants denied based on criminal history will receive written notification in accordance with ORS 90.304.

What Are Your Rental History Criteria?

- Applicants must provide verifiable rental references, or personal references if they have no rental history within the past five years.
- Rental references must be from unbiased third parties. Family members and friends do not qualify as rental references.
- 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.
- Negative landlord references, unpaid housing-related balances, and qualifying eviction history may be grounds for denial, subject to applicable Oregon law.

Eviction History and Rental Debt

In accordance with ORS 90.303, management will not consider:

- Eviction actions that were dismissed or resulted in a judgment in favor of the applicant before the application was submitted.

- Eviction judgments against the applicant entered five or more years before the application was submitted.
- Unpaid rent that accrued on or after April 1, 2020, and before March 1, 2022, including amounts reflected in judgments or collection accounts.

All rental history will be evaluated consistently and in accordance with applicable law.

Do You Require Identification?

Yes. All applicants must provide sufficient identification to verify their identity as part of the application and screening process.

In accordance with ORS 90.306, acceptable identification may include:

- Passport, driver's license, or other government-issued identification, regardless of expiration date.
- Social Security card or evidence of a Social Security number.
- Individual Taxpayer Identification Number (ITIN) card.
- Certified birth certificate.
- Permanent resident card or visa.
- Other identification, or a combination of documents, that reasonably establishes the applicant's identity.

Applicants are not required to provide a Social Security number or ITIN if their identity can be verified through other acceptable documentation.

Management will not inquire about immigration or citizenship status or discriminate based on actual or perceived immigration or citizenship status, except as otherwise required by an applicable federal housing program.

Is There a Maximum Number of Occupants Per Residence?

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.

ADDITIONAL SCREENING POLICIES

Do You Accept Co-Signers?

Co-signers may be considered. All co-signers must complete a separate application, meet the same criminal, credit, and income requirements as an applicant, and sign our Co-Signer Agreement.

Additional Application Policies

- Aggressive, disruptive, or abusive behavior toward staff, occupants, or property may result in denial, provided the decision is based on documented conduct and complies with applicable fair housing laws.
- Material misrepresentation or omission of information relevant to the screening criteria may result in denial or, if discovered after occupancy, remedies available under Oregon law.

Application Denials

Applicants who are denied based on screening or admission criteria will receive written notification stating the reason or reasons for denial within 14 days, as required by ORS 90.304.

When applicable, the notice will identify the screening company or credit reporting agency whose report was relied upon, address supplemental information considered, and provide information regarding any available appeal rights.

Applicants may dispute inaccurate information with the applicable screening company or credit reporting agency.

Final Approval

Approval is contingent upon successful completion of:

- Verification of income, employment, rental history, and applicable references.
- Execution of the rental agreement by all required parties, generally within 24 hours of receipt.
- Payment of the required security deposit, generally within 24 hours of approval, subject to applicable law and any written arrangements approved by management.

Failure to complete these requirements within the specified timeframes may result in withdrawal of the offer of tenancy, subject to applicable law.

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3. PROPERTY & TENANCY POLICIES

Do You Accept Pets?

- Pet policies vary per property.
- When allowed, pets must be spayed/neutered, insured, and current on vaccinations/licensing as required by property county, and documentation submitted with application.
- Additional deposits and/or pet rent may apply.

Service Dogs and Other Assistance Animals are permitted in accordance with fair housing laws and are not subject to pet fees or deposits.

Do You Require a Security Deposit?

Yes. Please refer to the specific property for deposit details.

Do You Require Renters Insurance?

Yes. In accordance with ORS 90.222, tenants who are not exempt are required to obtain and maintain renter's liability insurance throughout their tenancy.

Policy Requirements

- Minimum Coverage: $100,000 in liability coverage per occurrence.
- Interested Party: Top Agents Real Estate Company must be listed as an Interested Party on the policy so we may receive notification of cancellation, non-renewal, reduction in coverage, or removal as an Interested Party.
- Proof of Coverage: Tenants must provide proof of insurance before move-in and upon each policy renewal.
- Continuous Coverage: Required coverage must remain in effect throughout the tenancy.
- Personal Property Coverage: We do not require coverage for personal belongings, although we strongly recommend it for the tenant's protection.
- Noncompliance: Failure to obtain or maintain required coverage may result in enforcement action, including termination of tenancy, in accordance with Oregon law.

Exemptions

Under ORS 90.222, renters liability insurance cannot be required when:

- The household income is equal to or less than 50% of the area median income, adjusted for household size as provided by law.
- The rental dwelling is subsidized with qualifying public funds, as defined by ORS 90.222(9). Tenant-based rental assistance, including Section 8 Housing Choice Vouchers, does not automatically qualify the dwelling for this exemption.

Tenants who believe they qualify for an exemption should contact management for review.

Landlord Insurance
As required by ORS 90.222, the landlord must maintain comparable liability insurance and provide documentation of that coverage upon the tenant's request.

How Long is the Rental Term?
Our rental agreements are month-to-month with the hope of securing a long-term tenant, as long as the terms of the rental agreement are adhered to. Depending on the property, the landlord might be willing to work with you on different terms.

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4. MOVE-IN REQUIREMENTS

How Quickly Can I Move In?
Your move-in date depends on the status of the property you will be renting (vacant, currently occupied, repairs being done, etc.) and how it aligns with your timeline for moving.

What is Required Prior to Getting Keys?
Before we can release keys, all move-in requirements must be completed and verified. These include:

- Security Deposit Paid: The security deposit must be paid and confirmed received. The property will continue to be marketed until the deposit is paid in full.
- First Month's Rent Paid: Your full tenant-portal balance must be paid by your move-in date.
- Proof of Renters Insurance (unless exempt): Update your tenant portal with your insurance information and email us a copy of your policy showing Top Agents Real Estate Company listed as an interested party, and $100,000 liability coverage.
- Utilities Transferred to Your Name: All applicable utilities (electric, gas, water, etc.) must be active in your name as of your move-in date.
- Signed Unit Condition Report: You must review and sign the Unit Condition Report at move-in. This documents the property's condition and protects both parties.

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5. LIVING IN YOUR RENTAL

If Something Is Broken, Will You Fix It?
We will always fix everything that is our responsibility as outlined in your rental agreement. If there are any damages that are not covered, please let us know and we may have a contractor that we can recommend.

How Often Is Rent Due and How Can I Pay It?
Rent payments are due on the 1st of each month, unless other arrangements are made prior to entering the rental agreement.
We strongly suggest you set up your rent payments on auto-pay, which can be done in the Tenant Portal, via ACH (low-fee e-Check wire transfer), or credit/debit card.
If using ACH, the money will not leave your account immediately, so you will need to leave the balance in the account until the process is completed.
Alternatively, rent checks can be dropped off in our mail slot (#114) in the mail room on the first floor of our office building at 724 S Central Ave., Medford, Oregon. The lobby doors are open Monday-Friday from 8:00 a.m. - 7:00 p.m.

What Does the Tenant Portal Do?

The Tenant Portal is an online tool provided for you at no cost. You will be able to:

- Pay your rent online.
- View your previous and upcoming payments.
- Add your renter's insurance information.
- Submit and track maintenance requests.

How Do I Access My Tenant Portal?

You will receive an automated invitation via email to the tenant portal. You may also log in through the Portal Login link on this website.