



SAGE LIVING BY DESIGN LLC

Rental Screening Guidelines

APPLICATION SCREENING PROCESS:

- Each person over 18 must submit an individual application. We will not review incomplete applications. An application is considered complete once all members of the household submit an application and at least one representative has viewed the unit on their behalf. You may apply prior to or after viewing the unit.
- We will verify rental history, employment, and obtain a credit, criminal and/or public records report. The applicant has the right to dispute the accuracy of any information provided to us by a credit reporting agency.
- Each applicant must attach a copy of a valid government issued ID (driver's license or passport), as well as proof of income. Income will be calculated based on the entire household.
- The application fee is payable by each person 18 and over and shall be paid at the time of application. This charge is non-refundable and can be paid by credit or debit card on our online application. Alternatively, you can request or print out a paper application from our website and attach a money order or check made payable to Sage Living by Design. If your application is not run, we will refund your fee.
- It generally takes anywhere from one to three business days to process an application. Giving a heads up to your rental and other references can help to speed up the process. Lack of timely response or inability to verify may result in denial, and we will go to the next applicant (if there are multiple applications in) within 3 business days. If approved, a portion of the deposit must be submitted to secure the unit within 48 hours of acceptance.
- We do not accept co-signers.
- Any Section 8 Applicants need to provide their housing choice voucher and calculations worksheet.
- All applicants must answer each application question fully and truthfully. Questions left unanswered, or questions that are not answered truthfully, will result in an automatic denial.
- The behavior of all applicants during the application process will be considered.
- The denial of one applicant will result in the denial of the entire household.

PRIOR RENTAL HISTORY:

- Rental history of three years must be verifiable.
- Negative rental history and/or previous lease violations may result in denial.
- Exceptions may be made for otherwise qualified applications with additional security deposit.

SUFFICIENT INCOME/RESOURCES:

- Total income/resources shall be at least three times the amount of monthly rent.
- If using liquid or other resources, copies of retirement investment reports or other financial data that can prove source, amount, frequency and duration may be required.

CRIMINAL/PUBLIC RECORDS CHECK:

- Negative reports may result in a denial of application.
- Arrests and/or convictions of criminal activity may be evaluated and may result in a denial of application. Criminal activity may include drug-related crimes, person crimes, sex offenses, any crimes involving financial fraud, or any other crime if the conduct for which the applicant was convicted or charged is of a nature that would adversely affect the property of the landlord or a tenant, or the health, safety, or right of peaceful enjoyment of the premises by the residents.

CREDIT CHECK:

- Negative reports may result in a denial of application. Negative reports include, but are not limited to late payments, collections, judgments, total debt load and bankruptcy.
- A credit score of 599 or lower will result in a denial of the application.
- A credit score between 600-649 may require an additional security deposit if approved.
- Exceptions may be made for otherwise qualified applications if the applicant has not yet established credit accounts. An additional security deposit would likely be needed.

RENTAL INSURANCE REQUIREMENTS:

Tenants are required to obtain and maintain renter's insurance, with an amount of liability coverage to be \$100,000 per occurrence. Sage Living by Design LLC shall be named as an interested party on the liability insurance policy to be notified of any changes or cancellation. (Exceptions to this requirement include if the dwelling unit is being subsidized with public funds or if the household income of the unit is less than 50% of the median income for the area.)

OTHER POLICIES/INFORMATION:

- Smoking is not allowed anywhere on the premises of the property.
- Tenants are responsible for maintenance of the yard or private outside area in the like manner in which it was received, including weeding, mowing, or adequately watering if needed.
- No marijuana may be grown on the premises.
- Aid animals or modifications to the unit necessary to assist those with disabilities will be allowed. Please notify us if your application is approved to receive a reasonable accommodation request.
- If we are unable to verify information on an application, or if an application is not complete, the application may be denied.

PET INFORMATION:

- A total of two pets are permitted.
- An additional deposit of \$300 per pet is required.
- We do not allow pets less than 1 years of age.
- We do not allow any animal that has previously caused harm, threatened or bitten a person or another animal.
- All pets must be spayed/neutered, vaccinated, and insured by renters' insurance, with a minimum of \$100,000 in liability coverage.
- Where dogs are permitted, certain breeds are not allowed due to restrictions imposed by our liability insurance carrier, including Chows, Pit Bulls, Rottweilers, Akitas, and Doberman Pinschers. There is a 50-60 lb weight limit and additional \$30 per month of pet rent per dog.
- Dogs must be licensed with the City of Eugene.
- Exotic animals may or may not be accepted at the discretion of Sage Living by Design.