

Approval Qualifications

Please read and make sure your applications are complete before processing.

Each applicant over the age of 18 must submit an individual application. Each application must be complete with accurate information. We will not process incomplete applications. This includes proof of income and a photo ID.

Rental History:

A minimum of 2 recent years of unbiased verifiable rental history is required. We cannot accept biased rental history such as friends, subleasing or family. Applicants must provide us with the information necessary to contact past landlords. We reserve the right to deny an application if, after making a good faith effort, we are unable to verify prior rental history. 3 or more late payments in a year will be denied, all late payments will be averaged. Any balances owing to prior landlords or agencies must be paid in full to be considered. If you are/were a homeowner in recent history, and your mortgage has been in good standing the last two years, the residential history requirement will be considered met.

Co-Signers:

If an applicant is unable to meet either the rental history requirement or income requirement, a co-signer may be considered. Please note, not meeting both the income and rental history requirement will result in a denial. A co-signer cannot be used for both and not for anything else on the application. A co-signer must complete an application, pay the app fee, and sign a co-signer agreement. A co-signer must have verifiable gross monthly income of at least 4 times the monthly rent on their own. If a co-signer is needed, the security deposit will be doubled. Please see the application for a more thorough description of co-signer qualifications.

Credit & Public Records:

A credit check and background check will be performed. Negative reports require additional deposits and may result in the denial of an application. If your application is approved but your credit score is 500-599, or you do not have a score with negative credit history, you will be required to pay an additional Security Deposit equivalent to $\frac{1}{2}$ a month's rent. A credit score of 499 and below will be an automatic denial. Applicants with no credit scores and with no credit history will not require an additional deposit. If you have any balances with a utility company that have gone to collections or you owe a previous landlord or agency money, your application may be denied, or you will be required to show proof you have paid off those balances prior to approval. Applicants with prior evictions/judgements may not be approved.

Criminal History:

Upon receipt of the rental application and screening fee, Owner/Agent will conduct a search of public records to determine whether the applicant or any proposed resident or occupant has a “conviction” or pending criminal charge (as of the date of the application). Criminal convictions or pending criminal charges which may result in a denial of the application include (but are not limited to drug related crimes (other than convictions based solely on the use or possession of marijuana), sex offenses, any crime involving financial fraud (including identity theft or forgery), or any crime that would adversely affect the property of owner/agent or a tenant, or the health, safety or right of peaceful enjoyment of the premises by the residents, the landlord or the landlord’s agent, but not including pending charges or crimes that are no longer illegal in the state of Oregon, or charges that are pending but for which the applicant is presently participating in a diversion, conditional discharge or deferral of judgment program on the charges. A conviction includes a conviction; a guilty plea; or no contest plea. If a pending criminal charge did not result in a conviction or the conviction has been expunged, it will not be considered. Criminal history will be evaluated on a case-by-case basis, taking into consideration the nature and severity of the incidents that would lead to denial, the number and type of incidents, the time that has elapsed since the date the incidents occurred, and the age of the individual at the time the incidents occurred. Applicants may provide supplemental information to explain, justify or negate the relevance of potentially negative criminal screening outcomes.

Income:

It’s required to meet 3x the monthly rent in GROSS income per household. Any source of income must be verifiable through current pay stubs. This must be included in your application. BANK STATEMENTS are NOT considered proof of income, unless self-employed. Unemployment insurance benefits are considered income. Please provide your proof of current benefits. There are a few different options for income. #1) Verifying your current recurring income. You will need to submit a full clear copy of your most recent paystub. If you are acquiring a new job and don’t have a paystub, you will need to provide a new hire/offer letter stating the start date, hours, and rate of pay. If you are self-employed, we require your previous year’s tax returns and your year-to-date bank deposit statements that show ongoing income for this year. #2) Showing a minimum of 2.5 years of the rent in any account with the applicant’s name on it. That will add an additional deposit of double the standard security deposit.

Household Pets:

If allowed in the property, pets are required to be a minimum of 1.5 years in age and cannot be on our restricted breed list that you can find in our pet policy. The maximum number of pets allowed is two and we will require an additional pet deposit of \$500 per pet unless otherwise stated on a listing. We require a picture and vet records for each of the pets and if Service or ESA, we will need the ESA pet letter from a qualified professional or the Service pet certification.

You may be denied if you misrepresent any information on the application. If misrepresentations are found after a rental agreement is signed, your rental agreement will be terminated.