

Rental Screening Criteria

- **COMPLETE** applications are taken on a first come first serve basis.
- **We do NOT rent sight unseen**; you must view the INTERIOR of the property before your application can be deemed complete. This can be done virtually or in person.
- **Each APPLICANT will be required to qualify individually** or as per specific criteria areas.
- There is a **\$65 non-refundable application fee per applicant**.
- We require a **valid government issued photo ID** to be presented with the completed application.
- Every applicant MUST complete a profile through our third-party pet screening system to ensure all residents understand pet policies. Link is located below.
- Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
- Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the premises, or the property of others, will be denied tenancy. Arrests and/or convictions may be evaluated.
- Inaccurate, incomplete, or falsified information will be grounds for denial of the application.
- The behavior and demeanor of applicants during the application process will be considered.
- Each Applicant will be required to qualify individually or as per specific criteria areas. The denial of one applicant will result in the denial of the entire household.
- Application processing is generally 3-5 business days, pending your reference verification. Non-response or inability to verify information may result in denial of application.

PETSCREENING IS A REQUIRED PART OF THE APPLICATION PROCESS FOR ALL APPLICANTS:

To help ensure **ALL** our residents understand our pet and animal-related policies, we use a third-party screening service and **require EVERYONE to complete a profile**. If you need accommodation in another way, please contact D&A, Inc.

Please get started by selecting a profile category on our landing page: <https://duerksen.petscreening.com>

COMPLETE APPLICATION

- All adults, 18 years or older, that are going to be living in the home must have completed **ALL** of the following:
- Either you or a representative have viewed the interior of the home in person or virtually
- Complete application submitted
- Paid application fee in full
- We will not start processing your applications or consider them “first in-line” if applications are incomplete.

CO-APPLICANTS (not co-signer)

All members who intend to reside in the household over 18 MUST apply. You may apply at any time; however, you will not have a place in line until all adults submit completed applications. The denial of one applicant may result in the denial of the entire household.

RENTAL HISTORY REQUIREMENTS

- **Two (2) years** of verifiable contractual rental history from a current unrelated, third-party landlord, or home ownership, is required. It is your responsibility to ensure we have the correct information necessary to contact your references.
 - Less than two years of verifiable rental history may require a cosigner or additional security deposit at the discretion of the Owner/Agent.
- List **ALL** addresses that may appear on your Credit Report.
- **Two (2) or more** notices of late rent payments, nonpayment of rent or dishonored checks will result in automatic denial of the application.
- Rental history reflecting any past due and unpaid balances to a landlord will result in automatic denial of the application except for unpaid rent, including rent reflected in judgments or referrals of debt to a collection agency, that accrued on or after April 1, 2020, and before March 1, 2022.
- Rental history including multiple reports of noise disturbances and/or material non-compliance with the rental agreement will result in automatic denial.
- Rental history in which a current or previous landlord would not re-rent to an applicant due to adverse information will result in an automatic denial.
- We reserve the right to deny your application if, after making a good faith effort, we are unable to verify your rental history.

EVICTION HISTORY REQUIREMENTS

- **Five (5) years** of eviction-free history is required. Except for general eviction judgments entered on claims that arose on or after April 1, 2020, and before March 1, 2022. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.

INCOME REQUIREMENTS

- **Gross Monthly income must be equal to or greater than three (3) times stated rent.** Income will be calculated based on the entire household. All income must be from verifiable, legal sources.
 - Income 2-2.9x times the stated rent may/will require a cosigner or additional security deposit at the discretion of the Owner/Agent.
- **12 months of verifiable employment** will be required if used as a source of income AND two months' worth of most current paystubs.
 - Less than 12 months of verifiable employment may require an additional security deposit or cosigner at the discretion of the owner/agent.
 - If this is the only factor of denial – applicant will be approved.
- **Verifiable income may include but is not limited to:** Employment, Trust Accounts, Social Security, Unemployment, Welfare, Grants/Loans, Vouchers under the Section 8 Housing Choice Program or other Housing Subsidy, etc.
- **For Self Employed Persons:** Submit your most recently filed federal tax returns
- **For Non-Employment Income:** The household must have liquid assets equal to 24 months of rent. Two (2) most current months of bank statements will be required.
- **Housing Subsidy Residents:** Must fit within your limits. Rent amounts will not be adjusted. A HUD Release Form will be required to verify your limits with your caseworker.

CREDIT REQUIREMENTS

- **625 minimum credit score.**
- Applicants lacking a FICO Score with no negative credit, a cosigner or additional security deposit may be required at the discretion of the Owner/Agent.
- Credit Score that falls 600-624 with no past due balances, delinquent payments or negative debt a cosigner or additional security deposit may be required at the discretion of the Owner/Agent.
- **Three (3) or more unpaid collections** (not related to medical or education loans) will result in denial of the application.
- **Negative or adverse** debt shown on the credit report that does not fall into the above categories may require a cosigner or an additional security deposit at the discretion of the Owner/Agent.
- Bankruptcy - Chapter 7 bankruptcies filed within one (1) year of the application or current pending bankruptcies will result in a denial of the application. Any negative or adverse debt showing on a consumer credit report within the last two (2) years (not related to educational or medical expenses) that is reported following a bankruptcy, or multiple bankruptcy filings will result in denial of the application. Applicants with a current chapter 13 bankruptcy may be approved if the bankruptcy is over 3 years old, in good standing and, and no negative or adverse debts have been established since.

CRIMINAL HISTORY REQUIREMENTS

Any and all criminal activity requires a written explanation.

- Make sure to provide any Supplemental Evidence along with your proposed course of action and/or summary of any completed legal requirements resulting from the offenses.
- 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 or 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.
- 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.
 - Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of controlled substances.
 - Felonies not listed above involving: 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 resident 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.
 - Misdemeanors involving: drug related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years.
 - 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 resident 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 5 years.

- 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.

COSIGNER REQUIREMENTS

Cosigners are taken on a case-by-case basis, depending on circumstances and property.

- Proof of gross monthly income of three (3) times the stated monthly rent or 24-months of the amount of rent in Liquid Assets (see list of allowable proof of income as stated in "Income Requirements" above).
- Excellent credit is required.
- Submit a complete application.
- Pay the screening fee of \$65.

RESIDENT BENEFIT PACKAGE

The D&A, Inc. Resident Benefits Package (RBP) delivers savings and convenient, professional services that allow residents to meet lease criteria effortlessly. By applying, if approved, applicant has the option to be enrolled and would agree to pay the applicable cost of \$45.95/month, payable with rent.

Your RBP may include, subject to property mechanicals or other limitations:

- HVAC air filter delivery directly to your door approximately every 90 days (for applicable properties, cost will be adjusted for properties that do not require a filter)
- Renter's Insurance that meets all lease requirements from an A-rated carrier
- Move-in concierge service that includes a one call set up your utility services, cable, and internet services
- A resident rewards program that helps you earn rewards for paying your rent on time
- Credit building to help boost your credit score with timely rent payments
- \$1M Identity Protection for all adult leaseholders
- 24/7 online maintenance reporting
- Online portal that includes access to your account, documents, communication and payment options
- Vetted vendor network: we find the technicians who are reputable, licensed, and insured

RENTAL INSURANCE REQUIREMENTS AND OPTIONS

- The Landlord requires Resident to obtain liability coverage of at least \$100,000 in property damage and legal liability from an A-rated carrier and to maintain such coverage throughout the entire term of the lease agreement. Resident is required to furnish Landlord evidence of the required insurance prior to occupancy, at the time of each lease renewal period, and upon request.
- To satisfy the insurance requirement, Resident may either (1) be automatically enrolled into a policy that satisfies the coverage requirements as part of the Resident Benefits Package; or (2) obtain alternative liability coverage from an insurer of Resident's choice. The option Resident chooses will not affect whether Resident's lease application is approved or the terms of Resident's Lease.

OCCUPANCY POLICY

The general rule is **two (2) persons are allowed per bedroom**. Owner/Agent may adopt a more liberal occupancy standard based on factors such as size and configuration of the unit, size and configuration of the

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Steve Duerksen, Principal Broker

Dawn Duerksen, Property Manager

bedrooms, and whether any occupants will be infants. 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 to take the need for a fire exit into account.

ANIMAL POLICY

No animal(s) with a history of aggressive, threatening, or violent behavior will be allowed. We require all animals to be screened through our third-party screening system <https://duerksen.petscreening.com> . At our discretion, we may request your animals(s) go through an interview process with a member of our staff. All animals must be pre-approved prior to entering the home. There is a \$25 non-refundable pet screening charge per pet.

SMOKING POLICY

All rental units/properties are non-smoking. Smoking, including marijuana and vaping of any kind, is NOT permitted.