

Rental Criteria for Residency

All approved applicants must accept SMI's offer to rent the unit by either immediately executing the rental agreement upon approval OR by paying an execution deposit and signing an Agreement to Execute Rental Agreement within 48 hours of the offer and must execute the rental agreement and pay all deposits within 7 days. If the unit is not yet vacant but SMI is attempting to pre-rent the unit, then the approved applicant must accept SMI's offer to rent the unit by paying an execution deposit and signing an Agreement to Execute Rental Agreement within 48 hours and must execute the rental agreement within 7 days of the advertised unit-ready-date.

All units are non-smoking units unless otherwise indicated. All units have a No-Pet Policy unless otherwise indicated.

OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in a unit. (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 so as to take the need for a fire exit into account.)
2. The general rule is two 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 bedrooms, and whether any occupants will be infants.

GENERAL STATEMENTS

1. Current, positive, government-issued photo identification that allows Owner/Agent to adequately screen for criminal and or credit history will be required.
2. Each applicant will be required to qualify individually or as per specific criteria areas.
3. Inaccurate, incomplete or falsified information will be grounds for denial of the application. all applications must be fully completed and all required documentation provided before submission and determinations will be based on the information provided at the time of application. Appeals will only be considered when legally required and not solely on applicant's failure to provide a complete application.
4. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
5. 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.
6. We follow all anti-discrimination laws as required by local, state or federal law. We do not discriminate against an applicant based on race, color, religion, sex, sexual orientation, national origin, marital status, familial status or source of income.
7. Applicants who harass, threaten, assault, verbally abuse or sexually harass our employees in the application process, or attend any meetings with our employees in the application process in which they are intoxicated will be denied.

INCOME CRITERIA

1. Monthly gross income must be equal to two and a half times stated rent*, and must be from a verifiable, legal source. If applicant's monthly gross income is between two and two and a half times the stated rent, applicant will be required to pay an additional security deposit equal to one month's rent or provide acceptable co-signers. Gross income below two times the stated rent will result in denial.
*If applicant will be using local, state or federal housing assistance as a source of income, "stated rent" as used in this section means that portion of the rent that will be payable by applicant and excludes any portion of the rent that will be paid through the assistance program.
2. Six months of verifiable employment will be required if used as a source of income. Less than six months verifiable employment will require an additional security deposit or acceptable co-signer.
3. Applicants using self-employment income will have their records verified through the state corporation commission, and will be required to submit records to verify their income, which records may include the previous year's tax returns.

RENTAL HISTORY CRITERIA

1. 12 months of verifiable contractual rental history from a current unrelated, third party landlord, or home ownership, is required. Less than 12 months verifiable rental history will require an additional security deposit or acceptable co-signer.
2. Five or more notices for nonpayment of rent within one year will result in denial of the application.
3. Rental history reflecting any past due and unpaid balances to a landlord will result in 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.
4. Rental history including three or more noise disturbances or any other material non-compliance with the rental agreement or rules within the past 12 months will result in denial.

EVICITION HISTORY CRITERIA

Five 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.

CREDIT CRITERIA

1. Negative or adverse debt showing on a consumer credit report that includes more than 5 negative accounts or more than \$5,000 in past-due debt will require additional security deposits or acceptable co-signers.
2. Ten or more unpaid collections (not related to medical expenses or student debt) will result in denial of the application.
3. A bankruptcy that has occurred within the past two years will require additional security deposits or acceptable co-signers.

ADDITIONAL DEPOSIT OR CO-SIGNER

A double deposit or a qualified co-signer will be offered to applicants to accept (within 48 hours of an offer being made by Landlord to Applicant) in the event the applicant does not meet ONE of the criteria in the Income, Rental History and/or credit categories ONLY. Failure to meet more than one criteria shall result in denial of the application.

FULL-TIME STUDENT APPLICANTS

Full-time student applicants lacking in sufficient qualifications to meet the required criteria related to rental history, income, and/or credit will still be eligible for approval if written proof of full-time student status is provided as well as written verification of income from financial aid is provided and no negative landlord references and no negative credit history is found. A qualified co-signer will be required. Full-time students without financial aid must qualify under the other income requirements referenced herein or have a qualified co-signer and/or proof that all rent and other costs will be fully paid by another party who financially qualifies under this criteria.

CRIMINAL CONVICTION CRITERIA

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" (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 OR 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 Conviction or expunged records.

If applicant, or any proposed occupant, has a Conviction in their past which would disqualify them under these criminal conviction criteria, and desires to submit additional information to Owner/Agent along with the application so Owner/Agent can engage in an individualized assessment (described below) upon receipt of the results of the public records search and prior to a denial, applicant should do so. Otherwise, applicant may request the review process after denial as set forth below, however, see item (c) under "Criminal Conviction Review Process" below regarding holding the unit.

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.

- a) Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
- b) 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 tenant 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.
- c) 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.
- d) 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 tenant 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 3 years.
- e) 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.

CRIMINAL CONVICTION REVIEW PROCESS

Owner/Agent will engage in an individualized assessment of the applicant's, or other proposed occupant's, Convictions if applicant has satisfied all other criteria (the denial was based solely on one or more Convictions) and:

- (1) Applicant has submitted supporting documentation prior to the public records search; or
- (2) Applicant is denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation. Supporting documentation may include:
 - i) Letter from parole or probation office;
 - ii) Letter from caseworker, therapist, counselor, etc.;
 - iii) Certifications of treatments/rehab programs;
 - iv) Letter from employer, teacher, etc.
 - v) Certification of trainings completed;
 - vi) Proof of employment; and
 - vii) Statement of the applicant.

Owner/Agent will:

- (a) Consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple Convictions as part of this process.
- (b) Notify applicant of the results of the Owner/Agent's review within a reasonable time after receipt of all required information.
- (c) Hold the unit for which the application was received for a reasonable time under all the circumstances to complete the review unless prior to the receipt of applicant's written request (if made after denial) the unit was committed to another applicant.