



Holland Rental Screening Criteria

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We thoroughly screen all applications received and comply with all federal, state, and local laws concerning Fair Housing. We do not discriminate against an applicant based on race, color, religion, sex, sexual orientation, gender identity, national origin, marital status, family status, source of income, or disability. Please review this screening criteria **BEFORE applying and submitting an application to ensure that you qualify and meet all requirements. If you have any concerns, please let us know **BEFORE** you submit an application.**

Application Process & General Requirements

- A. Before applying, you are required to tour (virtual or in-person) the property or speak with a leasing agent. Tour links are provided within the marketing ad for the property or on the vacancy page: hollandprop.com/vacancies/
- B. Please review our animal/pet policy requirements: hollandprop.petscreening.com. Application completion requires each applicant to have a completed and processed Pet, No Pet, or Assistance Animal profile.
- C. Applicants must be able to enter a legal and binding contract.
- D. Government-issued identification with a photo is required. Acceptable ID includes a Driver's License; state-issued ID card, and passport.
- E. We are unable to run credit reports and process applications without a valid SSN or ITIN and a current US address. Exceptions to this would be if the lease is under the name of a major corporation, if the applicants have documentation of residency, or if they have an approved and current work visa.
- F. Starting April 1st, 2024 the application fee per adult (18+) is \$68 and is required and payable via cashier's check, money order, or online when applying www.hollandprop.com, covering credit and criminal background checks, and rental reference processing. The application fee is non-refundable once the background check has been completed.
- G. The application screening process typically takes 1-3 business days and is processed in the order they are received, with immediate confirmation and submission time recorded. We will share the queue position and notify all applicants of approval or denial.
- H. Applications are not considered complete until each applicant 18+ has submitted all required information and documentation including required I.D., verifiable proof of income, and rental or homeownership history. If the application is incomplete, we will immediately move on to the next set of applications.
- I. **An additional security deposit equal to 50% of the monthly rent is required** for each applicant and each qualifying exception outlined in the screening criteria.
- J. Each applicant 18+ is required to apply and qualify individually; the denial of one applicant will result in denying all applications for that group.
- K. Applications may be denied for being unpaid, incomplete, inaccurately filled, falsified, or failing to meet the screening criteria.
- L. Please submit only one application per person; we may be able to transfer your application(s) to another available Holland property upon request.
- M. We do not accept co-signers unless the applicant is a full-time student with their parent/guardian co-signing; a co-signer must meet all screening criteria and will be listed as financially responsible in the lease agreement.
- N. The lease start date must begin within 2 weeks from the submission of your application or when the property is ready for occupancy, whichever comes later.

Credit Requirements

- A. The credit score requirement is **640**.
- B. Credit reports marked “No Credit Score” or “N/A” are fine without any other negative areas in the overall application, but require an additional security deposit equal to 50% of the monthly rent is required. Applications with any negative items will be denied.
- C. Applications will be considered if the credit report displays 3 or fewer negative entries (collections, judgments, liens, garnishments, or past due accounts), but only with a credit score of 640 or above and an additional security deposit equal to 50% of the monthly rent is required. Applications with 4 or more negative accounts will be denied.
- D. Unpaid debts to previous landlords or property management companies, including utilities, will lead to automatic application denial, except as provided in SB 282.
- E. A discharged bankruptcy or foreclosure/short sale of your home within the last three years will require an additional security deposit equal to 50% of the monthly rent. Pending bankruptcies are grounds for denial.

Screening Criminal History

- A. Upon receipt of the rental application and screening fee, Holland Properties, Inc. will conduct a search of public records to determine if the applicant or any intended resident or occupant, has pending charges, convictions, or has entered a plea of guilty or no contest to any drug-related offenses, crimes against persons, sex offenses, financial fraud crimes (including identity theft and forgery), or any other criminal activity that could negatively impact the landlord’s property, other tenants’ safety, or the overall peaceful enjoyment of the premises. Each applicant is evaluated individually on a case-by-case basis, taking into account the nature and date of conviction, successful completion of rehabilitation programs, and other relevant factors to ensure a fair and comprehensive review process.

Income Requirements

- A. Gross monthly income must be at least **2.5 times the monthly rent**, combinable with financially responsible applicants, from legal sources with 6+ months employment history.
 - a. Verified income includes paycheck stubs, support payments with bank statements, trust accounts, social security, unemployment, housing vouchers, welfare (SNAP, TANF), or grants and loans.
 - b. Screenshots of portions of pay stubs or bank accounts are not acceptable.
 - c. Pay stubs must show the applicant’s full name and dates of the pay period.
 - d. Pay stubs must show the gross monthly income received from a complete pay period.
- B. Newly employed applicants need to provide an offer letter on company letterhead and pay an additional security deposit equal to 50% of the monthly rent due to not meeting the 6-month work history requirement.
- C. Applicants with a housing voucher must provide proof of income of at least 2.5 times their rent share, using legal, verifiable documentation. A current-year voucher is required with the application to be complete and applicants should know their approved rent amount.
- D. Self-employed applicants must show a recorded business name or Corporate filing sufficient to meet verification of employment. The most recent tax return and 6 months of recent bank statements will be required to show and match the declared business income in the application.
- E. Applicants without a source of income must show liquid assets equal to 2.5 times the annual rent.
- F. For international applicants, an approved and current work visa is required with a letter of employment.

Rental History Requirements

- A. Applicants need a minimum of 3 positive years of rental history within the last 5 years, though 2 years will suffice with both current and past positive rental references. Exceptions may apply for immediate family members lacking full rental history but require an additional security deposit equal to 50% of the monthly rent.

- B. Rental references must come from a nonrelative/independent third party and the applicant must have been listed on the lease agreement as financially responsible.
- C. Rental history reflecting more than 3 late payments, 72-hour notices, or an outstanding balance will result in an automatic denial of the application. Exceptions in SB 282
- D. If a landlord gives a negative reference, or there are documented complaint(s), or if they refuse to give a reference, the application will be denied.
- E. A balance owed on a previous rental will result in denial of the application; a paid balance will require an additional security deposit equal to 50% of the monthly rent, along with a positive rental reference.
- F. If an eviction is more than 5 years from the application submission date, if the case was dismissed, or if the eviction is between April 1, 2020 – February 28, 2022, your application may be considered.
- G. If you are a US or international homeowner or recently a homeowner without rental history, proof of homeownership for at least 2 years is required. **Any** negative mortgage history is grounds for denial.
- H. If the applicant does not have a documented rental history due to their military service, they must present a DD214 to provide proof of service for the last three years.

Approved Applications & Move-In

- A. Upon lease approval, tenants will receive an electronic lease to sign within 48 hours, followed by a 24-hour deadline to pay the security deposit online through the tenant portal. **For leases starting in under 7 business days, certified funds are required at our office located at, 5295 NE Elam Young Pkwy #110, Hillsboro, OR 97124.** Out-of-town applicants must take a picture of the check and mail overnight the deposit with tracking. Delays in signing or deposit payment may cancel your application.
 - a. Approved applicants for certain properties may choose to apply for the Obligo security deposit-free option. For program details, visit Obligo's website here → <https://myobligo.com/>
- B. Tenants must put responsible utilities in their names by the lease start to prevent delays and violations.
- C. Upon completing move-in requirements—paying prorated/first month's rent, transferring utilities, and submitting renter's insurance—the lockbox code will be emailed.
- D. A pre-move-in condition report will replace the move-in walk-through; it will be available via the tenant portal and requires signature within 1 week. Pictures and additional notes to include in the report may be emailed to your pod team. Urgent maintenance requests should be submitted through the tenant portal.

Denied Applications

- A. If denied due to negative, adverse, or incorrect credit, you may dispute the report by contacting the credit reporting agency listed on the denial letter.
- B. If denied for rental references or unverifiable income, contact Bemrose Consulting at 503-419-6539 or customerservice@bemroseconsulting.com for disqualification reasons. Appeals are not processed by them.
- C. If you believe you meet the criteria, submit an appeal or disability accommodation request with your reasons and supporting documents: www.hollandprop.com/reasonable-accommodation-request. Your case will be reviewed within seven business days, and you'll be notified in writing of the decision.
- D. The appeal process for denied applications due to criminal convictions includes an individualized assessment, as required by ORS 90.304.
 - a. Contact Bemrose Consulting for details on the convictions that led to the denial.
 - b. To submit an appeal, in writing, ensure all other criteria is met and with supporting documentation.
 - c. Supporting documents may include letters from probation/parole officers, therapists, counselors, caseworkers, employers, or certificates of completed training/treatment/rehabilitation.
 - d. The Appeals Manager will review the appeal considering mitigating factors, age at conviction, nature of the conviction, tenant history, post-conviction behavior, time since release/parole end, and rehabilitation efforts, providing results within seven business days.

Summary Lease Terms, Conditions & Fees

- A. Late Rent Fee: \$100 flat fee if the rent is received after the end of the day on the 5th day of the month.
- B. Non-sufficient funds fee (NSF): \$45 plus any additional bank fees charged to the Landlord.
- C. Unauthorized Pet Fee: \$250 per incident
- D. Smoke Alarm/Carbon Monoxide Detector Tampering Fee - \$250 per incident.
- E. Non-compliance Fees (pet waste, parking, unpaid utilities, garbage, or vehicle misuse): \$50 per incident. After two violations in a year, the fee increases to \$50 plus 5% of rent.
- F. Lease Break Fee: 1.5 times the monthly rent. Tenants are required to give a written 30-day notice, which can be done from the tenant portal.
- G. Tenants are responsible for Municipal fees and utilities pass-through charges.
- H. Tenants must have renter's insurance with a minimum of \$100,000 liability coverage. Not providing proof is a lease violation, and Holland Properties, Inc. should be an "Interested Party" on the policy. Proof is needed before move-in and yearly, except for households earning less than 50% of the area's median income. Updates to the policy can be made anytime via the tenant portal.
- I. Holland Properties, Inc. conducts regular inspections, with the first at 3-4 months after move-in, a second at 7-8 months, and then annually, provided no issues arise. Photos will be documented for records.
- J. Some properties may be subject to HOA rules and regulations (included in the Lease Agreement). Tenants will be responsible for move-in/move-out fees charged by the HOA.
- K. Holland Properties, Inc. will have carpets professionally cleaned before moving in. Do not clean carpets at move-out; the landlord may clean at the tenant's expense, with charges deducted from the security deposit.
- L. Tenants will be charged for all property damages beyond normal wear and tear and may be billed for lost rental income if repairs extend beyond typical maintenance.
- M. For all and any maintenance issues caused by tenant actions, such as a clogged toilet or a garbage disposal problem not due to normal malfunction, the repair cost will be the tenant's responsibility.
- N. Tenants will incur charges for the prevailing maintenance hourly rate plus materials for requested lock changes, key replacements, or missed appointments with vendors or Holland Properties, Inc. staff.
- O. Adding a tenant over 18 to the lease agreement: They must complete the application process and qualify as stated in the screening criteria. Denied applicants can not move in; unauthorized occupants are a lease violation. To officially add an approved tenant, all parties (existing and new) must sign a rental agreement addendum and a \$100 lease modification fee will be due and applied to the tenant ledger.
- P. Removing a Tenant from the Lease: Please note: Landlords may deny removal requests from fixed-term leases. A termination notice from any financially responsible tenant may be considered a collective notice from all. For removal, a 30-day written notice is required. The tenants who want to remain must promptly provide current proof of income of at least 2.5 times the monthly rent to requalify independently. Insufficient income documentation may require all tenants to vacate. To officially remove a tenant, all parties must sign a rental agreement addendum and a \$100 lease modification fee will be due and applied to the tenant ledger.