

## Application Screening Policies

*We will only provide applications when we have availability. Please review our screening guidelines fully to understand our qualification requirements.*

### APPLICATION PROCESS

- An individual application, identification that would permit a reasonable verification of identity, documentation of household income, and a \$55 screening fee are required from EVERY person aged 18 or older, or considered legally adult, and intending to occupy the premises.
- Your application is considered incomplete if ANY items listed above are not provided.
- We do not accept comprehensive reusable tenant screening reports.
- All applicants shall be jointly and severally liable for the rental contract. Applicants must be legally able to enter into a binding rental contract.
- Each Applicant must qualify individually for credit and all screening criteria – except co-applicants can combine income to meet the required income-to-rent ratio.
- We may refuse to process or deny an application if it is materially incomplete, fails to include information regarding identification or proof of household income, or if required information was intentionally withheld, misrepresented or falsified.
- We process completed applications in the order received and we may need up to 3 business days to verify information provided on the application.
- Owner/Agent may obtain a consumer credit report and/or an Investigative Consumer Report which may include checking of applicants:

a) Credit history including credit report.	b) Public records, including judgments, liens, evictions, & collection accounts.
c) Current obligations and credit ratings.	d) Criminal records or other information verification.
e) Rental History.	f) Employment, income & financial resources.

- We will accept the first Applicant(s) who qualify.
- **We only accept guaranteed funds for application fees & move-in costs (money order or cashier's check; no cash or personal checks accepted).**
- Application fee will be refunded within 30 days if we have not conducted a screening.

### SCREENING CRITERIA GUIDELINES

#### General Statements

- Applicants must provide identification that would permit a reasonable verification of identity and allows Owner/Agent to adequately screen for criminal and/or credit history.
- Occupancy general rule is 2 per bedroom plus 1 for the dwelling premises; children up to 24 months of age are excluded from these limits (a bedroom is defined as a habitable room intended for use primarily for sleeping purposes, contains at least 70 square feet & configured for a fire exit).
- Inaccurate, incomplete, unverifiable, or falsified information will be grounds for denial of the application.
- Any documentation provided of household income must include the income owner's name.
- Co-applicants combining income to meet the required income-to-rent ratio must intend to occupy the premises as their primary residence. If any Co-applicant is denied this may result in denial for all Co-applicants.
- You will be notified by email, phone, or text of any additional information needed. Applicants must provide this within 1 business day of the request.
- 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.
- Any applicant currently using illegal drugs will be denied; If approved for tenancy and later illegal drug use is confirmed, termination shall result.
- Your behavior during the application process will be considered. Abusive, harassing, threatening, destructive, or profane behavior may result in a denial.
- If we are unable to verify the information on your application after making a good faith effort, or if you fail to pass any of the screening criteria, you will be notified in writing as per applicable state law. A courtesy call or email will be provided.
- All applicants may submit a written explanation of extenuating circumstances which require additional consideration by Owner/Agent.

#### Prior Rental History

- Co-applicants must qualify individually under the Rental History Criteria.
- Favorable verifiable contractual rental history of 1 (one) year within the past 36 months from a third-party landlord unrelated to the applicant. Unfavorable rental history includes unpaid/past due balances\* (*see Disclosures below*) due landlords; history of lease violations; negative references from landlords.
- The applicant's name must have been on the rental or lease agreement to qualify as contractual rental history.
- Applicants must provide us with the information necessary to contact past Landlords, including a valid email address if available. We reserve the right to deny any application if, after making a good faith effort, we are unable to verify prior rental history.

- Five years of eviction free history\*\* (see *Disclosures below*) is required. Evictions over five years old, and dismissed or expunged evictions are not considered.

**Sufficient Income/Resources**

- Co-Applicants can combine income to qualify under the Sufficient Income/Resources Criteria.
- NOTE! - all stated income, other income, & rental assistance income require verifiable documentation & must have the legal name of the income/resource owner.
- Gross [before taxes and other deductions] Monthly household income shall be at least 2.5-times the monthly stated rent amount, excluding utilities. Less than 2.5-times income to rent will result in a denial – except:
  - If applicant will be using local, state, or federal housing assistance as a source of income, “monthly stated rent” as used in this section means that portion of the rent that will be payable by the household and excludes any portion of the rent that will be paid through the assistance program.
- Moneys such as personal payments/gifts or loans from individuals are not considered valid sources of income
- **Income/Resources must be verifiable.** Proof of income/resources includes but is not limited to:

Current consecutive Pay Records (4 weeks or more)	Current Employer Contact	Social Security Benefits Letter
Housing Choice Voucher or Calculation Sheet	Alimony/Spousal Support Order	Child Support Order
Local, State or Federal Benefits Statement	Retirement Benefits Statement	Disability Benefits Statement

- If you are transferring for work or newly hired, a signed employment verification or offer letter from your employer including rate of pay, expected work hours, and valid employer contact information may be acceptable.
- To qualify based on Liquid Assets, the household must show verifiable proof of liquid assets equal to 12 months’ stated rent & provide at least 3 consecutive months of most recent bank statements.
- Self-employed individuals must provide verifiable proof of self-employment, which records include but are not limited to: current or prior year’s tax return; 1099’s with supporting bank statements, and state licensing records. *Pay that is not reported as income to tax agencies (commonly referred to as “under the table”) is not considered valid income.*

**Credit Criteria**

- Co-applicants must qualify individually under the Credit Criteria.
- A Credit Check will be performed on all applicants.
- A Credit rating below 600 or negative reports showing on a consumer credit report may result in denial of your application. Negative reports include, but are not limited to delinquent payments, outstanding debt, collections, judgments, high debt load and bankruptcy.
- No unpaid collections, liens, or judgements in the last three years\* (see *Disclosures below*), and no open bankruptcies.
- Bankruptcy must be discharged for a minimum of 6 months and proof of discharge is required.
- A debt-to-income ratio of no more than 35% is required.

**Criminal Conviction Criteria**

- Co-applicants must qualify individually under the Criminal Conviction Criteria.
- Owner/Agent will conduct a search of public records to determine whether applicant or any proposed resident or occupant has, as of the date of application, charges pending, (for which is not presently participating in a diversion, conditional discharge or deferral judgment program on the charges) a conviction, a guilty plea, or no contest plea, for any of the following crimes that are presently illegal in this state including: drug related crime (excluding use or possession of marijuana); 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 the property of the landlord or a resident, or the health, safety or right of peaceful enjoyment of the premises of residents, the landlord or the landlord’s agent.
- We perform an individualized assessment of any adult on criminal convictions to determine whether a business reason exists to deny tenancy. We consider the nature and severity of the offense, the number and type of convictions, the time that has elapsed since the conviction, the age of the individual at the time the conviction occurred, evidence of good tenant history before and after conviction, any additional information showing rehabilitation, good conduct, or other factors that you would like us to consider.
- Any individual who is a current abuser of illegal substances or has been convicted of the illegal manufacture or distribution of a controlled substance will be denied.
- The following will not be considered when evaluating applicants: Arrests that did not result in a conviction; Misdemeanor convictions over 7 years old or have been expunged; Convictions or pending charges for crimes no longer illegal in the State of application; Drug related convictions based solely on the use or possession of marijuana; and possession of a medical marijuana card or status as a medical marijuana patient.
- If your application is denied for criminal history, Landlord will provide applicant an additional opportunity to submit supplemental evidence to explain, justify, or negate the relevance of potentially negative information.

**Conditional Acceptance of increased deposit may be offered at the sole discretion of the Owner/Agent for:**

- Lack of rental history (including if owned home or lived with family).
- insufficient credit rating (500 to 599) or low adverse or negative debt.
- Outstanding medical debt.
- Debt load more than 35% but below 40%

**Conditional Acceptance of increased deposit will not be offered in the case of:**

- Lack of sufficient income.
- Unfavorable rental history\* (see *Disclosures below*).
- Less than 500 credit score and/or unpaid collections, liens, judgements in the last 3 years, or open bankruptcies
- Debt load more than 40%

These policies are set forth as guidelines for applying the criteria in a nondiscriminatory way to comply with all applicable fair housing laws, and to ensure decisions affecting admission to and continued occupancy of residence in the community are made without regard to race, color, religion, sex or sexual orientation, gender identity, national origin, age, disability, marital status, familial status or source of income, and any other Federal, State or Local Jurisdictions legislation protecting the individual's rights which may not be listed here or are subsequently enacted.

## DISCLOSURES

If your application is denied, or any form of adverse action is taken (such as conditional acceptance offers), you will be notified in writing within the time prescribed by applicable State law to the address you provided as your current address on your application. You may have a right to appeal any negative determination if any right to appeal exists. You have the right to obtain a free copy of the consumer report in the event of a denial or other adverse action. If your application is denied due to unfavorable information received on the Background Investigation, you may; 1) Contact the credit reporting agency to identify who is reporting unfavorable information. 2) Correct any incorrect information through the credit-reporting agency as per their policy. 3) Request the credit-reporting agency submit a corrected credit check to screening company. 4) Upon receipt of corrected credit report, you can re-apply, and your application will be evaluated for the next available unit.

**Credit reporting Agency: Appfolio, Inc., 50 Castilian Dr. Santa Barbara, CA 93117 Toll Free: (866) 359-3630; Transunion Consumer Solutions, PO Box 2000, Chester, PA 19022-2000 , Toll free: (800) 916-8800**

You have the right to request additional disclosures provided under Section 606 (b) of the Fair Credit Reporting Act, and a written summary of your rights pursuant to Section 609 (c). **For information on your rights, a copy of "A Summary of Your Rights Under the Fair Credit Reporting Act" is included below.**

If the application is approved, applicant will have 2 business days (48 hours) from the time of notification to communicate intent to either, at Owner/Agent's option, a) timely execute a rental agreement and make all deposits required thereunder; or b) execute a holding deposit agreement; otherwise the applicant will be deemed to have refused the unit and the next application for the unit will be processed.

### **Fees – Owner/Agent may charge the following:**

• Late payment of Rent: \$50 to \$75 • Dishonored check fee: \$25 • Smoke alarm/carbon monoxide alarm tampering fee: \$250.

**Oregon Allowed Fees:** Owner/Agent may charge the following non-compliance fees if, after first giving written warning notice, the same or similar act occurs again within 1 year • Failure to clean up animal waste, garbage, or other waste: \$50 • Parking violation or improper use of vehicle: \$50 • Owner/Agent may charge a \$50 fee for keeping on the premises an unauthorized pet capable of causing damage, that is not removed within 48 hours of written warning notice. • Owner/Agent may charge \$250 for subsequent violations of the smoking policy that occur 24-hours after the issuance of a written warning notice.

**Smoking:** Our apartment communities are Smoke/Vape Free campuses.

**Pets:** Our properties do not allow dogs or cats as pets. Please inquire with Owner/Agent about policies for assistance animals needing reasonable accommodation.

**Parking:** 1 assigned parking space per household, 2 cars maximum per household.

**Renter's Insurance:** Is required at the minimum of \$100,000 liability coverage and list Owner/Agent as Interested Party. **State of Oregon only:** If Tenant(s) combined household income falls at or below 50% of the median for the area, then Renter's Insurance cannot be required.

**Terms:** We are month-to-month only (subject to applicable Just Cause ordinances) Monthly Rent is due on the 1st. MOVE-IN CHARGES OF SECURITY DEPOSIT & 1st MONTH'S RENT ARE DUE BEFORE MOVE-IN. Standard security deposit is \$500, subject to change depending on screening and other factors.

**Utilities:** Owner/Agent charges a pro-rated share of water/sewer/garbage service and that may benefit other residents and/or Owner.

\* **Rental history** reflecting any past due and unpaid balances to a landlord will result in denial of application except for unpaid rent, including rent reflected in judgements or referrals of debt to a collection agency, that accrued 4/1/20 through 2/28/22.

\*\*General judgements to recover possession pursuant to ORS 105.105 to 105.168 (" general eviction judgments") entered on claims arising 4/1/20 through 2/28/22 will not be considered.

Eviction actions that were dismissed or resulted in a judgment for the applicant or when the applicant has provided supplemental evidence proving that they suffered a job loss due to no fault of their own will not be considered. If your eviction was related to a non-behavioral issue, you may provide supplemental evidence to the contact information found at the top of page 1, and that information will be considered.

The entire Application Screening Charge is non-refundable unless the Owner/Agent has not ordered any screening of the Applicant. Applicant is to be provided with confirmation of screening, including a receipt from the screening company or agency. If Owner/Agent does not screen the applicant for any reason, Owner/Agent must refund the screening charge within 30-Days of receipt from the Applicant. If the Owner/Agent fails to comply with these requirements, the applicant may have the right to recover damages as set forth in ORS 90.295(5) and (6)(b).

## A Summary of Your Rights Under the Fair Credit Reporting Act

Para información en español, visite [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:

- o a person has taken adverse action against you because of information in your credit report;
- o you are the victim of identity theft and place a fraud alert in your file;
- o your file contains inaccurate information as a result of fraud;
- o you are on public assistance;
- o you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distributecores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore) for an explanation of dispute procedures.
- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore).
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

### CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

**You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization.** The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is placed on a consumer’s credit file. Upon seeing a fraud alert display on a consumer’s credit file, a business is required to take steps to verify the consumer’s identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit [www.consumerfinance.gov/learnmore](http://www.consumerfinance.gov/learnmore). **States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:**

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552 b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above: a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act. c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations d. Federal Credit Unions	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050 b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480 c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106 d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357