



Applicant Screening Criteria

Shorewood Terrace Apartments 11233 SE 27th Avenue, Milwaukie, OR 97222 503-653-3528 Office, 503-683-1255 Text

Each rental application will be reviewed in four different areas: a) Rental History, b) Credit History, c) Income, and d) Criminal History. Your application may be *approved*, *conditionally approved*, or *denied*. To be *approved* you must meet the screening criteria without EXCEPTION. Applications not meeting the listed screening criteria may be *conditionally approved*. *Conditionally approved* applications may require a co-signer or a security deposit equal to 100% of the monthly rent, or both. Applications that do not meet the screening criteria, or fit into the conditional margin of approval, will be *denied*.

OCCUPANCY GUIDELINES

1. Occupancy is based on the number of bedrooms in an apartment. A bedroom is defined as a separate, habitable room to be used primarily for sleeping purposes that contains at least 70 square feet, and has a fire exit. The room must have a separate door, a closet, and be in close proximity to a smoke detector.
2. Two (2) persons are allowed per bedroom plus one (1) additional person (i.e., 1 bedroom, three (3) people, 2 bedroom, five (5) people, etc.). A maximum of two (2) people are allowed in a studio or zero bedroom apartment. An infant under three (3) years of age is not considered when counting the number of occupants.
3. Any change of the original occupants requires a new application to be processed.

APPLICATION PROCESS

4. Select your desired apartment meeting our occupancy guidelines.
5. All applicants over the age of 18 must complete a separate application on the forms provided. Any area left blank will result in delaying the application process and/or rejection of the application. If the requested information does not apply to you, fill in "n/a".
6. You will be asked to pay a non-refundable applicant screening fee for each application. Your application will not be processed until all the necessary fees have been paid.
7. All applications will be dated and timed. Applications are processed on a first received, first processed basis.
8. Be prepared to wait seven (7) days for the completion of the screening process.
9. If your application has been approved, you will have three (3) days to accept the available apartment by signing your rental agreement, including the community Rules and Regulations, or by paying a reservation deposit. You will be expected to begin your tenancy no later than two (2) weeks from the date of acceptance, providing the apartment is ready for move-in, and no other arrangements have been made.
10. All appropriate fees and/or deposits must be paid before or at the time the rental agreement is signed. Any monies paid must be in the form of a personal check, cashier's check or money order.
11. If your application is approved and you decide not to move-in, the applicant screening fee and/or the reservation deposit will be forfeited. If your application is denied, any reservation deposit paid will be refunded to you.
12. If your application has been approved, the rental agreement signed, and you decide not to rent starting on the agreed upon move-in date, you will forfeit your applicant screening fee, and any other fees paid. You will also be responsible for a 30-day notice to vacate.

GENERAL REQUIREMENTS

13. All applicants must provide a picture I.D. issued by a government agency and their Social Security Number (SSN). If they do not have an SSN, they can provide a Passport, Visa, Birth Certificate, Resident Card or Authorization Document from Homeland Security in lieu of their SSN.
14. The primary applicant must be eighteen (18) years of age or older.
15. Each applicant 18 years of age or older must qualify individually.

16. Unfavorable information for any individual applicant may result in denial of the total application.
17. All Section 8 applicants must sign a consent form allowing the Housing Authority to release information from their file regarding your rental history.
18. The behavior and demeanor of applicants during the application process will be considered.
19. Information that is misrepresented on the application will be reason to deny the application, or if the misrepresentations are found after a rental agreement is signed, your rental agreement may be terminated.

RENTAL REQUIREMENTS

20. Two (2) years of verifiable unbroken rental history from a third-party landlord with positive recommendations is required. Questions asked will include 1) Was/is rent paid on time? 2) Length of tenancy? 3) Was proper notice given? 4) Did the applicant have any NSF checks? and 5) Would you rent to this person(s) again? **CONDITIONALLY APPROVED:** Applicant lacks two (2) years of history because of student status, previously living with parents, owning a home, or in the military.
21. Significant complaints or noncompliance violations will result in the denial of the application — a) Repeated disturbances to the neighbors' peace, b) Reports of illegal activity, c) Damage to the property beyond normal wear and tear, d) Unpaid rent or damage charges, e) Reports of violence or threats to landlords, neighbors, or staff, f) allowing persons or pets not on the lease to reside on the premises, and g) Failure to give proper notice when vacating the property.
22. Home ownership may be verified through the county tax assessor's office. Mortgage payment must be current to reflect positive rental history.
23. Any recorded, non-recorded, or pending eviction less than five (5) years old will result in denial of the application.
24. Any balance owed related to previous housing will result in denial of the application.
25. Three (3) or more NSF rent checks within a period of one (1) year will result in denial.
26. Rental history demonstrating residency, but not third-party rental history, may require an additional security deposit equal to a full month's rent or more.
27. Additional deposit may be required when rental history does not meet the stated third-party rental criteria, but residency can be verified with parents, student housing, or military housing.
28. Previous non-payment of rent notices within a period of one (1) year may result in denial.

INCOME REQUIREMENTS

29. The monthly combined gross household income must be at least three (3) times the stated monthly rent. **CONDITIONALLY APPROVED:** Applicant makes less than three (3) times the stated monthly rent but more than two and one-half (2.5) times the stated monthly rent. Income less than two and one-half (2.5) times the stated monthly rent will be cause for denial.
30. Employment verification will be made by phone/fax confirming position in company, length of employment, salary, and future with company. A current paycheck stub showing year-to-date earnings, W2 or tax return may be required.
31. Self-employed applicants may be required to show proof of income through copies of the previous two year's tax returns.
32. Non-employment sources of income may be verified by contacting the source (Bank Accounts, Alimony, Child Support, Trust Accounts, Social Security, Unemployment, Welfare, Grants/Loans) or by applicants furnishing social security award letters, school loan award letters, savings account or checking account statements.
33. The application will be denied if your source of income cannot be verified or does not meet the dollar requirements.

CREDIT REQUIREMENTS

34. An acceptable credit history for at least the last three (3) years with no account ratings higher than a "4".
35. No unpaid collections, liens, or judgments in the last three (3) years.
36. No pending bankruptcy. No bankruptcy in the last three (3) years.

37. The combined debt-to-income ratio does not exceed 45%.

CRIMINAL HISTORY

38. Any misdemeanor convictions within five (5) years may be cause for denial. Any felony convictions within ten (10) years may be cause for denial. Any criminal convictions that may constitute a direct threat to the health or safety of other individuals (i.e. involvement in any violent or sexual crime) or could result in physical damage to the premises may be cause for denial with no time or degree limitation.

CONDITIONALLY APPROVED APPLICANTS

Because of special circumstances, some applicants may not meet 100% of the criteria for approval to rent. For some properties, the applicant may pay an additional security deposit equal to 100% of the monthly rent or more, and/or obtain an approved co-signer.

- an applicant with past credit problems, but good rental history, and adequate income;
- an applicant who is new to the area, or has recently graduated from school, or has recently returned to the work force, rental and credit history is good and income level is adequate;
- an applicant who has been living at home and does not have a rental history, but their credit and income meet the other criteria;
- a student applicant who has verifiable full-time student status with guaranteed income from financial aid and/or parents, and no negative landlord reference or credit history.

REJECTION POLICY

DENIAL BASED UPON INFORMATION RECEIVED FROM THE CREDIT BUREAU. If your application has been rejected due to unfavorable information revealed on your credit report:

- contact the credit bureau or service providing the information — the name and address is found on the Adverse Action Form;
- correct any incorrect information through the credit company by “filing a dispute”;
- request the credit company submit a corrected credit report to the On-Site Manager;
- upon receipt of the corrected information, your application will be re-evaluated for the next available apartment.

DENIAL BASED UPON NON-CREDIT INFORMATION If your application has been rejected and you feel that you qualify as a resident per the screening criteria, you should write to:

Equal Housing Department, 900 SW 5th Ave, Suite 1700, Portland, Oregon 97204

In your letter, you should explain the circumstances surrounding the denial of your application. Following the receipt of your letter, your application and any other pertinent information will be reviewed and you will be notified of the review findings.