

RENTAL SCREENING CRITERIA

Stark Firs Management Inc. does not discriminate based on: race, color, religion, marital status, national origin, sex, sexual orientation, familial status, or source of income. We comply with all federal, state and local Fair Housing laws.

Thank you for your interest in a Stark Firs Management home. Our goal is to offer top quality properties to our tenants. An important component of the management process is to maintain a thorough screening process. All applicant must meet the requirements listed in this criteria. Applications must be submitted for all persons 18 years or older. Incomplete applications will be returned. We screen on a first come first serve basis.

APPROVAL DEPOSIT EQUIVELENT TO ONE MONTHS RENT

FULL SECURITY DEPOSIT EQUIVELENT TO THREE TIMES MONTHLY RENT

APPLICATION PROCESS

1. Select your rental unit
2. To submit an application, applicants must have a combined income of at least three (3) times the amount of monthly rent.
3. Complete the application on the designated form
4. Pay your non-refundable fee of \$40.00 per adult living on the property
5. Be prepared to wait three to five business days for the information on your application to be verified.
6. Once you have been approved, with in 72 hrs., you will be required to: (a) Pay a deposit of \$500, which will be applied to your outstanding balance due at move-in and sign the agreement to execute a rental agreement if the unit is not ready or (b) Pay all move-in costs and sign the rental agreement if the unit is ready.
7. Once the rental agreement is signed a move-in inspection will be done and the keys will be released.

GENERAL REQUIREMENTS

1. Valid government issued identification with a picture ID will be required
2. Invalid or no Social Security number will result in a full security deposit
3. A complete and accurate application listing the current and at least one previous rental reference with phone numbers will be required
4. Each applicant will be required to qualify individually
5. Applications must be able to enter a legal and binding contract.
6. Incomplete, inaccurate or falsified information will be grounds for denial.
7. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance shall be denied.
8. Any individual, who may constitute a direct threat to the health and safety of an individual, the complex, or the property of others, will be denied.
9. An application insufficient in Credit and Rental Requirements will require a full security deposit.
10. The total security deposit required will be that of the least qualified applicant.
11. The denial of one applicant will result in the denial of all applicants.
12. In order to qualify as a co-signer, you must have a minimum monthly income of four (4) times the stated rent and show no negative credit reports.
13. The demeanor of the applicant during the showing and screening will be considered, unacceptable demeanor may be grounds for denial.

INCOME REQUIREMENTS

1. Gross monthly household income must equal three (3) times the stated monthly rent. If monthly income does not equal (3) times the stated monthly rent, a qualified co-signer and/or a full security deposit will be required.
2. A current paycheck stub from your employer will be required. Verifiable income or liquid assets equal to three (3) times the total annual rent will be required for unemployed applicants. (Verifiable income may mean, but is not limited to: bank accounts, spousal support/child support, trust accounts, social security, unemployment, welfare, grants/loans.) Self-employed applicants will be required to show proof of income through copies of the previous tax return. Self-employed applicants will be verified through state records. A recorded business name or corporate filing may be sufficient to meet verification of employment.
3. Applications will be denied if the legal source of income cannot be verified.

RENTAL REQUIREMENTS

1. 1 year of verifiable rental history or mortgage history from a current third party landlord is required.
2. Home ownership is verified through the county tax assessor. Mortgage payments must be current, mortgages reflecting a past due balance will require a full security deposit. Home ownership negotiated through a land sales contract is verified through the contract holder.
3. Eviction free rental history of five (5) years as of the date of the application will be required.
4. Rental history demonstrating residency, but not third party rental history will require a full security deposit or a qualified US citizen as a co-signer
5. A co-signer who is a US citizen will be required when rental history does not meet third party rental criteria, but residency can be verified with parents, student housing, or military housing.
6. Rental History reflecting past due rent or an outstanding balance, including but not limited to property debt, will be denied.
7. If a landlord gives a negative reference or refuses to give a reference, the application will be denied.
8. Three (3) or more 72-hour notices within a period of one year will result in a denial
9. Three (3) or more NSF checks within a period of one year will result in a denial
10. Rental history demonstrating noise or other documented complaints will result in a denial when the landlord would not re-rent to applicant.

CREDIT REQUIREMENTS

1. A credit history showing no negative reports is required. A negative report is considered any non-medical items 60 days past due or greater, collections, repossessions, liens, judgements or garnishments.
2. Credit history showing more than \$100 in debt but less than 10 total collections will result in a full security deposit.
3. Total collections exceeding 10 collections not medical related will result in denial.
4. Bankruptcies discharged within the last two (2) years will result in a denial.

CRIMINAL CRITERIA

Upon receipt of the rental applications and screening fee, landlord will conduct a search of public records to determine whether the applicant or any proposed tenant has been convicted of, or plead guilty to or no-contest to, any crime.

1. A conviction, guilty plea or no-contest plea, ever for: any felony involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug-related

offenses (sale, manufacture, delivery or possession with intent to sell) class A/Felony burglary or class A/felony robbery; or

2. A conviction, guilty plea, or no-contest plea, where the date of disposition, release or parole have occurred within the last seven (7) years for: any other felony charges; or
3. A conviction, guilty plea, or no-contest plea, where the date of disposition, release or parole have occurred within the last seven (7) years for: any misdemeanor or gross misdemeanor involving assault, intimidation, sex related, drug related (sale, manufacture, delivery or possession) property damage or weapons charges; or
4. A Conviction, guilty plea, or no-contest plea, where the date of disposition have occurred within the last three (3) years for: any class B or C misdemeanor in the above categories or any misdemeanors involving criminal trespass I, theft, dishonesty, and prostitution shall be grounds for denial of the rental application. Pending charges or outstanding for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate unit is still available, the processing of the application will be completed. No unit will be held waiting resolution of pending charges.

DISABLED ACCESSIBILITY

STANDARD allows existing premises to be modified at the full expense of the disabled person. If the disabled person agrees to restore the premises to the pre-modified condition. STANDARD requires:

1. Written approval from the landlord before modification is made.
2. Written assurances that the work will be performed in a professional manner
3. Written proposals detailing the extent of the work to be done.
4. Documents identifying the names and qualifications of the licensed contractors to be used
5. All appropriate building permits and required licenses made available for landlord inspection
6. A deposit for the restoration may be required.

DENIAL POLICY

If your application is denied due to negative and adverse information being reported, you may:

1. Contact Background Investigations at (503) 639-6000 to discuss your application.
2. Contact the credit reporting agency to;
 - a. Identify who is reporting unfavorable information
 - b. Request a correction if the information being reported is incorrect

If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should do the following.

Write to our **EQUAL HOUSING OPPORTUNITY MANAGER**

661 SE 162nd

Portland, OR 97233

Explain the reasons you believe your application should be reevaluated and request a review of your file. Your application will be reviewed within 7 working days from the date your letter was received and you will be notified of the outcome.

