



Stark Firs Management

Rental Screening Criteria

(Updated: August 1st, 2018)

Stark Firs Management Inc. does not discriminate based on: race, color, religion, marital status, national origin, sex, sexual orientation, familial status, source of income, or any status protected by law. 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. A key component of the management process is to maintain a thorough screening process. All applicants must meet the requirements listed in this document. Applications must be submitted for all persons 18 years or older who will occupy the unit. Incomplete applications will not be processed. We screen on a first come first serve basis.

UNQUALIFIED APPROVAL: SECURITY DEPOSIT EQUIVALENT TO ONE (1) MONTH'S RENT
FULL SECURITY: DEPOSIT EQUIVALENT UP TO FIVE (5) TIMES THE MONTHLY RENT

APPLICATION PROCESS

1. Select your rental unit
2. Complete the application on the designated form
3. Pay your non-refundable application/screening fee of \$40.00 per adult who will be occupying the unit
4. Be prepared to wait three to five business days for the information on your application to be verified.
5. Once you have been approved, with in 72 hrs. of notification of approval, you will be required to: (a) If the unit is not ready, sign an agreement to execute a rental agreement and pay a deposit of \$500, which will be applied to your outstanding balance due at move-in; or (b) If the unit is ready, pay all move-in costs and sign the rental agreement.
6. Once the rental agreement is signed by all parties, a move-in inspection will be done, and the keys will be released.

GENERAL REQUIREMENTS

1. Valid government-issued photo identification required for all applicants
2. Applications will not be processed until all co-applicants submit a complete application
3. Each applicant must qualify individually (except that the income requirements are based on household income).
4. We must evaluate all applicants' creditworthiness. A Social Security Number is required for our standard credit screening process. If an applicant provides an invalid Social Security number or is unable to provide a Social Security Number, you may a) elect to pay a Full Security Deposit; or b) you may provide additional documents to establish a significant history of timely payment of accounts and obligations. If you elect option b, we will obtain an estimate of additional cost to conduct a specialized credit screening, and you will have to pay that additional screening cost. Specialized screening may require significant additional time.
5. Each applicant must provide a current rental reference (your current landlord), and at least one previous rental reference with full name(s) and phone number.
6. Applicants must be able to enter a legal and binding contract.
7. Incomplete, inaccurate or falsified information will be grounds for denial.
8. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance will be denied.

9. 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.
10. An application insufficient in Credit and Rental Requirements will require a full security deposit.
11. The total security deposit required will be that of the least qualified applicant among co-applicants.
12. The denial of one applicant will result in the denial of all applicants.
13. To qualify as a co-signer, you must be able to provide proof of a minimum monthly income of four (4) times the stated rent and show no negative credit reports.
14. The demeanor and behavior of the applicant during the showing and screening will be considered, and unacceptable behavior/demeanor may be grounds for denial. This includes, but is not limited to, aggressive, confrontational, or threatening behavior, raising your voice, profanity, creating a disturbance, and/or disrupting office operations.

INCOME REQUIREMENTS

1. Gross monthly household income must equal three (3) times the stated monthly rent. If monthly income does not equal three (3) times the stated monthly rent, a qualified co-signer and/or a full security deposit will be required. A qualified co-signer must demonstrate a minimum monthly income of four (4) times the stated rent and show no negative credit reports upon credit screening.
2. Verifiable proof of income is required. A current paycheck stub from your employer will be required if employment income is the basis for claimed household income. If unemployed, proof of other verifiable monthly income will be required. Verifiable income includes but is not limited to: 12 months' worth of bank account statements, spousal support/child support, trust accounts, social security, unemployment, welfare or other governmental assistance, grants/loans. Self-employed applicants will be required to show proof of income through copies of the previous year's tax return and must be verified through state records. A recorded business name or corporate filing may be sufficient to meet verification of self-employment.
3. Applications will be denied if a legal source of income cannot be verified.

RENTAL HISTORY REQUIREMENTS

1. 1 year (the preceding 12 months) of verifiable rental history from a third-party landlord, or home ownership (during the preceding 12 months) in applicant's name, is required. Home ownership is verified through the county tax assessor. Home ownership negotiated through a land sales contract must be verified through the contract holder. Less than 12 months' verifiable rental or ownership history will require a full security deposit.
2. An eviction within the last five (5) years of the date of the application will result in denial.
3. Rental History reflecting past due rent or an outstanding balance, including but not limited to property debt, will result in denial.
4. If a landlord gives a negative reference or refuses to give a reference, the application will be denied.
5. Three (3) or more 72-hour notices within a period of one year will result in a denial.
6. Three (3) or more NSF checks within a period of one year will result in a denial.
7. Rental history demonstrating noise or other documented complaints will result in a denial unless the landlord says they would re-rent to applicant.

CREDIT REQUIREMENTS

1. A credit history showing no negative reports is required for an unqualified approval. A negative report is considered any non-medical items 60 days past due or greater, collections in any amount, repossessions, liens, judgements or garnishments.
2. Credit history showing more than \$100 in debt, but less than 10 total collections will require a full security deposit.
3. Total collections exceeding 10 accounts (medical accounts not included) will result in a 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. A conviction (which here means a conviction, guilty plea, no contest plea, or charges pending at the time of the application) will result in denial:

- Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
- Felonies for drug-related crime, a 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.
- Misdemeanors for drug related crimes, person crimes, sex offenses, domestic violence, restraining order violations, weapons, stalking, criminal impersonation, possession of burglary tools, and financial fraud crimes, where the date of disposition has occurred in the last 5 years.
- 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.
- Conviction of any crime that requires lifetime registration as a sex offender will result in denial.

New Leaf Initiative

If an applicant would be accepted based on all other criteria but would be disqualified based solely on the above criminal criteria, the applicant may submit additional materials to Stark Firs to assist in an individualized assessment that may result in overturning the denial. Units will be held for a reasonable amount of time to conduct the individualized assessment, unless the unit was already committed to another applicant prior to applicant submitting *all* individualized assessment materials that the applicant wants Stark Firs to consider.

Materials that will aid in the individualized assessment include but are not limited to: letters from parole/probation officers, social workers, caseworkers, therapists/counselors, employers, and teachers; educational certificates and awards; rehab/treatment program certifications; and the applicant's personal statement. Applicants are encouraged to submit all materials at the time of their initial application.

Stark Firs will consider relevant mitigating factors, including, but not limited to: the facts and circumstances surrounding the crime, the age of the applicant at the time it was committed, how long ago the criminal act(s) occurred, how long it has been since the applicant's incarceration, whether there have been multiple convictions, and applicant's demonstrable efforts at rehabilitation. The following non-exclusive factors increase the likelihood that Stark Firs will overturn the denial:

- Conviction is not for a violent, sex, drug-related or burglary/robbery charge.
- Applicant has ongoing support from a qualified case worker, parole officer or other mental/behavioral health specialist.
- Applicant can provide letter of support stating services provided from above mentioned support specialist
- Crime free background for at least one (1) year from date application was submitted to owner/agent

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:

EQUAL HOUSING OPPORTUNITY MANAGER

14015 SE Stark St.
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.