

SCREENING GUIDELINES

We are an equal housing property manager. We do not discriminate on the basis of race, color, national origin, sex, religion, marital status, source of income, familial status, handicap, age, or sexual orientation.

We *do* discriminate, however, on the basis of how one pays rent, obeys the law, handles professional relationships, and treats property and neighbors. We work with neighbors and other landlords in the area to maintain the quality of the neighborhood. We want to find tenants who will enjoy the neighborhood and who will be good neighbors. To that end, we screen applicants carefully.

We have tried to list the guidelines by which we evaluate rental applications. **Completely** filling out the application is the first step in becoming a successful applicant.

While we try to be as objective as possible, we still exercise judgment in evaluating applications. If you feel that the information in a given blank on the application doesn't tell the whole story, that it warrants further explanation, please tell us more on the back of the application or on a separate piece of paper.

The screening process

1. Generally, we rent to the first person who gives us a complete, legible, without any blanks, application; one where we are able to verify all of the pertinent information; and which meets these guidelines. If, after a good-faith effort, we are unable to verify something on your application, we will go on to the next. This first-come-first-serve policy is not absolute. We give preference to existing tenants, for instance. If we receive several applications virtually simultaneously, we may choose among those based on strength of references or recommendations from agencies well-known to us. Depending on the unit, we may give preference to applicants without pets, or handicapped applicants.
2. We need complete information on everyone 17 years or older who will live in the property. Don't leave blanks. Put "n/a" if not applicable.
3. We require personal identification; picture ID, unless you've a credible reason for not having such and another way for us to verify who you are. Most common is a driver's license or state ID. We accept IDs from most government agencies. We accept certain other kinds, as well.
4. Sign the application. We will not consider an unsigned application.
5. We will check with one or two of your prior landlords. See #1 below.
6. We will verify your income. See #2 below.
7. We get a credit report on every applicant aged 17 or older. See #4 below for how we evaluate these. You have the right to dispute information we receive from a credit reporting agency. If we turn your application down, we will **tell** you how to contact them and deal with disputed information.
8. We will obtain a public records check (which shows evictions, restraining orders, and other civil actions) and a criminal records check. See #5 and #6 below.
9. We try to screen applications within twenty-four hours of receiving them, but because of weekends and other circumstances sometimes we can't.
10. If we won't rent to you, we'll tell you so.

11. If we agree to rent to you, within 24 hours we may require you to put down \$100 and sign an agreement to hold the property.

12. We consider applications valid for two weeks. We may destroy any application that is older than a month.

Our guidelines

1. We require a landlord reference. At a minimum, we require [1] a satisfactory current landlord reference; [2] a satisfactory prior landlord reference of 8 months' duration; or [3] a satisfactory referral from an approved rental program. We may accept family members as references. We also need two (2) years of housing history, meaning we want to know where you've lived—all your addresses—over the last two years.

We prefer to check with two of your landlords. That generally means your present landlord and your previous landlord. It is very important that you give us the information necessary to get in touch with these people. We believe that the way you dealt with your prior landlords and homes is the best possible indication of how you will deal with your next landlord and your next residence. We have separate rules if you have been a homeowner rather than a renter. Please inquire.

2. We will verify your income and assess its stability and reliability. Stability of income (demonstrated, for instance, by few job changes and steady employment) can help compensate for other factors. You can assist our verification process by:

a) giving us a copy of your last pay stub.

b) providing the information necessary to contact your employer; and authorizing it to verify your income and length of employment. If appropriate, signing an authorization so your employer can fax us what we need.

c) if you are self-employed, giving us copies of your last two years' tax returns. We require copies of the 1040 and, where appropriate, Schedules B, C, and D.

d) if you are retired, giving us copies of your pension statement, social security statement, tax returns, or other supporting documentation.

e) if you receive public assistance or food stamps (and wish such income to be considered) or social security or SSI or SSD, providing copies of award letters or other confirming documentation.

f) if you receive alimony or child support (and wish such income to be considered), giving us copies of court awards, bank statements, and the like. We need to verify both its amount and its dependability.

3. The combined total gross income of the applicants must be at least THREE (3) times the amount of the monthly rent. (If heat is included in the rent, your income must be 2.5 times the rent.) This requirement does not apply if you have a Section 8 voucher.

4. We will check your credit. Poor credit as such is not important to us. But unpaid liens, judgments, collections, and poorly rated accounts may be cause for your application to be denied. If you have poor credit or unpaid liens or outstanding judgments or collections and would like to explain why, do so on the back of the application. We won't rent to you if we can't get a credit report.

5. We will check to see if you have ever been evicted. While we have made exceptions in some cases—with sufficiently mitigating circumstances—normally we will not rent to someone who has previously been evicted. We do, however, give weight to approved renter rehabilitation programs.

6. We will check criminal and other court records.

a) Current use of illegal drugs is reason for rejection.

b) Conviction for manufacture or sale of controlled substances is reason for rejection.

c) Conviction for possession of controlled substances within the last several years is reason for rejection, although we consider the type and amount of the controlled substance.

d) Conviction for most felony and misdemeanor crimes against people or property, including those involving theft, dishonesty, assault, intimidation, or weapons charges, is reason for rejection. We are looking for people who will be good neighbors.

e) We sometimes make exceptions for applicants with criminal records, particularly those who have successfully completed rehabilitation programs known to and approved by us and who receive recommendations from such programs and from parole or probation officers. We also consider the nature of the crime and how long ago it happened.

7. We will allow only so many people to live in the unit. The application must state clearly who—names and dates of birth are required—will be living there. Our general rule is that no more than two people per bedroom are allowed in a given unit, but the rule may differ depending on the space and configuration in a given rental unit. For occupancy standard purposes, we don't count children under two. We recognize that families sometimes double up to save on housing costs, but we will not allow more than two families to rent a single unit, no matter how many people in each family. You should ask how this applies to the unit you're applying for and your particular household configuration.

8. If we are considering making an exception to these guidelines, we may visit your present residence, if in the Bandon/Port Orford area. If your home is excessively messy, dirty, and unkempt and uncared for, we may reject your application.

9. We will not rent to you if we uncover other information that leads us to believe that your tenancy would constitute a direct threat to the health or safety of other individuals in the complex or the neighborhood. If you lie on an application, by either omission or commission, your application may be rejected. If we discover the lie after we've rented to you, we may terminate your tenancy.

10. If your demeanor—your manners and behavior—during the application process is overly aggressive, confrontational, rude, unprofessional, or otherwise indicative of someone who won't get along with us or neighbors, we may reject your application.

11. We attempt to provide reasonable accommodation in rules, policies, practices, and services when such accommodation may be necessary to enable a handicapped person an equal opportunity to use and enjoy our property. If you feel you need such accommodation because of a physical or mental handicap, you need to ask for it. (We're forbidden by law asking you.) We may require appropriate documentation before granting such an accommodation.

12. We do make exceptions. Strong rental references are particularly valuable. But so, too, are exceptional income stability and reliability. So, for example, if your income is difficult to verify or you've just started a new job, but your rental references are excellent and are of much longer duration than our minimum requirement, we might make an exception without requiring an additional deposit. In other cases, if you are unable to meet one of these guidelines, we may consider increased rent or an extra deposit—or, in rare circumstances a co-signer—to compensate for not meeting these standards.

_____ date _____

Tenant signature

_____ date _____

Tenant signature

RETURN THE SIGNED GUIDELINES WITH YOUR COMPLETED APPLICATION

