

# Applicant Screening Criteria

*New criteria effective April 7, 2025*

Applicant is urged to review the screening criteria to determine if requirements can be met.

The denial of one applicant will result in the denial of the entire application.

**IDENTIFICATION** – At time of application, each adult applicant (persons 18 years and over and emancipated minors) shall provide copies of two forms of government issued identification, one of which shall be a current valid photo ID.

**SOURCE OF INCOME** – At the time of application, it shall be the obligation of the applicant(s) to provide proof of their monthly income. Gross monthly income shall be equal to 3 times the monthly rent and must be from a verifiable legal source. If income is within \$200 of 3 times the rental amount an increased deposit and/or cosigner will be requested. Generally accepted documentation may include: If you are new hire please have your employer provide us with a business card as well as a letter on letterhead with your hire date, hourly rate of pay and how many hours you will be working on a regular basis. If employed, copies of pay stubs for the most recent one month pay period as follows: if paid monthly, most recent 1 paystub; if paid bi-weekly most recent 2 paystubs; if paid weekly most recent 4 paystubs. If self-employed a copy of the last year's tax return. If you do not have a job but have an amount equal to one year's worth of rent, we will consider that as your verifiable income if a current bank statement is provided. Unemployment is considered a verifiable source of income.

\*Due to fluctuation in tips, bonuses and overtime these items will not be considered unless 6 months of additional steady income can be shown on your paystubs. If income is based on commissions, one year of paystubs will be required.

**HOUSING REFERENCES** – The applicant(s) shall provide information necessary to verify current and previous rental history for the past three consecutive years, including Landlord names, phone numbers and fax numbers (if applicable). If the applicant's housing during the past three years has included home ownership, mortgage payment history shall be considered. MOST CURRENT FOUR YEARS OF EVICTION FREE RENTAL HISTORY REQUIRED (except for general eviction judgements entered on claims that arose on or after 04/01/2020 and before 03/01/2022). Rental history from family members or friends does not count as sufficient rental history verification. If applicant is unable to provide the past 3 consecutive years of verifiable rental history a co-signer and/or an increased deposit will be required.

**CREDIT HISTORY** – Credit history will be based off of your credit score per the following:

- A. Anything 579 and below is grounds for immediate denial
- B. 580 - 669 Full additional deposit will be required

Any discharged bankruptcy/ foreclosure in the last 24 months will require an additional FULL deposit. Credit not yet established will require a co-signer and/or a full additional deposit.

**COSIGNER QUALIFICATION CRITERIA** - A co-signer will be APPROVED if all qualifications below are met, **if the cosigner does not meet any 1 of the following criteria then the cosigner will not qualify.**

**Rental History:** Past 3 years of valid and verifiable rental or mortgage history with no late payments.

**Income:** 4 times the rental amount of the unit and must be from a verifiable legal source.

**Credit History:** MUST have excellent credit; NO collections, charge offs or judgements.  
Any bankruptcy (open and/or discharged) will result in denial.

**SECTION 8 APPLICANTS CRITERIA** – All Section 8 applicants are required to meet the same criteria as stated above, with the exception that the applicant only needs to meet 3 times the amount of their portion of the rent.

**DEMEANOR AND BEHAVIOR** – The behavior and demeanor of all applicants during the application process will be considered while determining approval.

**Disclaimer:** *If your credit reports show any utility or housing related accounts in collections or that you owe any monies to your current or past landlords; all delinquent accounts must be paid in full before we approve your application. Proof of payment in full is required.*

**INCOMPLETE, INACCURATE, OR FALSIFIED INFORMATION** – Any information that is incomplete, inaccurate, or falsified, will be grounds for immediate denial of application.

**ARREST AND CONVICTIONS** – We will consider criminal convictions or pending charges only for conduct that is presently illegal in this state and is: (a)A drug-related crime, but not including convictions based solely on the use or possession of marijuana; (b)A person crime; (c)A sex offense; (d)A crime involving financial fraud, including identity theft and forgery; or (e)Any other crime if the conduct for which the applicant was convicted or charged is of a nature that would adversely affect: (A)Property of the landlord or a tenant; or (B)The health, safety or right to peaceful enjoyment of the premises of residents, the landlord or the landlord’s agent.

A single Conviction for any of the following, subject to the results of any review process, shall be grounds for denial of application.

A. Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.

B. Felonies not listed above involving: drug-related crime (not including convictions based solely on the 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 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 10 years.

C. Misdemeanors involving: drug related crimes (not including convictions based solely on the use or possession of marijuana); person crimes; sex offenses; domestic violence; violation of a restraining order; stalking; weapons; criminal impersonation; possession of burglary tools; financial fraud crimes; where the date of disposition has occurred in the last 7 years.

D. 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 5 years.

E. Conviction of any crime that requires lifetime registration as a sex offender, or for which applicant is currently registered as a sex offender, will result in denial.

If an applicant has pending charges or a conviction under these criteria, that may otherwise disqualify them, they may submit additional information in writing along with the application. We will then perform an individual assessment to determine their approval or denial.

**NONDISCRIMINATION POLICY** – We operate in compliance with Fair Housing Law. We do not discriminate against applicants based on the race, color, religion, sex, sexual orientation, gender identity, national origin, marital status, familial status, disability, age, source of income of the applicant or any other federal, state or locally protected class.

**APPLICANTS SHOULD CONSIDER THE FOLLOWING LIMITATIONS –**

- Occupancy may not exceed two persons per bedroom.
- Animals are only permitted after required forms and documentation are received and approved.
- Landlord requires tenant maintain Renters Liability Insurance in the amount of \$100,000 liability coverage and list Landlord as Interested Party. If tenant’s household income falls at or below 50% of the median for the area, Renter’s Liability Insurance may not be required.

\*\* If any applicant needs assistance, known as “reasonable accommodation” in the application process please advise the Landlord at the time of applying.

**Disclaimer:** *If your credit reports show any utility or housing related accounts in collections or that you owe any monies to your current or past landlords; all delinquent accounts must be paid in full before we approve your application. Proof of payment in full is required.*

**GROUND FOR DENIAL WILL RESULT FROM THE FOLLOWING FOR ALL APPLICANTS:**

Falsification of the rental application  
A credit score of 579 or below  
Any "open" bankruptcy  
Unverifiable social security number  
Verifiable income less than the required amount  
Any verifiable unpaid eviction showing on credit report or confirmed with landlord  
3 or more late payments and/or NSF checks in total within a consecutive 3 year period  
2 or more noise complaints and/or other material non-compliance within a 12-month rental period (current and/or previous)  
Unverifiable income  
Unfavorable rental history  
Convictions or pending charges as listed in the section titled "Arrests and Convictions"  
Any applicant currently using illegal drugs will be denied. If approved for tenancy and later drug use is confirmed, termination shall result.

Applicant screening is processed by Ned Baker Real Estate. Public records report (evictions and convictions) and credit reports are provided by either: Advanced Reporting PO Box 12398, Salem, OR 97309 (V) 503-375-0451 or by Pacific Screening, PO Box 25582, Portland, OR 97298 Phone: (800) 707-1941. If your application is denied based upon information received from any of the above, you will be notified of the fact at the same time you are notified of the denial. A follow up letter of explanation will also be mailed. You have the right to appeal the accuracy of the information by submitting your appeal in written form to our office located at 2339 State St, Salem, OR 97301.

**Disclaimer:** *If your credit reports show any utility or housing related accounts in collections or that you owe any monies to your current or past landlords; all delinquent accounts must be paid in full before we approve your application. Proof of payment in full is required.*