



# Northwest REALTY CONSULTANTS

## 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 legal 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 & neighbors. We want to find tenants who will enjoy the neighborhood and who will be good neighbors, so we screen applicants carefully.

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, please tell us more on a separate, attached piece of paper. There is a \$35 *per* person processing fee.

### 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 within a few days' time. If, after a good-faith effort, we are unable to verify something on your application, we will go on to the next one. The first-come-first-serve policy is not absolute. 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 or even someone willing to pay more rent.
- 2) We need complete information—that means a complete application—on everyone 18 years or older who will live in the property. Do not 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.
- 4) Sign the application. We will not consider an unsigned application.
- 5) We will check with one or more 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 18 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 the disputed information.
- 8) We will obtain a public records check which shows evictions, restraining orders and other civil actions as well as a criminal records check. See #5 & #6 below.
- 9) We try to screen applications with 24 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. We'll send you a letter saying why (the reason may simply be because we have rented to someone else) and where applicable, telling you how to contact the credit agency that gave us a report on you.

### Our guidelines:

- 1) We require a landlord reference. You must have both a positive current landlord reference as well as positive references for all past landlords listed. Family members do not count. We also need four years of housing history, meaning we want to know where you lived (all of your addresses) over the last four years.

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. The manager also reserves the right to decline to rent to groups of persons lacking common rental history with two landlords.

- 2) We will verify your income and assess its stability and reliability. Stability of income (demonstrated 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 showing year-to-date earnings.
  - b. Providing the information necessary to contact your employer and authorizing it to verify your income and length of employment.
  - c. If you are self-employed, giving us copies of your last two years' tax returns as well as copies of any quarterly tax filings for the current tax year. We require copies of the 1040 and, where appropriate, Schedules B, C, & D. If you do not have this information, we reserve the right to deny your application.
  - 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 for 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.*
- 4) We will check your credit and require a score of at least 650, compensating factors can change this. We primarily are looking for unpaid liens, judgments, collections and poorly rated & past due accounts that would be cause for denial. If you have poor credit or unpaid liens or outstanding judgments or collections and would like to explain why, do so on an attached, separate piece of paper. 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. Normally, we do not rent to anyone who has previously been evicted.
- 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 is reason for rejection
  - d. Conviction of a felony is reason for rejection. We will not rent to you if you have been convicted of a felony; no exceptions.
  - e. Conviction of a misdemeanor may be reason for rejection especially if it involved theft, dishonesty, assault, intimidation, harassment, property damage or weapons charges. Depending on how long ago the misdemeanor occurred also plays a part in our decision.
- 7) We will only allow so many people to live in the unit. The application must clearly state who—names and dates of birth are required—will be living there. Our rule is that no more than two people per bedroom are allowed in a given unit with exceptions made for children under two years old. We recognize that families sometimes double up to save on housing costs, but we reserve the right to 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's configuration.
- 8) If we are considering making exceptions to these guidelines, we may visit your present residence if in the Albany/Corvallis 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 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 with no consequence to us.
- 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 an accommodation because of a physical or mental handicap, you need to ask for it! (We're forbidden by law to ask you.) We may require appropriate documentation before granting such an accommodation.
- 12) We do make exceptions (except in cases of felony convictions). 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 additional deposit. In other cases, if you are unable to meet one of these guidelines, we may consider increased rent or increased security deposit—or in rare circumstances, a co-signer—to compensate for not meeting these standards.