



REAL ESTATE SERVICES

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APPLICANT SCREENING CRITERIA

Hayden Group, LLC Property Management does not discriminate based on race, color, religion, national origin, familial status, disability, or legal source of income. In addition, we do business in accordance with local, state, and Federal Fair Housing Law.

We strive to maintain the quality of the homes we manage. We have a very thorough applicant screening process. Applications must be complete in full by all residents 18 and over. Application screening fee is **\$50** per applicant and must be paid by certified funds (Money Order or Cashiers Check) **NO CASH**. We require a copy of the most recent pay stub and a current, government issued, photo ID for each applicant 18 and over. Once the application is processed, the application screening fee is non-refundable. Multiple applications for the same property will be processed in the order that they are received. The first application will be processed and if approved, any other applications and screening fees will be returned. Once approval has taken place, a \$200 holding deposit must be paid by certified funds within 24hrs, which will then be applied to your security deposit. The \$200 is forfeited if occupancy is not taken after approval. Renter's insurance is required throughout tenancy (unless otherwise noted).

General Requirements

- ▶ A complete & accurate application with phone numbers (Incomplete applications will be returned).
- ▶ Each applicant 18 and over will be required to qualify individually and each must meet the requirements.
- ▶ Applicant must be able to enter a legal and binding contract; a 12-month lease required, unless otherwise noted.
- ▶ Incomplete, inaccurate, or falsified information will be grounds for denial.
- ▶ Any individual who may constitute a direct threat to the health and safety of an individual, the complex, neighborhood, premises/property, or the property of others will be denied.
- ▶ Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance will be denied.
- ▶ Termination will result if applicant(s) are approved for tenancy and later illegal drug use is confirmed.
- ▶ The denial of one applicant will result in the denial of the entire application.

Rental History Requirements

- ▶ Two years of verifiable rental or mortgage history from a current third party is required. Home ownership is verified through the county tax assessor. Mortgage payments must be current. Home ownership negotiated through a land sales contract is verified through the contract holder.
- ▶ If you have received non-payment notices of three or more within a year, the application will be denied.
- ▶ Rental history reflecting past due rent or an outstanding balance will be denied. Unpaid balances, which include any unpaid charges that are referred to a debt collection agency or that are reflected in judgements against applicant(s), that occurred on/after April 1, 2020 and before March 1, 2022, will not result in a denial.
- ▶ Within a year, if you have had three or more checks bounce (dishonored), the application will be denied.
- ▶ If a landlord gives a negative reference (including three or more material non-compliance occurring in the last two years) or refuses to give a reference, the application will be denied.

▶ Applicant will be denied for general eviction judgments that occurred within the past five years. Eviction judgments that occurred on/after April 1, 2020 and before March 1, 2022 are not grounds for denial. Eviction judgments in favor of the applicant(s) or that were dismissed will not be considered as grounds for denial.

Income Requirements

- ▶ Verifiable monthly household income should equal 2 ½ times the stated monthly rent. If applicant(s) are using housing assistance as a source of income, then the portion of rent that is paid through assistance is excluded from the stated rent requirement. Therefore, applicant(s) would be required to meet the income requirement based on the rent they will be paying (total rent minus rent paid by assistance).
- ▶ Verifiable income or liquid assets equal to 2 ½ 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, and employment. Self-employed applicants will be required to show proof of income through copies of the previous year's tax returns. Self employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to meet verification of employment.
- ▶ Verifiable employment of a minimum of Twelve (12) months is required as a source of income. If applicant(s) have less than twelve (12) months of verifiable employment, a qualified co-signer or an additional security deposit will be required.
- ▶ If applicant does not meet income standards, application will be denied.

Credit Requirements

- ▶ Unpaid collections that total ten or more and are not related to medical expenses will result in the denial of applicant(s).
- ▶ If applicant(s) has negative or adverse credit on the applicant(s) consumer credit report, a qualified co-signer or an additional security deposit will be required.

Renters insurance

- ▶ All tenants are required to carry, throughout tenancy, a minimum level of liability insurance of \$100,000.
- ▶ Hayden Group must be listed as an interested party on the policy.
- ▶ Renters insurance is not required if the household income of the tenant is equal to or less than 50 percent of the area median income, adjusted for family size as measured up to a five-person family, as determined by the Oregon Housing Stability Council based on information from the United States Department of Housing and Urban Development or if the unit is subsidized with public funds (Not including Housing Choice Voucher's).
- ▶ Proof of renters insurance must be provided before taking possession of a property.

Criminal conviction

- ▶ A public record search will be completed on each applicant to determine if an applicant has a conviction for crimes under ORS 90.303(3). This includes charges that may be pending as of the application. Any conviction will result in a denial.
- ▶ If Applicant(s) has a conviction, including charges that may be pending as of the application, and conduct for which the applicant(s) was convicted of would negatively affect the property, a tenant, the safety, the health, or the right to peaceful enjoyment of the property or its residents, or the landlord and its agents, then such a conviction will result in a denial.
- ▶ Any applicant convicted of a misdemeanor or felony will be denied.
- ▶ If an applicant(s) is currently a registered sex offender or has a conviction that requires lifetime registration as a sex offender, the applicant(s) will be denied.
- ▶ Previous arrests that did not result in a conviction or records that have been expunged will not be considered.

- ▶ If applicant(s) has a conviction that would disqualify them due to the above criteria then applicant(s) may submit additional information with their application so that an individualized assessment can be performed.
- ▶ If applicant(s) are denied based upon Criminal conviction criteria, applicant(s) may request an individualized assessment after the denial as long as applicant(s) have satisfied all other required criteria as allowed by law.
- ▶ Individual's assessment will review all supplemental evidence (if any) and will consider the following:
 1. The nature and severity of the incidents that would lead to a denial;
 2. The number and type of incidents;
 3. The time that has elapsed since the date the incidents occurred; and
 4. The age of the individual at the time the incidents occurred.