

Screening Criteria I

Thank you for your interest in applying at one of our apartment communities. Cascade Management, Inc. (CMI) is committed to Fair Housing and follows the laws of Equal Opportunity Housing, the Fair Housing Act, the Violence Against Women Act, the Rehabilitation Act and the Americans with Disabilities Act (ADA). All reasonable accommodation request should be sent to the property you are applying to **Attn: Property Name**.

If you would like to review the property selection policy please request a copy from the Community Manager.

OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in a unit. A bedroom is defined as a space within the premises used primarily for sleeping, with at least one window, contains at least 70 square feet and is configured so as to take the need for a fire exit into account.
2. Maximum occupancy is two (2) persons per bedroom plus one additional person. The minimum allowed occupancy is one (1) person per bedroom. Exceptions to this rule shall be made on a case by case basis on a standard of reasonableness.

GENERAL REQUIREMENTS

1. A complete and accurate application is required. Incomplete applications will be returned for completion.
2. Each applicant will be required to qualify individually and provide accurate photo identification.
3. Primary applicants must be able to enter a legal and binding contract.
4. Student Status eligibility requirements as per the program of the property.

INCOME REQUIREMENTS

A monthly household income should equal 2 times the stated monthly rent. (Does not apply to Section 8 applicants.) (Properties with PDC/PHB funding have an income to rent ratio of 1.5.)

1. All income and assets must be reported and must be verified.
2. Application will be denied if all income sources cannot be third party verified.
3. False or fraudulent statements will automatically lead to a denial of your application.
4. You must meet the income limit for the program/complex you are applying at.

RENTAL REQUIREMENTS

1. Twelve months of verifiable contractual rental history within the past 2 years from a third party landlord or home ownership is requested. If not provided, rental history demonstrating documented noise or disturbance complaints will be a cause for denial of your application.
2. Home ownership will be verified through the county tax assessor's office. Mortgage payments must be current. Home ownership negotiated through a land sales contract must be verified through the contract holder.



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3. Three years eviction free rental history will be required. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.
4. Rental history reflecting any unpaid damages or past due rent >\$100 will be a cause for denial of your application.

CREDIT REQUIREMENTS

Credit will be reviewed. No rental history and/or negative credit will result in denial. Negative credit is defined as:

1. Bankruptcy reported within 1 year from the date of application
2. Bankruptcy reported prior to 1 year from the date of application and negative information followed the bankruptcy
3. Involuntary repossession
4. More than 10 collections (not related to medical expenses)

RENT WELL GRADUATES

If applicant fails to meet any criteria related to credit, evictions and/or landlord history, and applicant has received a certificate indicating satisfactory completion of a tenant training program such as “Rent Well”, Owner/Agent will consider whether the course content, instructor comments and any other information supplied by applicant is sufficient to demonstrate that the applicant will successfully live in the complex in compliance with the rental agreement. Based on this information, Owner/Agent may waive the credit, eviction and/or landlord history screening criteria for this applicant.

CRIMINAL CONVICTION CRITERIA

Upon receipt of the rental application and screening fee, Owner/Agent will conduct a search of public records to determine whether the applicant or any proposed tenant has charges pending for, been convicted of, or pled guilty or no contest to, any: drug-related crime; person crime; sex offense; crime involving financial fraud, including identity theft and forgery; or any other crime if the conduct for which the 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 residents, the landlord or the landlord’s agent. A single conviction, guilty plea, no contest plea or pending charge for any of the following shall be grounds for denial of the rental application. If there are multiple convictions, guilty pleas or no contest pleas on the applicant’s record, Owner/Agent may increase the number of years by adding together the years in each applicable category. Owner/Agent will not consider expunged records.

- a) Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, manufacturing or distribution of a controlled substance unless applicant provides evidence acceptable to Owner/Agent that applicant has been crime-free for at least 10 years since the later of: i) the date of release from incarceration; or ii) completion of parole.



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- b) Felonies not listed above involving: drug-related crime; 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.
- c) Misdemeanors involving: drug related crimes, person crimes, sex offences, weapons, violation of a restraining order, criminal impersonation, criminal mischief, stalking, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years.
- d) Misdemeanors not listed above involving: theft, criminal trespass, 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.
- e) Conviction of any crime that requires lifetime registration as a sex offender will result in denial.

APPLICATION PROCESS

1. Complete the application on the designated form.
2. You will be placed on the bedroom size waiting lists you qualify for. If requested, the manager will provide you with an approximate timeframe for how long the waiting list is running.
3. Pay your non-refundable credit/screening fee of \$35.00 when appropriate.
4. Once your application is selected for processing, be prepared to wait 1-2 business days for the application screening process.
5. Once screening has been approved an execution deposit may be collected within two (2) business days after screen results are received. Failure to comply with this requirement will remove you from the application process.
6. Applicants will be required to pay a refundable security deposit. The amount of the security deposit is based on the specific property requirements.

WAITING LIST POLICY

Your application may be removed from the waiting list for the following reasons:

1. At your request.
2. You no longer qualify under the guidelines for the complex.
3. You have not contacted management for 60 days.
4. At the second refusal when offered a unit.
5. We have been unable to contact you by phone on three (3) or more occasions.
6. Your phone is no longer in service.



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7. You were offered and accepted a unit within the complex (your name will be removed from all other waiting lists within that complex).
8. You are unable or unwilling to disclose information necessary to income qualify within three (3) business days of request made by management

Please Note: You will be notified in writing of your removal from the waiting list.

LIVE-IN CAREGIVER

Applicants requiring the assistance of a permanent or temporary live-in caregiver will be required to have the caregiver fill out an application and pay a screening fee of \$ 12.00 . A limited screening involving a credit report (for identification purposes only) and a criminal background check will be performed. The caregiver must meet requirements regarding criminal history or their application will be denied.

APPLICATION REJECTION POLICY

If your application is rejected due to negative and/or adverse information being reported, you may:

1. Contact the company that supplied the information to discuss your application.
2. Contact the credit-reporting agency to identify who is reporting unfavorable information.
3. Correct any incorrect information through the credit-reporting agent as per their policy.
4. Request the credit-reporting agency to submit a corrected credit check to the appropriate screening company. Upon receipt of the corrected information your application will be reevaluated for the next available unit.

Be Advised: Incomplete, inaccurate or falsified information will be grounds for denial. Any verifiable information provided to Landlord indicating that applicant's tenancy would constitute a direct threat to the health, safety and welfare of other individuals or whose residency would result in substantial physical damage to the property of others.

If your application has been denied and you feel you qualify as a resident under the criteria above, you may:

1. Submit a written explanation appealing your denial to: **Equal Housing Opportunity Manager, 13221 SW 68th Parkway Suite 310, Portland, OR 97223**

If the appeal is granted, you will be returned to the wait list as follows: appeal requests submitted within 3 business days of the denial will result in you being restored to your original position on the waitlist; appeal requests submitted beyond three (3) business days of the denial will result in you being restored at the bottom of the waitlist.



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