

OREGON RENTAL CRITERIA FOR RESIDENCY

(not for City of Portland)

Complete Application Requires the Following

- Rental application entirely filled out and signed by applicant
- \$45 application fee
- Proof of income (showing income for 60 days)
- Photo ID (government issued)
- Social Security Card or ITIN Card/Letter
- Photo of Animal and current Vaccination Records
- Housing Assistance documents
- Roommates must turn in their applications together

Approval to Rent

Move-in deposit(s) must be paid by 5:00 PM the following business day, after the approval date. Deposits must be paid by money order or cashier's check only (and must be separate payments). Rent must begin no later than 14 days from approval date.

Pro-rated Charges

Tenants are responsible to pay a full month of rent upon move-in. The 2nd month's charges are pro-rated from the initial (move-in) month. Pro-rated rent calculation is based on a 360-day year composed of twelve months of 30 days each.

Smoking Policy

All rentals are NON-Smoking. No marijuana, medical or otherwise, may be grown, stored or consumed on the premises without prior consent of Utopia Management, Inc. The term "smoking" means inhaling, exhaling, breathing, carrying or possessing any lighted cigar, cigarette, pipe, other tobacco product or lighted produced in any manner including medical marijuana of any form. Smoking damage will never be considered normal wear & tear.

Occupancy Policy

1. Occupancy is based on the number of bedrooms in a unit. (A bedroom is defined as a habitable room that is intended to be used primarily for sleeping purposes, contains at least 70 sq. ft and is configured so as to take the need for a fire exit into account.)
2. The general rule is two persons per allowed per bedroom. Owner/agent may adopt a more liberal occupancy standard based on factors such as size and configuration of the unit, size and configuration of the bedrooms, and whether any occupants will be infants.

Screening Process / Timeline

Once your completed application, along with the screening charge has been received, it will be verified as "complete". Applications are processed in the order they are received. An application is not considered received until it is complete. Generally speaking, the approval process takes 3 business days. Utopia Management, Inc. employs the services of a third party screening company to conduct credit screening, employment verification, rental verification, rental history, as well as a review of public and criminal records. Utopia Management, Inc and/or Background Investigations may contact employers, previous landlords, and any other references you have provided or that show up on your consumer credit report. Verification of income and/or assets may take place. Once approved, applicant has one business day to pay applicable deposits and sign an execute agreement. Utopia will consider a failure to respond, pay deposits, or sign execute agreement as an applicants refusal of the rental property and the next application will be processed. Current vacancies are listed on our website at www.utopiamanagement.com. During the time of showing, Owner/Agent does not have knowledge of the number of applicants, if any, ahead of this application.

Fair Housing Laws

Landlord has a non-discrimination policy as required by federal, state, or local law and does not discriminate against any applicant because of the race, color, religion, sex, sexual orientations, national origin, martial status, familial statues or source of income of the applicant.

General Statements

1. Current, positive, government-issued photo identification that allows Owner/Agent to adequately screen for criminal and or credit history will be required.
2. Each applicant will be required to qualify individually or as per specific criteria.
3. Inaccurate, incomplete or falsified information will be grounds for denial of the application.
4. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
5. Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the premises, or the property of others, will be denied tenancy.
6. Each person 18 years of age or older must complete and sign an application and only approved applicants may reside in a property. The denial of one applicant will result in the denial of the entire application.

Rental History

1. **Twelve months of verifiable** Contractual rental history from a current, unrelated, third party landlord, or home ownership is required. Less than 12 months will require an additional deposit.
2. **Three of more notices** of nonpayment of rent within one year will result in a denial.
3. **Three or more dishonored** checks within one year will result in a denial.
4. **Rental history reflecting any past due** and unpaid balances to a landlord will result in a denial.
5. **Rental history including three** or more noise disturbances or any material non-compliance with the rental agreement or rules within the past two years will result in a denial.

Income Criteria

1. **Monthly income** should be at least 3 times stated rent, and must be from a verifiable, legal source. If an applicants income is between 2.5 and 3 times the rent will be required to pay an additional security deposit. Income below two and one half times the stated rent will result in denial. **If applicant will be using local, state, or federal housing assistance as a source of income, "stated rent" as used in this section means that portion of the rent that will be payable by applicant and excludes any portion of the rent that will be payable by applicant and excludes any portion of the rent that will be paid though the assistance program. **
2. **Twelve months of verifiable employment** will be required if used as a source of income. Less than 12 months verifiable employment will require an additional security deposit.
3. **Applicants using self-employment income** will have their records verified through the state corporation division, will be required to submit records to verify their income, which records may include the previous year's tax returns.
4. Application will be denied if the legal source of income cannot be verified.

Credit Criteria

1. **A minimum credit score of 600** is required. A credit score below 600 will result in denial.
2. **Consumer debt equal to or greater than \$1,000** in collections will result in a denial. **medical and student loan debt do not count**
3. Chapter 7 bankruptcies must be discharged for six (6) months and have positive established credit. Lack of established credit since bankruptcy will result in increased deposit. Chapter 13 bankruptcies will be accepted with positive payment history to repayment plan. Negative reporting after a bankruptcy will result in denial. Bankruptcies discharged past 7 years will not be utilized in decision making process.
4. Non-Financially Responsible Resident's credit will not be a determining factor.

Criminal History

Upon receipt of the Rental Application and screening fee, Owner/Agent will conduct a search of public records to determine whether applicant or any proposed resident or occupant has a "Conviction" (which means: charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea), for any of the following crimes as provided in ORS 90.303(3): 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 residents, the landlord or the landlord's agent. Owner/Agent will not consider a previous arrest that did not result in a Conviction or expunged records.

Pending Charges (which have not been dismissed). Pending charges for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate unit is still available, the processing of the application will be completed. No unit will be held awaiting resolution of pending charges.

If applicant, or any proposed occupant, has a Conviction in their past which would disqualify them under these criminal conviction criteria, and desires to submit additional information to Owner/Agent along with the application so Owner/Agent can engage in an individualized assessment (described below) upon receipt of the results of the public records search and prior to a denial, applicant should do so.

Otherwise, applicant may request the review process after denial as set forth below, however, see item (c) under "Criminal Conviction Review

Process" below regarding holding the unit.

A single Conviction for any of the following, subject to the results of any review process, shall be grounds for denial of the Rental 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; person crime; sex 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 not listed above involving: drug related crimes, 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 5 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 3 years.

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

Criminal Conviction Review Process

Owner/Agent will engage in an individualized assessment of the applicant's or other proposed occupant's, Convictions if applicant has satisfied all other criteria (the denial was based solely on one or more Convictions) as required by local, state, and federal law, and:

1. Applicant has submitted supporting documentation prior to the public records search; or
2. Applicant is denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation.

Supporting documentation may include:

- I) Letter from parole or probation office;
- II) Letter from caseworker, therapist, counselor, etc.;
- III) Certifications of treatments/rehab program;
- IV) Letter from employer, teacher, etc.
- V) Certification of trainings completed;
- VI) Proof of employment; and
- VII) Statement of the applicant

Landlord will also perform an individualized assessment if no supplemental information is received as required by any local, state or federal law.

Owner/Agent will:

- (a) Consider relevant individualized evidence of mitigation factors, which may include: the facts or circumstances surrounding the criminal conduct/ the age of the convicted person at the time of the conduct' time since the criminal conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple Convictions as part of this process.
- (b) Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.
- (c) Hold the unit for which the application was received for a reasonable time under all the circumstances to compete the review unless prior to receipt of applicant's written request (if made after denial) the unit was committed to another applicant.

Pet Criteria

Pet are permitted at certain properties and are at the sole discretion and approval of Owner/Agent. If approved, an increased deposit of \$500 per pet is required. Pet Rent of \$50 per pet per month will apply. During tenancy, a tenant must receive approval by the Landlord PRIOR to having the pet in the home. The increased deposit is required within 48 hours approval. "Pet sitting" is NOT allowed at any property. If a tenant allows a pet onto the property, without prior approval, the tenant is subject to a non-compliance fee or termination of tenancy.

Rent Well Graduates

If applicant fails to meet any criteria related to credit, eviction and/or rental history, and applicant has received a certificate indication 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 applicant will successfully live in the rental in compliance with the Rental Agreement. Based on this information, Owner/Agent may waive strict compliance with the credit, eviction and/or rental history screening criteria for this applicant.

Withdrawal Before Approval

If you or any co-applicant withdraws an Application or notifies us that you've changed your mind about your mind about renting the dwelling unit, we'll be entitled to retain all screening fees as liquidated damages, and the parties will then have no further obligation to each other.

Non-Approval

Notification of non-approval may be in person, by mail, telephone, or electronic means such as text or email. You must not assume approval until you've received actual notice of approval.

Co-signer(s)

Utopia Management, Inc. does not accept co-signers.

Notice to or From Co-applicants

Any notice we give you or your co-applicant is considered notice to all co-applicants; and any notice from you or your co-applicant(s) is considered notice from all co-applicant(s).

Keys or Access Devices

We will furnish keys and/or access devices only after: 1. All parties have signed the Lease Contract and other rental documents referred to in the Lease Contract; an 2. All applicable rents and security deposits have been paid in full.