



Images Properties Rental Criteria

Please Read Carefully



GENERAL STATEMENTS:

1. Current government-issued photo ID or expired government-issued photo ID along with other corroborating documentation of identity.
2. Each applicant will be required to qualify individually per all criteria except income.
3. Inaccurate, incomplete or falsified information will be grounds for denial.
4. 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.
5. Decisions on approval for tenancy, security deposits, co-signer requirements, and qualification for applicable specials are made using all the information provided in each application.

OCCUPANCY POLICY:

1. Occupancy is based on the number of bedrooms (defined as space of at least 70 sq. feet, primarily for sleeping, configured to take the need for a fire exit into account).
2. 2 occupants per bedroom plus 1 additional occupant. Other occupant(s) allowed if under 2 years of age, staying with parent(s) or other adult(s) having legal custody.

INCOME REQUIREMENTS

1. At least 2 ½ times the combined monthly rent, pet rent, utilities and other monthly charges.
2. Current employment must be verifiable and/or future employment confirmed.
3. Self-employed or Unemployed applicants must show verifiable income sufficient to pay ongoing rent.

EVICITION POLICY:

1. Eviction free for a minimum of 1 year.
2. Open eviction proceedings, or evictions within 1 year, will result in denial.
3. Past evictions that are 2 to 3 years old will be evaluated in conjunction with the screening as a whole and may result in an increased security deposit, requirement of a co-signer, or denial.

RENTAL HISTORY:

1. 2 years verifiable rental history and/or mortgage history.
2. Lack of rental/mortgage history may result in an increased security deposit and/or requirement of a co-signer.
3. Increased security deposit, a co-signer, or denial may be required due to negative factors such as, but not limited to:
 - a. 3 or more notices for nonpayment of rent in 12 months.
 - b. 3 or more dishonored checks in 12 months.
 - c. 3 or more notices for noncompliance with the rental agreement in 12 months.

RENT WELL GRADUATES:

If applicant(s) fail to meet any criteria, other than income or criminal qualification, and has received a certificate proving completion of a tenant training program like "Rent Well," it will be taken into consideration regarding the approval, security deposit, and possible co-signer requirements.

CREDIT REQUIREMENTS:

1. Negative or lack of credit history may result in an increased security deposit and/or requirement of a co-signer.
2. Unpaid debt (excluding student loans or medical expenses) may result in an increased security deposit and/or the requirement of a co-signer, or denial.

CRIMINAL CRITERIA:

1. No conviction involving, but not limited to sex crimes, obscenity, or like crimes.
2. No conviction for a class A or B felony within the last 10 years.
3. No conviction for a class C felony, A misdemeanor, or equivalent by state, with a date of disposition within the last 5 years.
4. No conviction for a class B misdemeanor, or other misdemeanors involving theft, dishonesty, and/or related violations, child endangerment or like crimes (ORS 167.060 through 167.100) with a date of disposition in the last 24 months.
5. Convictions for crime(s) constituting a possible threat to physical or emotional health, safety, or property of other Residents may result in a denial.
6. Marijuana related convictions are excepted from the criminal criteria.
7. Repeat of criminal conviction within the past 3 years will result in denial.
8. Failure of one or more criminal criteria will result in denial.
9. Pending charges for the types of crimes listed above will be cause for denial of application.
10. A Conditional Discharge for the type of crime listed above will be cause for a denial.

DENIAL:

1. Denial of one applicant is a denial for all applicants.
2. An Adverse Action Letter will be mailed including a statement of the basis of denial.

REVIEW OF DENIAL:

1. Submit a written explanation of circumstances along with proof of, or correction of, incorrect information to the contact information provided on Adverse Action Letter.
2. Attach a copy of the Adverse Action Letter.
3. Review may take up to ten business days.
4. No unit will be held during this process.

APPLICATION PROCESS FOR RESIDENCY:

1. Select a rental unit or apply for waiting list.
2. Any adult that will reside in the unit must complete an individual application. Exceptions may apply.
3. A person under the age of 18 may be legally able to enter into a rental contract, please inform us and provide appropriate documentation.
4. Pay a non-refundable charge of \$50.00 per applicant unless otherwise stated.
5. Applications are valid for 3 months from submission.
6. Applicant(s) applying to be added to an existing rental agreement pay a \$40.00 application fee.
7. A completed, signed application with proper payment and all required documentation starts the screening process and holds the unit.
8. If the requested unit becomes unavailable, a comparable unit will be found if possible.

FILLING OUT THE APPLICATION:

1. Make sure that all fields are filled out and information is current and accurate.
2. Don't leave any blanks, please use "N/A" if an item is not applicable.
3. Please use your current legal name as stated on your government issued ID.
4. Rental History:
 - a. List all addresses for the past 2 years.
 - b. Include the name and current contact information for all landlords, managers, or other references.
 - c. If you owned your home, please list this on the application.
 - d. If you lived with family, please list this on the application.
 - e. Please attach additional information as necessary or write it in the "notes" section of the online form if the application doesn't provide enough space.
5. List any source of income/employment with current contact information for verification (HR/supervisor). Include documentation.
6. A signature at the bottom of the second page of the application allowing Images Properties to obtain information regarding criminal history, credit, rental history and employment is required for processing.

COSIGNERS:

1. If a cosigner is required, they must apply individually.
2. Cosigners are subject to all screening criteria except criminal.
3. Income qualification must be 2 ½ times monthly expenses after deducting rental or mortgage expense (See Income Qualification above).
4. If accepted, will be responsible for any and all costs and/or damages incurred if not paid by occupying resident.

5. Cosigners have no right of occupancy or notice.

ONCE AN APPLICATION HAS BEEN APPROVED:

1. If the Unit applied for is rent ready:
 - a. New resident must sign a rental agreement and take possession within 24hours of notification of approval.
 - b. If applicant fails to take possession the unit will not be held for them.
 - c. Applicant may move in later if the same unit is available, or into the next available comparable unit for which they qualify.
2. If the Unit is not rent ready:
 - a. An Execution Agreement must be signed by all applicants and a minimum of \$500 must be paid as an Execution Deposit towards move in funds within 2 business days of notification of approval to hold the unit.
 - b. Execution Deposit must be in certified funds.
3. Move-In Funds:
 - a. All move-in funds are due at the time of lease signing.
 - b. Move in funds must be certified or from an approved 3rd party agency.
 - c. Personal checks or postdated funds will not be accepted.
 - d. Promissory notes from a 3rd party agency accepted upon prior approval.
4. Renters' Insurance:
 - a. Proof of active renters' insurance for the unit being rented must be presented at move in.
 - b. Minimum of \$100,000 personal liability coverage is required.
 - c. All parties signing the rental agreement must be named on the policy or present a separate policy for individual coverage.
5. Pet Interview:
 - a. ALL pets are subject to Management approval – Management reserves the right to reject any pet.
 - b. Each dog must pass a pet interview with Management and have an identifying photo taken.
 - c. Any animal rejected may not reside in the unit or be brought back onto the property.