



RESIDENT SCREENING & SELECTION PROCESS

Thank you for applying to live within one of our communities. JPM Real Estate Services is an Equal Housing Opportunity provider and seeks to process all applicants in a fair and consistent manner.

BE ADVISED:

- **Incomplete, inaccurate or falsified information will be grounds for a decline response regarding your rental application or termination of your tenancy if discovered after the tenancy commences.**
- **Any applicant that is a current illegal drug user, addicted to a controlled substance or has been convicted by any court of competent jurisdiction of the illegal manufacture or distribution of a controlled substance shall be declined.**
- **Any individual whose tenancy may constitute a direct threat to the health or safety of an individual, or whose tenancy would result in physical damage to the property of others will be declined.**

OCCUPANCY POLICY

Occupancy is based on the number of bedrooms in an apartment. 2 persons are allowed per bedroom, plus 1 additional occupant.

APPLICATION PROCESS

Select your apartment, complete the application entirely and pay your non-refundable screening fee of \$40.00. Applications take approximately two days to process - longer if the application is incomplete or if information provided is difficult to verify.

GENERAL REQUIREMENTS

To initiate the application process, two forms of identification will be required. These are: Picture identification plus another form of positive identification. Acceptable forms of picture identification include: a valid, state-issued driver's license, identification card or a passport. Acceptable forms of positive identification (other than picture ID), include: a valid Social Security number, visa or legal alien documentation. Copies of identification may be required. Information for such identification will be required to appear on the application and will be used to complete the screening process. Applicants must be at least 18 years of age; or married; or emancipated or (in Oregon) under the age of 18 and (a and/or b):

- a. pregnant and expecting the birth of a child who will live in the primary applicant's physical custody;
- b. the parent of a child or children living in the physical custody of the person.

SCREENING CRITERIA CONSENT TO VERIFY CREDIT AND CRIMINAL BACKGROUND

All applicants and co-signers must agree to the following by executing a rental application form:

I hereby consent to allow JPM Real Estate Services, through its designated agent and its employees, to obtain and verify my credit information (including a criminal background search) for the purpose of determining whether or not to lease an apartment to me. I understand that should I lease an apartment, JPM Real Estate Services and its agent shall have a continuing right to review my credit information, rental application, and criminal background, payment history and occupancy history for account review purposes and for improving application methods.

YOUR CONSUMER CREDIT REPORT

A consumer credit report will be obtained. Any housing related judgments or collections could result in a Denial. Any negative credit could affect the amount of security deposit required. 10 or more unpaid collection debts (not medical related) could affect the amount of security deposit required. A current or discharged bankruptcy listed on the credit report is acceptable but may require additional Security Deposit. **If you or joint tenant lack credit history, a Co-signer* and /or additional Security Deposit** may be required.**

YOUR RENTAL HISTORY

Applicant must have at least 6 months of verifiable rental or mortgage history from a non-relative. Where rental or mortgage history is less than six months, additional Security Deposit and / or a Co-signer will be required. Negative references, whether current or past, could affect the amount of security deposit required or could require a Co-signer. Applicants with no or negative rental history will not be allowed a term lease. Instead, the tenant will sign a month-to-month rental agreement.

DISQUALIFICATIONS (issues that cause immediate denial of applications)

Falsified information / documentation given during the application process. Outstanding property debt (see Credit History for terms). Evictions in the past three (3) years, a negative rental reference or a reference where the current /previous landlord would not re-rent for documented reasons. An applicant will be denied if they do not meet the Criminal Policy.

CRIMINAL POLICY

- A conviction, guilty or no-contest plea for a felony in the category of offenses against persons, weapons, sex crimes, drug (delivery, intent to sell or manufacturing), arson or other extensive property damage will be grounds for denial.
- A conviction, guilty or no-contest plea for a felony not in the above categories (excluding traffic convictions) Or; a misdemeanor involving sex crimes or physical violence offenses against another person or drug a conviction within the last 7 years of disposition, release or parole will be grounds for denial.
- A conviction, guilty or no-contest plea for any other misdemeanor (excluding traffic convictions) within the last 1 year of disposition, release or parole will be grounds for denial within 1 year of sentencing.
- A person currently listed as a sex offender will be denied.
- **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 again. No unit will be held awaiting resolution of pending charges.**

INCOME/EMPLOYMENT VERIFICATION

We will require verification of income at three (3) times the rent per household. A current paycheck stub will be required. Applicants who do not meet income requirements will be allowed a Co-signer and required to pay an additional Security Deposit. *For properties accepting Section 8*; Applicants qualified by a local Housing Authority for the Section 8 Voucher Program are exempt from most income requirements (Documentation must be provided prior to screening). Proof of income showing 3 time the amount of the tenant portion is required if housing does not provide for 100% of the monthly rental and utility charges.

If we are unable to verify any income, our acceptance of your lease application will be withdrawn.

Applicants should have a minimum six (6) months of verifiable employment. Additional Security Deposit will be required if less than six (6) months. Applicant may be asked to provide their two most recent pay stubs or employer deposit verifications as proof of employment and income verification. Other income you are using to qualify must be supported with documentation.

EVICTIONS

An applicant will be declined if they have an eviction (that has not been dismissed) within the last three (3) years.

NOTES:

***Co-Signer:** Co-signers must apply, pay the applicable non-refundable screening fee. Co-Signers must meet all criminal and eviction requirements above, have documented income of 5 times the unit rent and have a credit score of at least 700 for full approval, and 600-699 for approval with a full Security Deposit (1.5 times the monthly rent). Co-Signers must sign an addendum to the rental/lease agreement acknowledging their fiscal responsibilities. Co-signers DO NOT have right of possession, meaning they are not given keys to the apartment and are not allowed access to the property's amenities.

*** Security Deposit:** are based on information obtained during the screening process, a full security recommendation requires a minimum deposit of one and on half (1.5) times the monthly rent and may be more depending on screening.

Recommendations of Approval, deposit amount are based on the lowest credit score of all applicants for the unit

Credit Score of 700 or above - deposit of \$300.00

Credit Score of 650-699 - deposit of \$450.00

Credit Score of 600-649 - deposit of \$550.00 or 75% of the monthly rent whichever is higher

Credit Score of 340-599 - deposit of \$750.00 or 100 % of the monthly rent whichever is higher

*****Roommates:** If one roommate qualifies and the other does not, the qualified roommate may lease the property with the non-qualifying roommate listed as an additional occupant. Additional occupants do not have lease rights and if the lease holder moved out with proper or improper notice, the remaining occupant would have to re-qualify on their own, find another qualified roommate, or vacate the property at the time the primary occupant leaves. **THIS DOES NOT APPLY TO A ROOMMATE WITH ANY IMMEDIATE DISQUALIFICATIONS.**

RENTAL APPLICATION PROCESS

1. To **Apply**, you will need both a Picture ID and a Social Security Card **OR** just a US Passport
2. A \$40.00 non-refundable **application fee** is required for each adult applicant 18 yrs or older.
3. Turn in a **completed/signed application** for each adult 18 yrs or older along with paycheck stubs and any other documentation as outlined in the criteria on the other side of this page.
4. The appropriate staff will start the screening/**approval process**. This can take 2-3days depending on verification of rental references.
5. Upon **approval**, an execution deposit must be paid to reserve a unit for more than 7 days.
6. Current Rent, Security Deposits, and Pet Deposits are due in full at move-in.
7. Rental Insurance with Personal Liability Coverage of not less than \$10,000 naming the complex as an "interested party" is required prior to anyone receiving keys.
8. You must make arrangements with the manager or site staff to **sign your lease**/rental agreement and all required addendums prior to move-in. All agreements must be signed and monies paid prior to anyone receiving keys.
9. Make sure to transfer all resident-paid utilities into your name no later than your move-in date. **DO NOT** schedule the installation of a satellite dish before verifying that your apartment has an acceptable location for placement of the dish. *If you install a dish without prior approval you may be forced to remove it and pay for damages to the building (see your lease addendum for more details).*
10. After moving in, be sure to fill out your move-in condition sheet, sign it, and return it to your apartment community manager within five (5) days.

NOTES:

*Security Deposit must be paid in full prior to move-in. No payment arrangements are allowed. Security Deposits are refundable after vacating the property pending any amounts owing the property for delinquent rent or balances owing, liquidated damages for improper notice, damages to the apartment or property caused by the resident or household, unpaid utilities, excessive cleaning, excessive wear & tear, any other amounts owed to the property, owner, or management as specified in the rental agreement or lease and addendums as allowed by law.

*****Pet Deposits** are refundable and must be paid in full prior to move-in. See Pet Addendum for more details (part of your lease/rental agreement).

DISABLED ACCESSIBILITY

JPM Real Estate Services allows existing premises to be modified at the full and complete expense of the disabled person, if the disabled person agrees to restore the premises at their own expense to the pre-modified condition. JPM Real Estate Services requires:

- The applicant to seek the landlord's written approval before making modifications.
- Reasonable assurance (in writing) that the work will be performed in a workmanlike manner.
- Names of qualified contractors that will be used.

- Appropriate building permits and the required licenses must be made available or inspection by the landlord.

REJECTION POLICY

You have the right to dispute the accuracy of any information provided to the landlord/manager by a screening service or credit-reporting agency. If your application is denied due to unfavorable information received during the screening process you may:

- In writing, contact the screening company that supplied the information to obtain a copy of your screening results. The screening company that processed your application is Pacific Screening, Inc. Their name and the reference number for your screening results will be printed on the denial letter.
- Credit: Contact the credit-reporting agency to identify that is reporting unfavorable information.
- Correct any incorrect information through the credit-reporting agent as per their policy.
- Provide proof of necessary changes to your property. They will contact the screening agency, and your application will be re- evaluated for the next available apartment if approved.

If your application has been denied and you feel that you qualify as a resident under the criteria outlined above, you should write to: JPM Real Estate Services Equal Housing Opportunity manager 10626 SW Barbur Blvd, Portland, Oregon 97219 Within the letter explain the reasons you believe your application should be approved and request a review of your file. Within 7 working days of receipts, your application will be reviewed, and you will be notified of the outcome of the review.

_____ **Applicant's Initials**



I We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity through the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national | origin. TDD 1,800-735-2900

JPM Real Estate Services, 10626 SW Barbur Blvd, Portland, OR 97219
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