Application Screening Criteria - PORTLAND (revised March 1, 2019)

There is a $50.00 charge for each individual applicant. Checks and cash are not accepted. This charge offsets some of our costs to run a credit check and criminal background check. TransUnion provides the credit report, which relays information for the last seven (7) years.

Please review our list of criteria. We do not discriminate on the basis of age, race, color, religion, sex, handicap, national origin, familial or marital status, sexual orientation, sexual identity or source of income. Please note, if you are a caregiver to one of our residents you must complete an application. You will be screened for conduct and criminal only. Your credit history and/or income will not be screened or used as grounds for denial.

We require:

- A complete application for each adult. Unfavorable information for any individual applicant may result in denial of all applications for that group.
- A three year residency history; have the name, address and phone number of previous landlords ready.
- A three year employment history; have the name, address and phone number of previous employers ready.
- Verifiable gross monthly income that is two to two-and-a-half times the amount of rent plus utilities (see PHB for income requirements). Verifiable income may mean, but is not limited to, employment income, alimony/child support, trust accounts, social security, grants or student loans.

Self Employed applicants must provide a copy of their most recent tax return, current bank statement & business license

Section 8 or other Housing Assistance Program recipient applicants must provide proof of voucher, estimated voucher rent portion. Income requirements are based on the participant’s portion of the rent/utilities.

Social Security recipients must provide a copy of their check or annual benefits letter.

Roommates: combined income from all applicants must qualify as stated above.

Full Time Students must provide proof of current student status; financial aid award letter and/or current bank statement with balance of 5x the rent.

Unemployed Applicants, must provide current bank statement with balance of 5x the rent.

- Two pieces of Identification must be submitted as high a resolution photograph. The following are the types of ID we will accept to verify name, date of birth and applicant photo:

  **Group A:**
  - Photo identification, expired or not, issued by a reputable authority or government that includes the bearer’s current photo and full legal name. Photo IDs not issued by the US Federal Government or a State government must comply with the 2013 AAMVA DL/ID CDS.
  - Proof of income (pay stub, bank statement, etc.)
  - Maximum occupancy of no more than two (2) people per bedroom.

  **Group B:**
  - Secondary form of identification acceptable examples include but are not limited to:
    - Valid Permanent Resident Alien Registration Receipt card;
    - Immigrant visa;
    - Non-immigrant visa;
  - Evidence of Social Security Number (SSN card);
  - Individual Taxpayer Identification Number (ITIN);
  - Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity.

You may be asked to pay a higher security deposit (up to 1.5x the rent) for the following:

- No credit or poor credit (incl. slow pay or discharged bankruptcy more than one year ago).
- No landlord references (must be from an unbiased source; no roommate or family references).
- Less than one year of rental history.

The total security deposit required will be based on the least qualified applicant.

You will be denied tenancy and will forfeit your application fee for the following:

- Current/pending criminal charges.
- Any misdemeanor offense for which the date of sentencing is within 3 years of application receipt date.
- Any felony offense for which the date of sentencing is within 7 years of application receipt date.
- Credit score below 500.
- Withholding of credit history in bad faith.
Past due credit over $1000.
Property debt over $500 on credit report.
Bankruptcies that have not been discharged; chapter 13 bankruptcies without repayment plan.
Judgement of restitution (eviction) within 3 years of application receipt date.
 Defaults in rent.
3 or more material violations within 1 year of application receipt date.
Outstanding balance to landlord.
Lease violation(s) that resulted in with-cause termination.

If you meet the application criteria and are accepted, you will have the peace of mind of knowing other renters are being screened with equal care. Applications are accepted online at www.BluestoneHockley.com and once they are fully completed, are processed on a first come, first served basis, after open application period. Processing occurs on regular working days. We accept the first qualified household.

If your application is approved, a security deposit, first month’s rent and fully executed lease are required to be submitted within 48 hours. If these three (3) items are not received and/or you fail to take possession of the premises as agreed, you will forfeit all monies paid. The security deposit and first month’s rent must be paid in certified funds (money order or cashier’s check), thereafter, until and unless instructed to the contrary, online payments and personal checks are accepted. Cash is never accepted by Bluestone & Hockley.

Rental Specials: Weekly specials/discounts/incentives are published every Friday morning. The “special” expires the following Thursday at midnight. You must apply and pay your application fee before 11:59pm Thursday to receive the quoted weekly special.

**Non-compliance Fees:**
- up to $100 Late Fee, when rent is not received by the 5th day of the month.
- $35 Dishonored Payment Fee, for payment returned by your financial/banking institution.
- $50 Rule Violation Fee, when a 2nd offense notice is issued.
- $50+5% of one month’s rent Rule Violation Fee, when a 3rd offense notice is issued within a twelve (12) month period.
- $50 Illegal/Unauthorized Parking Fee, plus any tow costs assessed by the tow company to remove vehicle.
- $50 Unauthorized Dumping Fee, plus any actual charge levied by the hauler to dispose of the items.
- $50 Pet violation, as defined by the pet agreement, plus any actual damage caused by the animal.
- $50 for non-compliance fee related to tenant’s failure to clean up pet waste from a service or companion animal.
- $50 Unauthorized Pet Fee (1st offense, after warning) and $250 per violation thereafter.
- $250 Smoking violation in a non-smoking unit/building.
- $75/hr. (or fraction thereof) collections and court action administrative fee, in addition to court costs (varies by jurisdiction).

**Smoke Detector/Carbon Monoxide Tampering or Removal:** Up to $250, per state law, plus the cost to replace detector or batteries.

**Lease Break Fee:** equal to one and a half times the stated rent if you terminate your lease agreement prior to the lease end date.

Please note, you will be charged the prevailing maintenance rate if you request assistance for a lock change, lock out, lost key, if you/your pet cause damage while residing in the unit or if you miss an appointment with a scheduled vendor.

The lease will specify any utilities contracted by the Landlord and how applicable utilities may be billed back to you. **If you are late paying any utility bill back, pet rent, garage/parking space rent or any other extraneous monthly item, a $10 late fee or a 10% late charge, whichever is greater (but not to exceed $50 per occurrence) will be added to your account.** If you have any questions about how the utilities are calculated, please do not hesitate to ask.

**We require all our residents to carry renters insurance.** Unless exempt, you will need to provide a certificate of insurance in the minimum amount of $100,000 liability prior to moving in. This policy does not apply to a household with income less than 50% of the area median income or subsidized with public funds. Failure to carry renters insurance is a violation and may result in fines or eviction.

I have read and understand the Application Screening information listed above and have also received the Denial Policy. I hereby give permission to Bluestone & Hockley Real Estate Services to obtain information from any third-party source and authorize the full release of any and all information as requested by Bluestone & Hockley. (agreement stipulation required within application document)
DENIAL POLICY

Pursuant to ORS 90.295(4) and 15 USC 1681 the following disclosures are made:

The consumer reporting agency which provided the investigative consumer report is:

Pacific Screening Inc.
P O Box 25582
Portland, OR  97298
1-800-707-1941

The Fair Credit Reporting Act prevents us from telling you what is on your credit report. If your application is denied due to your credit history you may dispute the report by contacting TransUnion at:

TransUnion
P O Box 1000
Chester, PA 19022
1-800-888-4213

If your application has been denied and you believe you qualify as a resident under the criteria provided, you may write us at:

Equal Housing Opportunity Manager
Bluestone & Hockley Real Estate Services, Inc.
9320 SW Barbur Blvd, Suite 300
Portland OR 97219-5437

Your letter should include the reasons why you believe your application should be re-evaluated and request a review of your file; this request needs to be in writing and within thirty (30) days of date notified. Your application will be reviewed within seven (7) working days from the date your letter was received. You will be notified of the outcome.