

Jendi Properties

--- RENTAL CRITERIA ---

I. OCCUPANCY POLICY

1. **Occupancy is based on the number of bedrooms in a unit.**
(A bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window and a closet for clothing)
2. **Two persons are allowed per bedroom plus one additional person, for the entire unit.**
3. **Exceptions are made for children under the age of two. Children under the age of two are allowed as a third occupant when the child resides with the parent or other adult(s) maintaining proper legal custody.**

II. APPLICATION PROCESS

Steps to become a resident with Jendi Properties.

1. **Select your rental unit.**
2. **Complete the Application on the designated form.**
3. **Pay your non-refundable credit/screening fee of \$45.00 dollars, per adult. Screening fees must be paid by means of guaranteed funds such as cashier's check and/or money order. Personal checks and/or cash will not be accepted.**
4. **Be prepared to wait two business days for the information on your Application to be verified.**
5. **Once you have been approved, you will be required to pay the execution of deposit within 72 hours.**
6. **If any applicant in household is denied, all members of household will be denied.**
7. **Screening results are good for 30 days. After 30 days, a new application and screening must be completed.**
8. **Once the application is approved, a Rental Agreement or agreement to execute a Rental Agreement must be signed by both parties. You will also be required to pay any conditional deposits or fees at the time you enter into the Rental Agreement. You are encouraged to read the Rental Agreement at the time of application.**

III. GENERAL CRITERIA STATEMENT

1. **Positive identification with a picture will be required.**
2. **A complete and accurate Application listing the current, and at least one previous verifiable rental reference and phone numbers. Incomplete applications will be returned to the applicant.**
3. **Each applicant will be required to qualify individually.**
4. **Applicants must be able to enter a legal and binding contract.**
5. **Inaccurate or falsified information will be grounds for denial.**
6. **Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, eviction shall result.**
7. **Any individual, who may constitute a direct threat to the health and safety of an individual, the complex, or the property of others, will be denied.**
8. **Any applicant who fails to fully meet the criteria in all four of the following areas; Income, Employment, Rental and Credit, will be denied unless a qualified co-signer can be provided.**
9. **In-order to qualify as a co-signer, you must fully meet all areas of the criteria.**

IV. INCOME CRITERIA AND CONTINGENCIES

1. **Monthly household income should be equal 2.5 times the stated monthly rent.**
2. **If monthly income does not equal two times the stated monthly rent, an increased security deposit, qualified roommate/co-signer will be required.**
3. **If monthly household income is \$100 or more below 2.5 times the stated rent, your application will be denied.**
4. **A current paycheck stub from the employer will be required.**
5. **Verifiable income will be required for unemployed applicants.**
(Verifiable income may mean, but is not limited to, Bank accounts, Alimony/Child Support, Trust Accounts, Social Security, Unemployment, Food Stamps, Welfare, Grants/Loans).
6. **Self-employed applicants will be required to show proof of income through copies of the previous year's tax returns. A current paycheck stub from the employer will be required if we are unable to verify income over the phone.**
7. **Applicants providing Bank Accounts or Trust Accounts as verifiable income will be required to show a balance greater than 6 months living expenses (2.5xs rent amount x 6 months).**
8. **You will be denied if your source of income cannot be verified.**

V. EMPLOYMENT CRITERIA AND CONTINGENCIES

1. **Twelve (12) months of verifiable employment will be required.**
2. **Self-employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to meet employment requirements.**
3. **An increased security deposit will be required when employment does not meet the requirements.**
4. **If an applicant is currently unemployed, but applicant meets all other areas of the criteria for an approval, then applicant may qualify with a full security.**

VI. CREDIT CRITERIA AND CONTINGENCIES

1. **Negative or adverse debt exceeding \$100 on a credit bureau (ie... Slow pay, Collections, Bankruptcies, Repossessions, Liens, Judgments & Wage Garnishment programs) will require an increased security deposit or a qualified co-signer.**
2. **Ten (10) to Fifteen (15) unpaid collections (not medical related) reported from the credit bureau will require an additional security deposit up to \$1,400 or a qualified co-signer.**
3. **Sixteen (16) or more unpaid collections (not medical related) reported from the credit bureau will result in denial.**
4. **Bankruptcies with subsequent negative debt will result in denial.**

VII. RENTAL CRITERIA AND CONTINGENCIES

1. Twelve (12) months of verifiable contractual rental history from a current third party landlord or home ownership is required. *(Rental references ending 12 months prior to the date of application will not be considered current.)*
2. Home ownership is verified through the county tax assessor. Mortgage payments must be current.
3. Home ownership negotiated through a land sales contract is verified through the contract holder.
4. Four (4) years of eviction free rental history will be required.
5. Rental history reflecting more than \$100 in damages will require an increased security deposit once the debt is settled.
6. Rental history demonstrating documented noise or other disturbance complaints will be denied when the former manager would not re-rent.
7. Rental history demonstrating more than 3 noise disturbances or other documented complaints will result in denial.
8. Rental history demonstrating residency, but not contractual rental history, will require an increased security deposit.
9. A co-signer may also be required when contractual rental history does not meet the criteria, but residency can be verified with parents, student housing or military housing.
10. Four (4) or more 72 Hour Notices within a period of one year will result in denial.
11. Three (3) or more NSF checks within a period of one year will result in denial.
12. Rental history reflecting past due and unpaid rent will be denied.
(An increased security deposit will be accepted when past due rent has been paid and no additional negative information has been documented)

VIII. DISABLED ACCESSIBILITY

Jendi Properties allows existing premises to be modified at the full expense of the disabled person, if the disabled person agrees to restore the premises to the pre-modified condition per Fair Housing guidelines. Jendi Properties requires:

1. Written proposals detailing the extent of the work to be done.
2. Written assurances that the work will be performed in a professional manner by a licensed/bonded contractor.
3. Written approval from the landlord before modifications are made.
4. Documents identifying the names and qualifications of the contractors to be used.
5. All appropriate city, county or state building permits and required licenses made available for landlord inspection.
6. A restoration deposit may be required per Fair Housing guidelines.

X. 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) Murder, manslaughter, class A felonies involving arson, rape, kidnapping, child sex crimes, where the date of disposition, release or parole has occurred in the last 20 years.
- b) Criminally negligent homicide, aggravated vehicular manslaughter and Class A felonies not included above for drug-related crimes, person crimes, sex offenses, financial fraud crimes, burglary, where the date of disposition, release or parole has occurred in the last 10 years.
- c) Class B felony for drug-related crimes, person crimes, sex offenses, financial fraud crimes, aggravated theft, where the date of disposition, release or parole has occurred in the last 7 years.
- d) Class C felony for drug-related crimes, person crimes, sex offenses, financial fraud crimes, burglary, theft, criminal mischief, coercion, animal abuse, where the date of disposition, release or parole has occurred in the last 5 years.
- e) Class A misdemeanor for drug-related crimes, person crimes, sex offenses, financial fraud crimes, criminal impersonation, violation of a restraining order, criminal mischief, stalking, disorderly conduct, unlawful possession of a firearm, possession of burglary tools, where the date of disposition, release or parole has occurred in the last 3 years.
- f) Class B misdemeanor for drug-related crimes, person crimes, sex offenses, financial fraud crimes, disorderly conduct, where the date of disposition, release or parole has occurred within the last 18 months.

XI. DENIAL POLICY

If your application is denied due to negative and adverse information being reported from the screening company, you may;

1. Contact Background Investigations at (503) 639-6000 to discuss your application and their investigation.
2. If the denial was based on negative credit, contact the credit reporting agency listed on the denial letter to:
 - a) Identify who is reporting unfavorable information.
 - b) Request a correction of the information from the Credit Bureau.

If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should do the following;

Write to our: Equal Housing Opportunity Manager
6061 N Fessenden
Portland Or 97203

Your letter should include the reasons you believe your application should be re-evaluated and request a review of your file. Your application will be reviewed within seven working days from the date your letter was received. You will be notified of the outcome.