

Vernacular Homes

Rental Criteria and Process

Process

- If you believe you meet all of the below criteria, please call (503) 765-8999 to enquire.
- It is strongly preferred that applicants visit the property before applying:
 - masks will be required
 - we will not go in the house with you
- This property is managed using Avail.co software. Each interested applicant will be invited to submit an application at Avail.co.
- Credit, Criminal Background, and Evictions reports from MySmartMove will be required for each applicant. The cost of these reports is \$40.
- An application will not be considered complete until both the Avail application and MySmartMove reports have been received for all members of the household.
- Applications will be reviewed in the order in which they are received.
- It may take up to 3 days to review an application.

General

- A valid government issued photo ID is required.
- All applicants aged 18 and over will be required to submit a completed application.
- The denial of one applicant will result in the denial of the entire household.
- If an application meets all other criteria but is denied due to one of the income, credit, or rental history requirements; a co-signer may be considered.
 - Co-signers must have 5 times the rent in income and will be required to submit a completed application.
- Smoking is prohibited inside the property.
- Applicant has the right to dispute the accuracy of any information provided to the Owner/Agent by a screening service or credit reporting agency.

Occupancy Policy

- Occupancy is capped at two people per bedroom.

Pets

- A single dog is permitted so long as the dog:
 - has a weight of less than 25 lbs when fully grown; AND
 - is over 1 year old; AND
 - up to date on vaccinations; AND
 - is spayed or neutered.
- A pet deposit of \$500 will be required.

Income

- Monthly income must be at least 3 times the monthly stated rent, and must be from a verifiable legal source.
- Verification of income may be satisfied by providing:

- 2 months of the most current paycheck stubs. Employer may be contacted to verify employment and wage/salary; OR
- copies of the previous 2 years of tax returns; OR
- proof of liquid assets equal to 3 times the total annual rent, may be considered in lieu of income with additional security deposit.
- If a legal source of income cannot be verified, the application will be denied.

Credit

- A credit report will be obtained for each applicant aged 18 and over.
- Applicants must NOT:
 - have a FICO credit score below 680; OR
 - have 3 or more unpaid non-medical collections; OR
 - have a bankruptcy filed within 1 year from the date of application.

Rental History

- 2 years of verifiable contractual rental history or home ownership is required. Home ownership may be verified by proof of mortgage payments. Previous landlords may be contacted to verify rental history
- The application may be denied if a negative rental history is found within the last 3 years. This includes, but is not limited to:
 - past due and unpaid rent;
 - dishonored checks;
 - complaints from the landlord or neighbors.
- 5 years of eviction-free rental history is required.

Criminal History

- Upon paying for MySmartMove reports, a Criminal Background Report will be created which will be used to determine whether the applicant or any proposed tenant has charges pending for, has been convicted of, or has pled guilty or no contest to, any crime.
- An applicant's criminal history will only consider:
 - a. drug-related crime (not including drug possession);
 - b. person crimes;
 - c. crime involving financial fraud, including identity theft and forgery;
 - d. any other crime if the conduct for which the applicant was convicted or charged is of a nature that would adversely affect:
 - the property of the landlord or a tenant; OR
 - the health safety or right to peaceful enjoyment of the premises by residents, the landlord or the landlord's agent.
- The following will NOT be considered part of an applicant's criminal history:
 - a. arrests that did not result in a conviction;
 - b. expunged records;
 - c. convictions for drug possession.

- A conviction, guilty plea, no-contest plea, or pending charge for any of the following will be grounds for denial of the 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, where the date of disposition occurred in the last 7 years involving: sex crimes, person crimes, drug-related crimes, financial fraud, burglary, or any other felony if the conduct for which the applicant was convicted or charged is of a nature that would adversely affect:
 - the property of the landlord or a tenant; OR
 - the health safety or right to peaceful enjoyment of the premises by residents, the landlord or the landlord's agent.
 - c. Misdemeanors where the date of disposition occurred in the last 5 years, involving: sex crimes, person crimes, drug-related crimes, financial fraud, violation of a restraining order, domestic violence, stalking, weapons, or possession of burglary tools.
 - d. Misdemeanors not listed above, where the date of disposition occurred in the last 3 years involving: property crime, criminal trespass, theft, criminal mischief, or any other misdemeanor if the conduct for which the applicant was convicted or charged is of a nature that would adversely affect:
 - the property of the landlord or a tenant; OR
 - the health safety or right to peaceful enjoyment of the premises by residents, the landlord or the landlord's agent.
- If an applicant would be denied based solely on their criminal history, the applicant may submit additional information about relevant mitigating factors along with the application. These factors will be considered on a case-by-case basis.
- If an application has already been denied, an applicant may submit a written request along with any relevant mitigating factors for consideration on a case-by-case basis.