

PRE- QUALIFYING QUESTIONNAIRE

Name of person filling out form: _____

Phone Number: _____ Email Address: _____

Address of property you are interested in: _____

*The following questions apply to **ALL OCCUPANTS** that will reside in the home:*

- 1) What date are you looking to move in by: _____ *(tenant is responsible to take possession within 14 days of approval)*
- 2) Have you driven by the property? *(this is a requirement)* YES NO
- 3) Are you currently renting or do you own your home? RENT OWN
- 4) How many OCCUPANTS will reside in the home?: _____ # of Adults: _____ # of Children: _____
- 5) How many PETS will reside in the home: _____ Type/Breed: _____
- 6) Do you have an open bankruptcy? YES NO
- 6) Does anyone living in the home have a criminal background? YES NO
- 7) Have you been evicted (in FED court) within the last 5 years? YES NO
- 8) Do you have any landlord debt? YES NO
- 9) Do you have any utility debt? *(includes cell & cable debt)* YES NO
- 10) If required, do you have a co-signer available? YES NO
- 11) Do you make 3 times the rental amount (combined)? YES NO
- 12) Do you have a valid government issued photo ID? YES NO
- 13) Do you have a social security number or ITIN number? YES NO

IMPORTANT INFORMATION:

- Application Fee is \$50.00 per applicant (18 years and older) and must be paid by cash, money order or cashiers check only.
- Anyone staying in the Premises more than 10 consecutive-days, or a total of 20 days in any 12-month period, 18 years and older is REQUIRED to be screened. They do not need to be a "Leaseholder", they must fill out an application and can be considered an "Other Occupant".
- It is a requirement for applicants to drive by the property prior to scheduling a walk-through.
- Monthly Pet Rent is \$25.00 per pet.
- Increased Deposit is \$500 for the 1st pet, \$250 for the 2nd pet and \$250 for the 3rd (three pet maximum unless otherwise stated).
- All monthly payments are due on the 1st day of each month and considered late on the 6th.
- All landlord and/or utility debt MUST be paid off prior to approval (cell phone, cable and internet are also considered "utility debt").
- Applicants must have at least one year of verifiable rental history.
- Co-signers must be a home owner living in the following Oregon Counties: Multnomah, Clackamas or Washington county.
- Income is based on verifiable gross, combined income.
- A copy of each applicant's photo ID and social security card are required when applying.
- Screening of applications are on a first come, first serve basis and applications must be complete in order to be screened.

Signature of person filling out form: _____ Date: _____

Send completed form to: **503-665-1661** (fax) or **Leasing@BensonCo.com**

 Benson Property Management, Inc.

619 NE Roberts Ave. PO Box 1952 Gresham, OR 97030
503-666-1988 Fax: 503-665-1661 www.bensonco.com

RENTAL CRITERIA FOR RESIDENCY

Anyone 18 years of age or older, planning to reside in the home for 10 consecutive days or 20 days/nights in a calendar year, MUST submit an application for approval. Screening application is on a 1st come, 1st serve basis. All applications must be complete in order to be screened. As an Equal Housing Opportunity provider we seek to process all applications in a fair and consistent manner. Applicants are provided a copy of the rental criteria, prior to applying for a property. It is the applicant's responsibility to read & agree to all terms stated (signature on last page of packet).

COMPLETE APPLICATION requires the following:

- **Rental Application**- entirely filled out and signed by applicant
- **\$50.00 application fee** (cash, money order or cashier's check)
- **Photo ID** (government issued)
- **Social Security Card** or Visa
- **Proof of Income** (showing income for 60 days)
- **Photo of Pet** (if applicable- email to Leasing@bensonco.com)
- **Housing Assistance documents** (if applicable)
- **Roommates must turn in their applications together.**

APPROVAL TO RENT: Move in deposit(s) must be paid by 5:00pm the following business day, after the approval date. Deposits must be paid by money order or cashier's check only (and must be a separate payment). Rent must begin no later than 14 days from approval date.

PRO-RATED CHARGES: Tenants are responsible to pay a full month of rent upon move in. The 2nd month's charges are pro-rated from the initial (move in) month. Pro-rated rent calculation is based on a 360-day year composed of twelve months of 30 days each.

SCREENING PROCESS / TIMELINE: Once your completed application, along with the screening charge has been received, it will be verified as "complete". The approval process will take approximately 3 business days. If the information provided on your application is incomplete or difficult to verify, additional time may be required. Screening process will consist of obtaining a credit report as well as, reviewing public and criminal records. Benson Property Management, Inc. may contact employers, previous landlords and any other references you have provided. Verification of income and/or assets may take place. Once approved, applicant will come into the office to pay their security deposit and sign an Agreement to Execute a Rental Agreement form, which will provide for the forfeiture of the deposit if applicant fails to occupy the unit. If applicant fails to timely take the steps required above, he/she will be deemed to have refused the unit and the next application will be processed. Current vacancies are listed on our website at www.bensonco.com. During the time of showing, Owner/Agent does not have knowledge of the # of applicants, if any, ahead of this application. Completed applications must be turned into the rental office directly. By signing the final page of this Rental Application packet, the applicant is agreeing to items stated on all pages of this packet.

Deposit and first months payment MUST be paid by CERTIFIED FUNDS (money order or cashier's check only).

Deposit payment must be SEPARATE from any other payments (deposits are held in a separate noninterest-bearing account).

DECLINED APPLICATIONS: If you are denied to rent, a letter will be sent to your current mailing address, stating the reason(s) for denial.

RENTERS LIABILITY INSURANCE (required): If you do not already have renter's liability insurance, you will be automatically signed up for Landlord's Required Resident Liability Insurance policy ("LRRL") & billed \$9.50/month (to be paid with rent each month). For the duration of the Lease Agreement, tenant is required to maintain and provide the following minimum required insurance coverage: \$100K Limit of Liability for tenant's legal liability for damage to the landlord's property for no less than the following causes of loss: fire, smoke, explosion, backup or overflow of sewer, drain or sump, & water damage. Coverage Requirements:

- Tenant Name(s): Each Tenant is required to maintain coverage, either individually or under a joint policy.
- Rental Address
- Policy Dates
- 100K in Personal Liability
- Benson Property Management, Inc. listed an "Additional Interest"
- Mailing address for Benson PMI: PO Box 1952, Gresham, OR 97030

SMOKING POLICY: All rentals are NON SMOKING. No marijuana, medical or otherwise, may be grown, stored or consumed on the premises without prior consent of Benson Property Management, Inc. The term "smoking" means inhaling, exhaling, breathing, carrying, or possessing any lighted cigar, cigarette, pipe, other tobacco product or lighted product in any manner including medical marijuana of any form. Smoking damage will never be considered normal wear & tear.

PET CRITERIA: Pets are permitted at certain properties and are at the sole discretion & approval of Owner/Agent. If approved, an increased deposit is required; \$500 for the 1st pet and \$250 per additional pet. Pet Rent is \$25/pet/month. During tenancy, a tenant must receive approval by the Landlord PRIOR to having the pet in the home. The increased deposit is required within 48 hrs of approval. "Pet sitting" is NOT allowed at any property. If a tenant allows a pet onto the property, without prior approval, the tenant is subject to a non compliance fee or termination of tenancy. If an applicant/tenant desires to bring a pet onto the premises, they must 1st submit verifiable proof, from a veterinarian, that any pet over 1 year old, has all current shots, all immunizations, is neutered or spayed, and licensed. There is a limit of 3 pets per property (unless specified) and only 2 of the same type of animal is allowed (cats/dogs). Breed and size restrictions apply, inquire prior to submitting an application. Owner/Agent is not responsible to refund application fee if a pet is not approved.

EMPLOYMENT CRITERIA: Applicant must be able to provide at least 60 days of verifiable income (paystub, hire letter from employer, bank statements and/or tax records for self-employed applicants).

BANKRUPTCY: Discharged bankruptcies are acceptable after six (6) months of positive established credit.

OTHER OCCUPANT(S): Anyone 18 years of age and older, planning to reside in the home for 10 consecutive days 20 days/nights in a calendar year, MUST submit an application for approval. They can be considered an "Other Occupant", if there is an approved "Lease Holder" to sign into a rental agreement. "Other Occupants" have no financial responsibility and they cannot receive rental history from the landlord. They cannot make payments, submit work orders, borrow a spare key from landlord, etc. They have no leasehold rights to the property and no legal standing and can vacate at any time.

CO-SIGNER: If an applicant is approved but with restrictions, the applicant has the option of providing a Co-Signer. Co-Signers must complete a rental application and approved by Owner/Agent. A Co-Signer must show verification to substantiate income equal to or greater than three times the rental amount. Co-Signers may not be used in the event of a failed application based on a criminal record or eviction of applicant(s). A Co-Signer must be a homeowner in one of the following Oregon County's: Multnomah, Clackamas or Washington. Co-Signer will be listed on the rental agreement with Tenants, throughout the length of tenancy and is jointly responsible for all financial matters relating to the rental of the property.

OFFICE HOURS: Monday - Friday 9:00a - 5:00p (Thursday by appt)
(Closed daily from 12pm - 1pm)

OFFICE ADDRESS: 619 NE Roberts Avenue, Gresham, 97030
(24hr drop box located at the front entrance)

RENTAL CRITERIA FOR RESIDENCY

(Applicable only if Owner/Agent does not have custom criteria.)

OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in a unit. (A bedroom is defined as a habitable room that is intended to be used primarily for sleeping purposes, contains at least 70 square feet and is configured so as to take the need for a fire exit into account.)
2. The general rule is two persons are allowed per bedroom. Owner/Agent may adopt a more liberal occupancy standard based on factors such as size and configuration of the unit, size and configuration of the bedrooms, and whether any occupants will be infants.

GENERAL STATEMENTS

1. Current, positive, government-issued photo identification that allows Owner/Agent to adequately screen for criminal and or credit history will be required.
2. Each applicant will be required to qualify individually or as per specific criteria areas.
3. Inaccurate, incomplete or falsified information will be grounds for denial of the application.
4. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
5. 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.

INCOME CRITERIA

1. Monthly income must be equal to three times stated rent*, and must be from a verifiable, legal source. If applicant's monthly income is between two and three times the stated rent, applicant will be required to pay an additional security deposit equal to one month's rent or provide acceptable co-signers. Income below two times the stated rent will result in denial.
*If applicant will be using local, state or federal housing assistance as a source of income, "stated rent" as used in this section means that portion of the rent that will be payable by applicant and excludes any portion of the rent that will be paid through the assistance program.
2. Twelve months of verifiable employment will be required if used as a source of income. Less than 12 months verifiable employment will require an additional security deposit or acceptable co-signer.
3. Applicants using self-employment income will have their records verified through the state corporation commission, and will be required to submit records to verify their income, which records may include the previous year's tax returns.

RENTAL HISTORY CRITERIA

1. Twelve months of verifiable contractual rental history from a current unrelated, third party landlord, or home ownership, is required. Less than twelve months verifiable rental history will require an additional security deposit or acceptable co-signer.
2. Three or more notices for nonpayment of rent within one year will result in denial of the application.
3. Three or more dishonored checks within one year will result in denial of the application.
4. Rental history reflecting any past due and unpaid balances to a landlord will result in denial of the application.
5. Rental history including three or more noise disturbances or any other material non-compliance with the rental agreement or rules within the past two years will result in denial.

EVICTION HISTORY CRITERIA

Five years of eviction-free history is required. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.

CREDIT CRITERIA

1. Negative or adverse debt showing on consumer credit report will require additional security deposits or acceptable co-signers.
2. Ten or more unpaid collections (not related to medical expenses) will result in denial of the application.

RENT WELL GRADUATES

If applicant fails to meet any criteria related to credit, evictions and/or rental history, and applicant has received a certificate indicating satisfactory completion of a tenant training program such as "Rent Well," Owner/Agent will consider whether the course content, instructor comments and any other information supplied by applicant is sufficient to demonstrate that applicant will successfully live in the complex in compliance with the Rental Agreement. Based on this information, Owner/Agent may waive strict compliance with the credit, eviction and/or rental history screening criteria for this applicant.

CRIMINAL CONVICTION CRITERIA

Upon receipt of the Rental Application and screening fee, Owner/Agent will conduct a search of public records to determine whether applicant or any proposed resident or occupant has a "Conviction" (which means:

charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea), for any of the following crimes as provided in ORS 90.303(3): 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 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. Owner/Agent will not consider a previous arrest that did not result in a Conviction or expunged records.

If applicant, or any proposed occupant, has a Conviction in their past which would disqualify them under these criminal conviction criteria, and desires to submit additional information to Owner/Agent along with the application so Owner/Agent can engage in an individualized assessment (described below) upon receipt of the results of the public records search and prior to a denial, applicant should do so. Otherwise, applicant may request the review process after denial as set forth below, however, see item (c) under "Criminal Conviction Review Process" below regarding holding the unit.

A single Conviction for any of the following, subject to the results of any review process, shall be grounds for denial of the Rental 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 involving: 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 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 the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 7 years.
- c) Misdemeanors involving: drug related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years.
- d) Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which 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 the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 3 years.
- e) Conviction of any crime that requires lifetime registration as a sex offender, or for which applicant is currently registered as a sex offender, will result in denial.

Criminal Conviction Review Process.

Owner/Agent will engage in an individualized assessment of the applicant's, or other proposed occupant's, Convictions if applicant has satisfied all other criteria (the denial was based solely on one or more Convictions) and:

(1) Applicant has submitted supporting documentation prior to the public records search; or

(2) Applicant is denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation. Supporting documentation may include:

- i) Letter from parole or probation office;
- ii) Letter from caseworker, therapist, counselor, etc.;
- iii) Certifications of treatments/rehab programs;
- iv) Letter from employer, teacher, etc.
- v) Certification of trainings completed;
- vi) Proof of employment; and
- vii) Statement of the applicant.

Owner/Agent will:

- (a) Consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple Convictions as part of this process.
- (b) Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.
- (c) Hold the unit for which the application was received for a reasonable time under all the circumstances to complete the review unless prior to receipt of applicant's written request (if made after denial) the unit was committed to another applicant.