

Rental Criteria

I. Occupancy Policy

1. InterWest Properties, Inc (hereafter called InterWest) limits the total number of unit occupants in a residential dwelling based on number of bedrooms.
2. A bedroom is defined as a space within the premises that is used for sleeping, with at least one door, one window, and a closet space.
3. Occupancy in rental units is traditionally limited to Two (2) persons per bedroom, plus one.

II. Application Process

1. Applicants must select and view the specific unit, or approved model unit on the property.
2. Applicants must complete the application on the designated application form, available at our website www.inter-west.com, at the viewing of the unit, or in person at our corporate office located at the address above.
3. Pay the non-refundable screening fee of \$40.00 per adult in cash or money order only. The non-refundable screening fee is the cost of ordering a resident screening report. Screening entails verification that individual applicants meet the requirements listed below. It may take up to four (4) days for the application verification process to be completed.
4. If the application is approved and you accept the available unit, you will be required to pay the refundable security deposit and sign the Agreement to Execute Rental Agreement Form within two (2) days. Upon signing this document, you agree to take possession on or before a designated date, or forfeit the deposit.

III. General Requirements

1. Positive Government Issued identification with a picture is required for name verification.
2. A complete and accurate application listing a current and at least one (1) previous rental reference with phone numbers will be required. Incomplete applications will be returned to the applicant.
3. Primary applicant must be eighteen years of age or older.
4. Each individual over the age of 18 is required to qualify individually.
5. Application containing invalid, fraudulent and/or missing/mismatched information may result in a denial.
6. The denial of any individual applicant will result in the denial of all applications for the household.

IV. Income Requirements

1. Household income of at least three (3) times the stated monthly rent.
2. Some form of verifiable income will be required if employment verification is not possible, or for applicants not currently employed.
3. Forms of verifiable income include: bank statements, alimony/child support, trust accounts, social security income, unemployment income, welfare income, grants/loans, gifts, etc.
4. Self-employed applicants will be required to show proof of income through copies of the previous year's tax statements.
5. If monthly income does not meet three (3) times the stated monthly rent, an additional security deposit and/or co-signer may be required.
6. Applicants will be denied if source of income cannot be verified.

V. Employment Requirements

1. Current verifiable employment of at least six (6) months 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. Additional security deposit (and/or co-signer) may be required when employment does not meet the stated requirements.
4. Applicants with unverifiable employment and/or unverifiable income that reasonably affirms an ability to pay rent and/or associated housing costs, may be denied.

VI. Rental Requirements

1. Less than one (1) year of verifiable rental history from a third party landlord will result in additional security deposit and co-signer will be required.
2. Home ownership will be verified through the county tax assessor's office. Mortgage payments must be current and reflect positive history.
3. Home ownership negotiated through a land sales contract must be verified through the contract holder.
4. Four (4) years of eviction free rental history will be required.
5. Rental history reflecting less than \$200.00 damage/rent owing will require an additional security deposit and/or co-signer. (when debt is settled.)
6. Rental history reflecting more than \$200.00 but less than \$500.00 damage/rent owing will require an additional security deposit equal to two (2) full month's rent and/or co-signer. (when debt is settled.)
7. Rental history reflecting more than \$500.00 damage/rent owing will be denied.
8. Rental history demonstrating documented noise or other disturbance complaints will require an additional security deposit when the former manager would re-rent.
9. Rental history demonstrating documented noise or other disturbance complaints will be denied when the former manager would not re-rent.
10. Rental history demonstrating residency, but not third party rental history, will require an additional security deposit and/or a co-signer agreement, when tenancy can be verified with parents, relatives, student housing, or military housing.
11. Four (4) or more 72 hour notices within a period of one (1) year will result in denial.
12. Three (3) or more NSF checks within a period of one (1) year will result in denial.

VII. Credit Requirements

1. Good credit will be required.
2. Outstanding bad debt (ie: Slow pay, collections, bankruptcies, repossessions, liens, judgements, and wage garnishment programs being reported by the credit bureau which is more than \$300.00 but less than \$10,000.00 will require an additional security deposit and/or co-signer.
3. Outstanding bad debt (ie: See above) being reported on the credit bureau which is more than \$10,000.00 will result in denial.
4. A combination of seven (7) or more collections and/or profit and loss write offs being reported on the credit bureau will result in denial. Student Loan & Medical Debt in collections are excluded in this determination.
5. Filed Bankruptcies must be discharged. If not discharged, application will result in denial. An additional security deposit and/or a co-signer will be required for all applicants who have filed a bankruptcy within the last two (2) years.

VIII. Disabled Accessibility

InterWest complies with all Americans with Disabilities Act (ADA) & Fair Housing Requirements. Specifically:

1. The applicant to seek the landlord's written approval before making modifications.
2. Written assurance that the work will be performed in a workmanlike manner.
3. Written proposals detailing the extent of the work to be done.
4. Documents identifying the names of qualified contractors that will be used.
5. Appropriate building permits and required licenses, must be made available for inspection by the landlord.
6. Written assurances that the premises will be returned to original condition.

IX. Criminal Convictions

A criminal background search will be conducted on all applicants.

1. For felony conviction, guilty plea or no-contest pleas involving the following offenses: drug-related crime, person crime, sex offense, crime involving financial fraud including identity theft and/or forgery, or any other crime that is of a nature to adversely affect property of the landlord, tenants or the health safety or right of peaceful enjoyment of the premises of residents, the landlord or the agents thereof: These crimes include but are not limited to kidnapping, assault, arson, robbery, burglary, rape, sex crimes, extensive property damage, shall all or in part be grounds for denial of the rental application 7 years since the later of: i) the date of release from incarceration; or ii) completion of post-prison supervision.
2. Any offense that requires an Applicant to register as a sex offender will result in denial of the application.
3. Pending criminal charges will result in a denial of the rental application.
4. Misdemeanors involving: drug related crimes, person crimes, sex offences, weapons, violations of restraining orders, criminal impersonation, criminal mischief, stalking, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years will result in the denial of the rental application.
5. Misdemeanors not included above, but involving theft, criminal trespass, property crimes or any other crime if the conduct for which the property of the landlord or tenant would be adversely affected, where the date of disposition has occurred in the last 3 years, will result in the denial of the rental application.
6. If an applicant believes a prior conviction may result in the denial of their application, applicant may submit a letter of explanation along with their application for personal review by agent, prior to submission of the screening to the 3rd party company. All submitted applications must run through the screening service and are scored with deliberate indifference.

X. Denial Policy

You have the right to dispute the accuracy of any information provided to the landlord by a screening service or credit-reporting agency. If your application is rejected due to unfavorable information received during the screening process, you may contact the screening company that supplied the information to discuss your application. We will provide the screening company name and address. You may then:

1. Contact the credit-reporting agency to identify who is reporting unfavorable information.
2. Correct any incorrect information through the credit reporting agency as per THEIR policy and The Fair Credit Reporting Act.
3. Request the credit-reporting agency to submit a corrected credit check to the appropriate screening company. Upon receipt of the corrected and satisfactory information, your application will be evaluated again for the next available unit.

PLEASE BE ADVISED: InterWest Properties, Inc utilizes a local, professional and independent screening services in qualifying our applicants against our written Rental Criteria. Therefore, InterWest Properties, Inc. does not accept any reusable screening reports, supplied by applicants or others, for the application screening process. Incomplete, inaccurate, or falsified information will be grounds for denial. 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 denied. The demeanor of applicant during the showing and screening process will be considered. We process all application and approvals in the order they are received at our leasing desk. If an application is returned a denial, back-up applications received for the same unit will be processed. We accept the first qualified applicants based on the determination of the screening organization. Applicants are informed of their position in line for screening, and screening fee is refunded if your application is not processed. If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should write to:

Equal Housing Opportunity Manager
InterWest Properties, Inc.
2323 SE 122Nd Ave
Portland, OR. 97233

In the letter, explain the reasons you believe your application should be approved and requested a review of your file. Within seven (7) working days of receipt of your letter, your application file will be reviewed and you will be notified of the outcome of the review.