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Application Screening Criteria

Thank you for your interest in a BB Management Group-managed home. We offer rental applications to everyone who inquiries about the interest in one of our homes. It is important to us to provide the highest quality property to our tenants. Part of our management process is to maintain a very thorough screening process. An application must be completed in full by all residence 18 years of age or older. Multiple applications for a specific property or unit will be processed on a date and time basis. We will accept applications meeting the requirements listed on the application and in which the applicants meet the following qualifications. The first completed application(s) taken will be processed and if approved, all secondary applications will be returned along with the unprocessed application screening charges. Businesses are not allowed to be operated out of the home. Smoking is not allowed in any of our homes. Please note the specific pet policy for each individual property, however, as a company policy, we allow pets at least two years of age with a two pet maximum.

GENERAL REQUIREMENTS

1. A complete and accurate application with phone numbers and email addresses. Incomplete applications will be returned. Please be sure to sign the application.
2. Each applicant will be required to qualify individually.
3. Applicant must be able to enter a legal and binding contract.
4. Incomplete, inaccurate or falsified information will be grounds for denial.
5. Any applicant currently using illegal drugs or reporting a conviction for the illegal manufacture or distribution of a controlled substance will be denied.
6. Any individual who may constitute a direct threat to the health and safety of an individual, the complex, neighborhood or the property of others will be denied.
7. An application insufficient in Credit and Rental Requirements shall require an additional security deposit equal to 50% of stated rental amount, over and above any other security deposit or additional security deposit required.
8. The total security deposit required will be that of the least qualified applicant.
9. The denial of one applicant will result in the denial of the entire application.
10. In order to qualify as a co-signer, you must fully meet all areas of the criteria and must have a minimum monthly income of five times the stated rent.

INCOME REQUIREMENTS

1. Gross monthly household income should equal 2 times the stated monthly rent.
2. A current paycheck stub from your employer will be required if we are unable to verify income over the phone. Verifiable income or liquid assets equal to two and one-half times the total annual rent will be required for unemployed applicants. (Verifiable income may mean, but is not limited to: bank accounts, spousal support/child support, trust accounts, social security, unemployment, welfare, grants/loans.) Self-employed applicants will be required to show proof of income through copies of the previous tax return. Self-employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to meet verification of employment.
3. If monthly income does not equal 2 times the stated monthly rent, a co-signer will be required.
4. Application will be denied if the legal source of income cannot be verified.
5. If applicant does not meet income standards, application may be denied.

RENTAL REQUIREMENTS

1. One year of verifiable rental or mortgage history from a current third party is required. (Rental references ending 12 months prior to the date of application will not be considered current.) Current or previous mortgages showing a history of any late payments will require a security deposit equal to one month's rent. Home ownership is verified through the county tax assessor. Mortgage payments must be current. Home ownership negotiated through a land sales contract is verified through the contract holder.
2. 5 year Eviction-free rental history is required.
3. Rental history demonstrating residency, but not third party rental history, may require co-signor.
4. Rental history reflecting past due rent or an outstanding balance will be denied.
5. If a landlord gives a negative reference or refuses to give a reference, the application will be denied.

CREDIT REQUIREMENTS

A credit history showing no negative reports is required. A negative report is considered any non-medical item 60 days past due or greater, collections, repossessions, liens, judgments or garnishments. Negative credit will result in additional requirements with the following guidelines:

A credit file report containing a discharged bankruptcy will require a security deposit equal to one month's rent or co-signer.

1-2 items of 60 days past due or greater, collections, repossessions, liens, judgments or garnishments will require a total security deposit of one and a half months rent.

3-5 items as above will require a total security deposit equal to one and one-half month's rent or co-signer.

6-8 items as above will require a total security deposit equal to double security deposit and or possible co-signer at manager's discretion.

9 items or debt greater than \$10,000 will result in the denial of the application.

CRIMINAL

EVICTON HISTORY CRITERIA

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

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 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 903303(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 tenants health, safety or right of peaceful enjoyment of the premises of the residents, the landlord or the landlords agent. Owner/Agent will not consider a previous arrest that did not result in a Conviction or expunged records.

If applicant, or any proposed applicant, 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 applicant so Owner/Agent can engage in an individualized assessment (described below) upon receipt of the public records search and prior to a denial, applicant should do so. Otherwise, applicant may request a 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 past 7-years.
- c) Misdemeanors involving: drug related crimes, personal 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 past 5-years.
- d) Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crime if the crimes or any other crime if the conduct for which applicant was convicted or is charged is of the 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 officer;
- 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 or 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; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since the 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 has 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 applicant 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.

DENIAL POLICY

If your application is denied due to negative and adverse information being reported, you should:

1. Contact Background Investigations, Inc. at 503-905-2955
2. If credit related, contact the credit reporting agency listed on the denial letter in order to:
 - Identify who is reporting unfavorable information
 - Request a correction if the information being reported is incorrect

If your application has been denied and you feel you qualify as a resident under the criteria stated above, you should write to our:

Equal Housing Opportunity Manager
12755 SW 69th Ave. Suite 204 Tigard, OR 97223

Explain the reasons you believe your application should be reevaluated and request a review. Your application will be reviewed within seven (7) working days from the date your letter is received and you will be notified of the outcome.

DISABLED ACCESSIBILITY STATEMENT

BB Management Group allows existing premises to be modified at the full and complete expense of the disabled person if the disabled person agrees to restore the premises (per fair housing guidelines) at their own expense to the pre-modified condition. We require:

- The applicant to seek the landlord's written approval before making the modifications.
- Reasonable assurances (in writing) that the work will be performed in a workmanlike manner.
- Reasonable details regarding the extent of the work to be done.
- Names of the qualified contractors that will be used.
- Appropriate building permits and the required licenses must be made available for inspection by the landlord.
- A deposit for the restoration may be required.

Once an application has been approved, the security deposit must be received in our office within 48 hours to hold a home. The security deposit must be paid in certified funds (cashier's check or money order). Vacant homes can be held up to 2-weeks from the date of approval. Applicant must begin paying rent by the expiration of the 2-week period.

City of Portland Residence Only

Security Deposit for City of Portland Tenants may not pay more than One month's rent total deposit. *An additional half month's rent can be added if applicant is conditionally approved subject to an applicant's demonstration of financial capacity or to offset risk factors identified by screening company under the applicants screening portion or the FIAR Ordinance.*

If Applicant is applying with other applicant's 18-years or older and wishes to be designated as the financially responsible party, Applicant must advise Bb Management Group in writing it is their intention to be designated as the financially responsible party for the group and as such will be screened accordingly.