

Rental Criteria

The following is a list of requirements in order to occupy an apartment with **Oswego Cove**. If you meet the following criteria and are accepted, you will have peace of mind knowing that other renters in this community are being screened with equal care, and that the risk of illegal activity occurring in the area is reduced. Please review our list of criteria. If you feel you meet the criteria, please apply. Please note that we provide equal housing opportunity: we do not discriminate on the basis of race, color, religion, sex, handicap, national origin, familial status, and marital status, source of income, age, and sexual orientation. Coast does not discriminate on the basis of handicapped status in the admission or access to, or treatment or employment in, its housing, programs or activities. We comply with requirements of the Fair Housing Acts, Section 504 Accommodation requests to accommodate a disability.

Complete Application

1. Each adult (18 years of age or older) must complete an individual application. The primary applicant must be at least 18 years or older, or must be able to enter a legally binding contract.
2. **Incomplete applications will not be processed.** The first completed and approved application will have first priority on the apartment. If any line is not filled out the application will be returned to you and will not be processed.
3. There will be a **\$45.00** screening charge for each adult who applies. Failure to pay the screening charge results in a denial of tenancy. Unfavorable information for any individual applicant may result in denial of all applicants for the household.
4. Applicants must provide a social security number or any other government issued identification that would allow for the Landlord to effectively screen for credit and criminal history.
5. Joint applicants must have verifiable joint rental history of at least 2 years from unbiased/unrelated sources.

Money Orders Only, No cash accepted. Please make a money order out to: **Oswego Cove**.

Verifiable Rental History:

1. Rental history will be verified and written references must be provided for each applicant.
2. Home ownership will be verified through the county tax assessor's office. Mortgage payments must be current. Home ownership negotiated through a land sales contract must be verified through the contract holder.
3. An eviction or a landlord debt results in an automatic denial.
4. Any recorded unlawful detainer, unpaid collection, open bankruptcies or judgments may result in denial of application. Rental history reflecting and outstanding damages will be a cause for denial of your application.
5. Rental history demonstrating documented noise or disturbance, damage, or other complaints will be a cause for denial of your application. Negative references (i.e. when former managers would not re-rent) are cause for denial.
6. It is your responsibility to provide us with the information necessary to allow us to contact your past landlords. At least two years of rental history is required (for each applicant). We reserve the right to deny your application if, after making a good faith effort, we are unable to verify your rental history.

Sufficient income/ Resources:

1. Gross household income must be at least equal to 3.0 times the rental factor. All legal sources of income are included in the income determination. At least one year of employment must be verified. Income of all types must be verifiable, with at least 2 current pay stubs, tax returns, W2's, public support documents, etc. You will be denied if your source of income cannot be verified. If self-employed, business license, your last two years' tax records, bank records will be needed to verify income.
2. As of January 1, 2014 The State of Oregon now requires all tenants to carry rental insurance with a minimum coverage of **\$100,000.00**.
3. The minimum deposit amount for new tenants is **\$500.00**. The maximum amount is equal to 1 times the monthly rental amount.

Identification:

1. Each applicant must provide two pieces of ID (drivers' license photo &/ or visa/green card, and valid proof of social security card).
2. You will be denied tenancy if you misrepresent any information on the application. If misrepresentations are found after a rental agreement is signed, your rental agreement will be terminated.

Criminal convictions:

1. Landlord shall conduct a search of public records to determine whether applicant or any proposed tenant has been convicted of, or pleaded guilty or no contest to any crime prior to the application. A conviction, guilty plea or no contest plea to any of the following shall be grounds for, and will result in denial of the rental application:
2.
 - A. Any sex crimes.
 - B. Applicants will be denied should a felony conviction be evident from any court record searches and has deferred adjudication for a felony. Applications will be denied if evidence exists of a misdemeanor for a crime against a person, property, or drug-related convictions.
 - C. Any felony involving serious injury, death, extensive property damage or drug related offenses (sale, manufacture, delivery or possession with intent to sell); or
 - D. Any other felony or any misdemeanor involving: arson, assault, intimidation, drug related offenses (sale, manufacture, delivery, or possession with intent to sell) or weapons charges; or
 - E. Any misdemeanor involving theft, dishonesty, prostitution, obscenity and related violations (ORS 167.060 through 167.100); or
 - F. Any other criminal activity that would threaten the health or safety of the owner, or any employee, contractor, subcontractor or resident who is involved in the housing operations.
 - G. Applicant or any household member may not be currently engaging in illegal drug use.
3. Denied applicants may reapply after one year from the date the application was denied, but are still subject to the aforementioned criteria. The report includes information provided by On-Site and the following other consumer reporting agency(ies):

Credit Information Provider(s):

Equifax
 P.O. Box 740241
 Atlanta, GA 30374
 800-685-1111
www.equifax.com

TransUnion:
 P.O. Box 1000
 Chester, PA 19022
 Ph: 1-888-909-8872
www.transunion.com

Experian:
 P.O. Box 2104
 Allen, TX 75013-0949
 Ph: 1-888-397-3742
www.experian.com

Credit and Evictions:

Any recorded or unrecorded FED, Collections, or judgments shall result in denial of application. Only those who meet our occupancy standards will be considered. A maximum of two people per bedroom are allowed in our apartments. Please allow 24 to 72 business hours to process application. Based on screening results an additional deposit of 100% of stated monthly rent may be required. No concessions will be available to applicant(s) if an additional deposit is required. If approved and you decide not to rent the unit you must forfeit all monies. All other move in charges will be required at lease signing. Applications will be held for two years and will not be returned to applicant once processed. All units and premises are non-smoking and no pets are allowed. **False information is grounds for denial.**

(Applicant) _____ Date

(Applicant) _____ Date