

## RESIDENTIAL SCREENING & SELECTION CRITERIA

PRE-QUALIFICATION PROCESS	
Submit the following for each rental application. Use the Apply Now link to complete the application.  Photo ID	
Landlord names and phone numbers	Housing assistance voucher (if applicable)
Verifiable income (3 times stated monthly rent)	Pet Request Form (if applicable)
All applicant signatures	Service/Assistance Animal form (if applicable)
When all applicants on the lease are pre-qualified viewing of their selected properties are scheduled.  When a property is selected pay all application fees. Submit any additional information within 24 hours of viewing property.  Gorge Rentals will only make one attempt to notify you of incomplete information	

## **General Information**

Your application will not be considered if the information is not completed in its entirety. Applications are reviewed in the order in which they are received. It is preferable for you or a representative to view the interior of the property after pre-qualification and before the application is processed with a background and credit check. If this is not possible for your circumstance, please contact our office.

Rental units will not be held for any applicant that is not able to sign a lease based on the unit's availability.

## **Application Policy**

- Multiple household applications must be turned in together.
- A \$50 application fee per applicant will be required after pre-qualification and showing appointment.
- No cash or personal checks will be accepted. Debit and credit cards and money orders are acceptable.
- Processing time is typically 3-5 business days from the time of payment.
- Applicants will be notified of application approval via email (or phone if email is not available).

Co-signers will not be accepted.

## **Rental History**

- A minimum of two years positive previous rental history from a third party is required.
- Renting from a family member is not considered verifiable rental history.
- First time renters may require a deposit of two times the stated rent rate if all other selection criteria is met.
- Home ownership will be verified through tax assessor's records or credit report.

#### **Income and Employment**

- Monthly household income must be equal to 3 times the stated monthly rent. If monthly income does not equal 3 times the stated monthly rent, tenancy may be offered with additional rent additional deposit and/or modified lease terms, at the discretion of Gorge Rentals.
- Assets do not equal income. Verifiable income may include, but is not limited to, employment wages, alimony/child support, social security, unemployment, and welfare. Signed job acceptance letters are welcomed to speed up the processing time.
- Self-employed applicants will be required to show proof of income through copies of previous year's tax returns.
- Must be employed in the same industry for at least the past 6 months, at current or previous employment.

#### **Housing Assistance**

Gorge Rentals does work with Section 8 and other federally funded assistance programs. Vouchers must be presented as part of the income verifying process. Monthly household income for those in assistance programs must equal 3 times your portion of the rent amount. Please inquire for eligible properties.

### **Credit/Criminal/Public Records Check**

Credit, criminal, public records and multi-state sex offender registry checks are completed by a third party company (CoreLogic SafeRent). If an application is denied based on poor credit history, the applicant may request a copy of their credit report.

### **Reasons for Application Denial**

- Providing false information
- Unacceptable or insufficient rental history (2 years minimum)
- Source of income cannot be verified (assets do not equal income)
- Verified income is not sufficient to meet the requirement
- Excessive unpaid collections or more than 50% of reported accounts are delinquent
- No outstanding utility, cable or phone provider accounts
- Bankruptcies within the last 6 months or negative credit following a bankruptcy
- Any criminal conviction in the last seven years for any felony, or misdemeanor involving theft, dishonesty, assault, intimidation, drug-related or weapons charges
- Notification on a sex offender registry
- Inability to verify information regarding a criminal history
- If your behavior during the application process is in any way aggressive or confrontational.
- Incomplete application

#### **Approval Policy**

- Once you are notified of approval status, **you must respond within two business days**. If you do not we will assume you are no longer interested in the property and move on to the next application.
- Approved applications are valid for 90 days from the date of approval on any qualifying property in our
  inventory. Approved applicants on file interested in a newly available property are subject to any applications
  currently being processed.
- Once a rental unit is selected, you will be required to pay first month's rent, a refundable security deposit and a refundable pet deposit, if applicable. If your move in date is after the 15<sup>th</sup> of the current month, pro-rated rent for the current month plus the next month's rent is due upon move in. **Move in costs must be paid by cashier's checks or money order only.** Subsequent rent payments may be paid by personal check.
- All utilities for your new unit must be transferred and account numbers provided prior to signing rental agreement.
- Proof of a current Renter's Insurance Policy is required upon signing the rental agreement. Renter's Insurance must be maintained without lapsing for the entire tenancy with Gorge Rentals Property Management listed as an additional interest.

# **Occupancy Policy**

- Gorge Rentals Property Management is an Equal Opportunity Housing Provider. We fully comply with State and Federal Fair Housing Laws and limit occupancy based on the number of bedrooms in the unit.
- A bedroom is defined as a space that is primarily used for sleeping, with at least one legal egress window and closet space. Two persons are allowed per bedroom. Exceptions are made for children under the age of two.
- Additional occupants may be added to an existing lease, provided they complete the application process and are approved and occupancy limits are not exceeded.
- No medical marijuana may be grown or consumed on the premises without prior approval. (Title 21 U.S.C. § 801)
- No smoking or vaping is allowed inside the property, garage or storage units. (ORS 90.220; ORS 479.305)

For questions or to submit an application, call 541-387-4080 or email rent@gorgerentals.com.

