



*raising the standard*

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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 inquires 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. Any additional questions, special requests or contingencies will not "hold" a home, until owner and applicant are in an agreement with those specific questions and or requests. Businesses are not allowed to be operated out of the home. Smoking is not allowed in any of our homes or on the rented premises. 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. A No Pet house means no living creatures of any type or size, including but not limited to goldfish, hamsters, reptiles, ferrets, etc. No birds are allowed in any of our managed homes.

## 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. Income requirements are cumulative.
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 and is typically \$25.00 less than the stated monthly rental amount.
9. Rent quoted is subject to change until signing of the rental agreement.
10. The denial of one applicant will result in the denial of the entire group applications.
11. Attitude and demeanor during the application process will be considered.

## INCOME REQUIREMENTS

1. Gross monthly household income should equal 3 times the stated monthly rent.
2. Two 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 3 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 required to show proof of income through copies of the previous years 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 3 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.
6. 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.

### **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 or terms for denial. 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. Eviction-free rental history is required.
3. Rental history demonstrating third party rental history but, not current third party rental history, will require an additional deposit of 25% of one month's rent or qualified co-signer.
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.
6. Any prior eviction judgments 5 year old or newer will result in denial of the application.

### **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:

\$1.00-\$1000.00 60 days past due amounts (will require NO additional deposit and is considered acceptable credit.

\$1000.00-\$5000.00 as above (will require a total security deposit equal to 125% of the stated monthly rental amount, less \$25.00)

\$5000.00-\$10,000.00 as above (will require a total security deposit equal 150% of the stated monthly rental amount, less \$25.00)

A bankruptcy or foreclosure in the past 3 years shall be reason for denial.

Outstanding debt greater than \$10,000.00 shall be reason for denial.

### **CRIMINAL**

Each application will be screened with a search of public records to determine whether the applicant has been convicted of, or pled guilty or no-contest to any crime. A conviction, guilty plea or no-contest plea, for:

- a) Murder, manslaughter, class A felonies involving arson, rape, kidnapping, child sex crimes, where the date of disposition, release or parole has occurred in the last 20 years.
- b) Criminally negligent homicide, aggravated vehicular manslaughter and Class A felonies not included above for drug-related crimes, person crimes, sex offenses, financial fraud crimes, burglary, where the date of disposition, release or parole has occurred in the last 10 years.
- c) Class B felony for drug-related crimes, person crimes, sex offenses, financial fraud crimes, aggravated theft, where the date of disposition, release or parole has occurred in the last 7 years.

- d) Class C felony for drug-related crimes, person crimes, sex offenses, financial fraud crimes, burglary, theft, criminal mischief, coercion, animal abuse, where the date of disposition, release or parole has occurred in the last 5 years.
- e) Class A misdemeanor for drug-related crimes, person crimes, sex offenses, financial fraud crimes, criminal impersonation, violation of a restraining order, criminal mischief, stalking, disorderly conduct, unlawful possession of a firearm, possession of burglary tools, where the date of disposition, release or parole has occurred in the last 3 years.
- f) Class B misdemeanor for drug-related crimes, person crimes, sex offenses, financial fraud crimes, disorderly conduct, where the date of disposition, release or parole has occurred within the last 18 months. Pending charges or outstanding warrants for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate property is still available, the processing of the application will be completed. No property will be held awaiting resolution of pending charges.

**If Applicant is approved and a Rental Agreement is executed, the following verbiage is part of the Rental Agreement.**

Tenants will be charged a \$50 non-compliance fee for the following violations of their Rental Agreement after one written warning, and \$50 non-compliance fee plus 5% of monthly rent for all subsequent non-compliance.

- \*Late payment of utility or service charge owed to manager,
- \*Failure to clean up pet waste, garbage, rubbish, or other waste anywhere on the premises except inside tenant's dwelling.
- \*Parking violations and improper use of motor vehicles on the premises.
- \*Smoking in a clearly designated no-smoking unit or area of the premises.
- \* Keeping an unauthorized pet capable of causing damages to persons or property.

Late fee for late rent is equal to a \$100.00 fee.

\$35.00 charge for dishonored/nsf check, plus bank charges

\$250.00 for tampering with a smoke alarm

\$250.00 for tampering with a Carbon Monoxide Detector

Renter's insurance will be required in the amount of \$100,000.00. Proof of insurance will be required prior to Landlord signing any rental agreement.

**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  
7150 SW Fir Loop Suit 205  
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.

