

property name

RESIDENT SCREENING & SELECTION PROCESS

Thank you for applying to live within our community. Guardian Management, LLC is an Equal Housing Opportunity provider and seeks to process all applicants in a fair and consistent manner.

BE ADVISED:

- **Incomplete, inaccurate, or falsified information will be grounds for a decline response regarding your rental application or termination of your tenancy if discovered after the tenancy commences.**
- **Any applicant that is a current illegal drug user, addicted to a controlled substance or has been convicted by any court of competent jurisdiction of the illegal manufacture or distribution of a controlled substance shall be declined.**
- **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 declined.**

OCCUPANCY POLICY

- Occupancy is based on the number of bedrooms in an apartment. 2 persons are allowed per bedroom, plus 1 additional occupant.

APPLICATION PROCESS

- Select your apartment, complete the LITC application (one for each adult), Certification of Tenant Eligibility and Section 42 Certification, entirely and pay your non-refundable screening fee of \$40.00. Be prepared to wait 5-7 days for your application to be processed – longer if the application is incomplete or if information is difficult to verify.
- All verification forms including, but not limited to, Income Verifications, Employment Verifications and Asset Verifications must be completed by qualified third parties before your application can be approved.

GENERAL REQUIREMENTS

- Applicants must be at least 18 years of age, married, emancipated or (in Oregon) under the age of 18 and (a and/or b):
 - Pregnant and expecting the birth of a child who will live in the primary applicant's physical custody;
 - The parent of a child or children living in the physical custody of the person.
- To initiate the application process, two forms of identification will be required. These are: Picture identification plus another form of positive identification. Acceptable forms of picture identification include: A valid, state-issued driver's license, identification card or a passport. Acceptable forms of positive identification (other than picture ID), include: An Individual Tax Payer Identification Number (ITIN), a valid Social Security number, visa or legal alien documentation. Copies of identification may be required. Information for such identification will be required to appear on the application and will be used to complete the screening process.
- Student Status: Households comprised entirely of full-time students are not eligible for tax credit apartments. There are four exceptions to this rule. They are:
 1. At least one adult in the unit is married, not necessarily to another adult living in the unit, and they have filed a joint federal tax return the previous year.
 2. The household consists of one single parent and at least one child, neither of who is listed as dependent on another's (outside of the household) most recent tax return.
 3. A household member is a recipient of Aid to Families with Dependent Children (AFDC) or Temporary Assistance for Needy Families (TANF).
 4. A household member if a participant in a federal, state or local job training program comparable to those funded by the Job Training Partnership Act (JTPA)

SCREENING CRITERIA

- **IDENTITY VERIFICATION:** Government issued photo identification will need to be presented by all applicants and co-signers.
- **CONSENT TO VERIFY CREDIT AND CRIMINAL BACKGROUND**
 - All applicants and co-signers must agree to the following by executing a rental application form:

I hereby consent to allow _____, through its designated agent and its employees, to obtain and verify my credit information (*including a criminal background search*) for the purpose of determining whether or not to lease an apartment to me. I understand that should I lease an apartment, _____ and its agent shall have a continuing right to review my credit information, rental application, and criminal background, payment history and occupancy history for account review purposes and for improving application methods.

- **SCORING OF YOUR CONSUMER CREDIT REPORT**

_____ uses an empirically derived, statistically sound, credit scoring system to evaluate your consumer credit report. Credit scoring is based on real data and statistics, so it treats all applicants objectively. Your consumer credit report contains information about you and your credit experiences, such as your bill-payment history, the number and type of accounts that you have, late payments, collection actions, outstanding debt, and the age of your accounts. Using a statistical program, we compare this information to the credit performance of other applicants with similar profiles which allows us to predict how likely it is that you will pay your rent in a timely manner and fulfill your other lease obligations. If you would like information regarding how to improve your credit score, please let us know, and we will provide you with more detailed information regarding this resulting in an elevated security deposit. If your application is rejected or is accepted with conditions, you will be given the name, address and telephone number of the consumer reporting agencies which provided your consumer information to us. An applicant rejected for unsatisfactory credit is encouraged to obtain a copy of the credit report, correct any erroneous information that may be on the report and submit a new application to this community for further consideration.

■ **CRIMINAL BACKGROUND SEARCH**

If your application is accepted or accepted with conditions, we will conduct a criminal background search. It is our policy not to lease to applicants who have the following: a conviction for any felony at any time, two or more Class A/Misdemeanors within a five year time frame, or two or more Class B/C Misdemeanors within three years. If the criminal background search reveals past criminal behavior which is contrary to your lease application, our acceptance of your lease application will be withdrawn

■ **INCOME VERIFICATION**

We will required verification of income, such as a paycheck stub. If we are unable to verify your income or your income is contrary to your lease application, our acceptance of your lease application will be withdrawn.

■ **CO-SIGNER OPTION**

If an applicant is declined, or there is reason to believe they will be declined due to credit or income, they have the option of submitting a co-signer application. With a qualified co-signer, their application could then be accepted.

■ **EVICCTIONS**

An applicant will be declined if they have an eviction (that has not been dismissed) within the last four years.

■ **DISABLED ACCESSIBILITY**

- Guardian Management LLC 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 at their own expense to the pre-modified condition. Guardian Management, LLC requires:
 - The applicant to seek the landlord's written approval before making modifications.
 - Reasonable assurance (in writing) that the work will be performed in a workmanlike manner.
 - Names of qualified contractors that will be used.
 - Appropriate building permits and the required licenses must be made available or inspection by the landlord.



■ **REJECTION POICY**

- You have the right to dispute the accuracy of any information provided to the landlord/manager by a screening service or credit reporting agency. If your application is denied due to unfavorable information received during the screening process, you may:
 - In writing, contact the screening company that supplied the information to obtain a copy of your screening results. The screening company that processed your application is Screeners, Inc. Their name and the reference number for your screening results will be printed on the denial letter.
 - Credit: Contact the credit reporting agency to identify who is reporting unfavorable information.
 - Correct any incorrect information through the credit reporting agent as per their policy.
 - Provide proof of necessary changes to your property. They will contact the screening agency, and your application will be re-evaluated for the next available apartment if approved.

If your application has been denied and you feel that you qualify as a resident under the criteria outlined above, you should write to:
Guardian Management, LLC
Equal Housing Opportunity manager
P.O. Box 5668, Portland, OR 97228-5668

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

We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity through the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin. TDD 1-800-735-2900

EQUAL HOUSING OPPORTUNITY

_____ Applicant's Initials