



MULTIFAMILY NW
The Association Promoting Quality Rental Housing

OREGON RENTAL APPLICATION
TO BE COMPLETED BY EACH ADULT APPLICANT

ALL UNITS
SUBJECT TO
AVAILABILITY



PROPERTY NAME / NUMBER	Nob Hill Apartments	888		
UNIT NUMBER	ADDRESS			
DATE UNIT WANTED	UNIT RENT \$	SCREENING CHARGE \$ 45.00		
OWNER / AGENT	PHONE			
STREET ADDRESS				
SMOKING POLICY: <input type="checkbox"/> SMOKING ALLOWED - ENTIRE PREMISES <input type="checkbox"/> SMOKING PROHIBITED - ENTIRE PREMISES <input type="checkbox"/> SMOKING ALLOWED IN LIMITED AREAS (ASK MANAGEMENT FOR DETAILS)				
APPLICANT	APPLICANT FULL LEGAL NAME		EMAIL	
	PREVIOUS NAMES, ALIASES OR NICKNAMES USED			
	DATE OF BIRTH	SOC. SECURITY #	APPLICANT PHONE ()	
	GOVERNMENT ISSUED PHOTO I.D. TYPE	#	/STATE EXP. DATE	
	CURRENT STREET ADDRESS			
	CITY	STATE	ZIP DATE YOU MOVED IN	
	STREET ADDRESS (OR APARTMENT NAME)			
	CITY	STATE	ZIP	
	APPLICANT FORMER STREET ADDRESS			
	CITY	STATE	ZIP FROM TO	
	FORMER LANDLORD NAME		LANDLORD PHONE ()	
	STREET ADDRESS (OR APARTMENT NAME)			
	CITY	STATE	ZIP	
	OTHER STATES AND COUNTIES YOU HAVE LIVED IN DURING THE PAST 5 YEARS			
	CURRENT EMPLOYER		PHONE ()	
	STREET ADDRESS			
	CITY	STATE	ZIP	
	POSITION	HOW LONG? (DATE HIRED)		
	GROSS MONTHLY INCOME \$			
	OTHER MONTHLY INCOME: SOURCE		\$ / SOURCE \$	
ARE YOU SELF-EMPLOYED? <input type="checkbox"/> YES <input type="checkbox"/> NO				
<input type="checkbox"/> PREVIOUS <input type="checkbox"/> ADDITIONAL EMPLOYER				
STREET ADDRESS				
CITY	STATE	ZIP		
POSITION	HOW LONG?			
IF ADDITIONAL EMPLOYER, GROSS MONTHLY INCOME \$				
THE FOLLOWING INFORMATION IS SUBJECT TO CHANGE PRIOR TO EXECUTION OF RENTAL AGREEMENT,				
RENT	THE FOLLOWING ARE MAXIMUM AMOUNTS. THE ACTUAL AMOUNT CHARGED WILL DEPEND ON UNIT SIZE, SCREENING RESULTS, AND OTHER FACTORS.		INSURANCE	
	MAXIMUM POTENTIAL RENT \$	SECURITY DEP. MINIMUM \$ _____		
	\$	SECURITY DEP. MAXIMUM \$ _____ (DEPENDS ON SCREENING RESULTS AND UNIT SIZE)		
	\$	\$		
DEPOSITS	\$	\$	<input type="checkbox"/> IF CHECKED, RENTER'S INSURANCE WILL BE REQUIRED <input type="checkbox"/> IF CHECKED, RENTER'S INSURANCE WILL BE REQUIRED IF _____	
	\$	\$		MINIMUM INSURANCE AMOUNT: \$ (\$100,000 IF LEFT BLANK)
	\$	\$		(NO INSURANCE WILL BE REQUIRED IF: A) THE HOUSEHOLD INCOME OF ALL OF THE TENANTS IN THE UNIT IS EQUAL TO OR LESS THAN 50 PERCENT OF THE AREA MEDIAN INCOME, ADJUSTED FOR FAMILY SIZE AS MEASURED UP TO A FIVE-PERSON FAMILY; OR B) IF THE DWELLING UNIT HAS BEEN SUBSIDIZED WITH PUBLIC FUNDS, NOT INCLUDING HOUSING CHOICE VOUCHERS.)

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OTHER OCCUPANTS	NAME	DATE OF BIRTH	VEHICLES	MAKE	MODEL	COLOR	STATE LICENSE PLATE #	
OTHER	ANIMALS (SUBJECT TO APPROVAL BY MANAGEMENT): How many animals will be residing in this unit?							
	TYPE	BREED	AGE				WEIGHT	
	TYPE	BREED	AGE				WEIGHT	
	DO YOU INTEND TO USE: <input type="checkbox"/> WATERBED <input type="checkbox"/> AQUARIUM <input type="checkbox"/> MUSICAL INSTRUMENT							
	DO YOU HAVE RENTER'S INSURANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO							
	BANK(S)							
	EMERGENCY CONTACT				PHONE			
	ADDRESS							
	CONTACT IN CASE OF DEATH				PHONE			
	ADDRESS							
	HAVE YOU EVER BEEN EVICTED, OR ARE YOU CURRENTLY IN THE EVICTION PROCESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, DATE							
	HAVE YOU EVER FILED FOR BANKRUPTCY, OR ARE YOU CURRENTLY IN THE BANKRUPTCY PROCESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, DATE							
	HAVE YOU EVER HAD A HOME FORECLOSED ON, OR ARE YOU CURRENTLY IN THE FORECLOSURE PROCESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, DATE							
	HAVE YOU OR ANY OTHER PERSON WHO WILL BE OCCUPYING THE UNIT EVER BEEN CONVICTED OF, OR PLED GUILTY OR NO CONTEST TO, ANY FELONY OR MISDEMEANOR? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, WHO _____ WHERE _____ WHEN _____							
	WHAT							
	WHY ARE YOU VACATING YOUR PRESENT PLACE OF RESIDENCE?							
	HAVE YOU GIVEN LEGAL NOTICE WHERE YOU NOW LIVE? <input type="checkbox"/> YES <input type="checkbox"/> NO							
	HOW DID YOU HEAR ABOUT OUR PROPERTY?							
	<p>Owner/Agent has charged a screening charge as set forth above. Owner/Agent may obtain a consumer credit report and/or an Investigative Consumer Report which may include the checking of the applicant's credit, income, employment, rental history, and criminal court records and may include information as to his/her character, general reputation, personal characteristics, and mode of living. You have the right to request additional disclosures provided under Section 606 (b) of the Fair Credit Reporting Act, and a written summary of your rights pursuant to Section 609(c). You have the right to dispute the accuracy of the information provided to the Owner/Agent by the screening company or the credit reporting agency as well as complete and accurate disclosure of the nature and scope of the investigation.</p>							
	SCREENING	SCREENING COMPANY OR CREDIT REPORTING AGENCY						
COMPANY NAME				PHONE				
ADDRESS								
EMAIL								
<p>If the application is approved, applicant will have <u>24</u> hours from the time of notification to either, at Owner/Agent's option, execute a rental agreement and make all deposits required thereunder or make a deposit to hold the unit and execute an agreement to execute a rental agreement which will provide for the forfeiture of the deposit if applicant fails to occupy the unit. If applicant fails to timely take the steps required above, he/she will be deemed to have refused the unit and the next application for the unit will be processed.</p>								
<p>GOOD FAITH ESTIMATE</p> <p>Approximate number of units currently available, or which will in the foreseeable future be available, of the size and in the area requested by applicant: _____ unit(s).</p> <p>Approximate number of applications previously accepted and currently under consideration for those units: _____</p> <p>If the blanks above are not filled in, then there is at least one unit available and there are no applications ahead of yours currently under consideration</p>								
SIGNATURE	<p><i>I certify that the above information is correct and complete and hereby authorize you to do a credit check and make any inquiries you feel necessary to evaluate my tenancy and credit standing. I understand that giving incomplete or false information is grounds for rejection of this application. I understand that if any information supplied on this application is later found to be false, this is grounds for termination of tenancy. have received and read the Owner/Agent's rental criteria.</i></p>							
	APPLICANT			DATE		<input type="checkbox"/> PHOTO I.D. VERIFIED BY		
	OWNER/AGENT			DATE RECEIVED		TIME RECEIVED		
	OWNER/AGENT NOTES Availability is projected and subject to change.							

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**NOB HILL APARTMENTS LLC
RESIDENT SCREENING AND SELECTION POLICY
Nob Hill Apartments**



As part of the application process, Nob Hill Apartments LLC may obtain an Investigative Consumer Report, which may include information on your character, general reputation, personal characteristics and mode of living.

You have a right to request a written summary of your rights under the Federal Fair Credit Act as well as a complete and accurate disclosure of the nature and scope of the investigation requested. The request should be made to the landlord or credit reporting firm listed on the application.

Nob Hill Apartments LLC is in total compliance with State and Local Federal Fair Housing Laws. No person(s) shall be discriminated against on the basis of race, religion, sex, disability, familial status, age, National origin, source of income, marital status or sexual orientation. Our goal is to be consistent and apply all of our criteria and regulations equally to all applicants.

Rent/Lease Rates

Rent/lease rates vary due to unit type, location of unit within building and market demand. **Listed rates are based on a one (1) year lease term and are subject to change without notice but at no time will a quoted rent stated to an applicant in writing change at any time.** Lesser term leases may be available at an increased monthly rent. Currently, a six month lease is an additional \$125 per month and a month-to-month lease is \$175 more per month.

On-site parking and/or storage may be available to any applicant at an additional monthly charge and security deposit, based on availability at the time of application. Parking and storage agreements are month-to-month only and require thirty (30) day written notice.

All rent/lease rates include water, sewer and garbage. There is no additional charge for these utilities.

The applicant is responsible for their electricity through Portland General Electric (PGE); service must be scheduled effective the applicant’s stated move-in date. All apartments are wired for cable and internet through Comcast; service is optional and the applicant’s responsibility and cost.

Occupancy Standards

Two persons are allowed per bedroom plus one additional person, for the entire unit. Exceptions are made for **children under the age of two. Children under the age of two are allowed as an additional occupant when the child resides with the parent or other adult(s) maintaining proper legal custody.**

<u>Apartment Size</u>	<u>Maximum Occupancy</u>
Studio	3 persons
One bedroom	3 persons
Two bedroom	5 persons

Applicant Screening and Selection Process

All persons 18 years or older who will be occupying the unit are required to complete a separate rental application. Each applicant must sign the separate rental application form and applicant screening consent form. The screening investigation will be conducted at the expense of each applicant. The screening fee is non-refundable, regardless of approval or denial.

All applicants shall be jointly and severally liable for the rental contract. Applicants must be legally able to enter into a binding contract, rental or lease agreement. Applicants are required to provide two pieces of verifiable identification, one with picture identification to verify applicant validity.

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Applications will be processed in order of time received. The first applicant to qualify shall be entitled to rent the unit. The application must be completely filled out. Incomplete applications will result in denial of the application.

Upon receipt of the screening results, Nob Hill Apartments LLC will apply the following standard criteria for APPROVAL:

I Credit History

1. A good credit history is required for approval. A Co-signer may be an option for those with questionable credit.
2. A debt to income ratio of no more than 30% is required.
3. Good references, lack of debt, good rental history, bank accounts balances of \$25,000. or a co-signer may offset the lack of a credit history or job history if all other requirements are met. A double deposit may apply if recommended by third party screening vendor.
4. Applicant (s) must have 20% of Gross Monthly Household Income remaining after Rent and Estimated Debts are paid
5. Student Loans and Medical Bills are not considered when reviewing credit.

II. Rental History

1. Current and previous verifiable landlord references with telephone numbers shall be listed on the rental application for a minimum of the previous 24 months. The applicant's name must have been on the rental or lease agreement to qualify as a reference. If you don't have the minimum rental history an additional deposit may be required. Five (5) years of eviction free rental history will be required. Previous long-term home ownership may be substituted for rental history. Mortgage lenders and/or land sales contract persons will be listed for homeowners. Mortgages in default and foreclosures may require an additional security deposit or co-signer.
2. One phone call per day in a 72-hour period will be made to contact and verify references.
3. A positive, good reference from current and previous landlords is required. Failure to provide correct, verifiable references will result in denial of the application.
4. Good reference, good credit and lack of debt may be accepted to offset the lack of a rental history (but not negative rental references) if all other requirements are met.
5. Rental history demonstrating documented noise or other disturbance complaints will be a cause not to rent when the former manager would not re-rent.
6. Two (2) or more 72 Hour Notices within a period of one year will result in a denial to rent.
7. One (1) or more NSF checks within a period of one year may result in a denial to rent.
8. Rental history reflecting past due and unpaid rent/fees will cause a denial to rent.

III. Income Requirements

1. Gross household income shall be **(3.0)** times the rent. **If monthly income does not equal (3.0) times the stated monthly rent an additional security deposit may be required. Gross household income below (3.0) times the rent may result in a denial but Co-signer may be considered.**
2. Applicants who are retired, on disability or other forms of regular and steady income will be required to provide verification that income is **(3.0)** times the rent. (Verifiable income may mean, but is not limited to, Bank Accounts, Alimony/Child Support, Trust Accounts, Social Security, Unemployment, Welfare, Grants/Loans.)
3. Self-employed applicants will be required to show proof of income through copies of the previous year's tax returns.
4. A verifiable (liquid) checking or savings account with a minimum balance of **\$25,000.00** will be accepted in lieu of employment with a full security deposit.

M. Additional Deposits or Co-Signer Additions

On marginal cases of unacceptable credit history, employment history, or income levels, Nob Hill Apartments LLC may accept the addition of an approved co-signer.

Co-signers must fill out an application. A Co-Signer must meet the below criteria to qualify as a co-signer.

1. Income must be **(6.0)** times the applicants rent amount and proof of income must be supplied to management.
2. A debt to income ratio of no more than **30.0%** is required on all debt and rent.

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3. No bankruptcies, foreclosures or defaults on a current mortgage are permitted.
4. Must have 25% of Gross Monthly Household Income remaining after Rent and Estimated Debts are paid

Failure to meet any of the above criteria shall result in denial of the application. In addition, any of the following shall result in DENIAL.

NOTE: Co-signers must fill out an application; meet all the requirements of a resident, and have a background investigation run for which a non-refundable fee must be paid. Co-Signers must reside in the United States.

V. Criminal Denial

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 charges pending for, been convicted of, or pled guilty or no contest to, any: 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 the 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 residents, the landlord or the landlord's agent.

A single conviction, guilty plea, no contest plea or pending charge for any of the following shall be grounds for denial of the rental application. If there are multiple convictions, guilty pleas or no contest pleas on the applicant's record, Owner/Agent may increase the number of years by adding together the years in each applicable category. Owner/Agent will not consider expunged records.

1. Murder, manslaughter, criminally negligent homicide, aggravated vehicular manslaughter, class A felonies involving arson, rape, kidnapping, child sex crimes; or
2. Class A felonies not included above for drug-related crimes, person crimes, sex offenses, financial fraud crimes, burglary; or
3. Class B felony for drug-related crimes, person crimes, sex offenses, financial fraud crimes, aggravated theft; or
4. 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 **10 years**.
5. 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; or
6. 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 **3 years**.

VI. Other Reasons for Immediate Denial or Subsequent Termination of Rental Agreement

1. Any information that is provided on the rental application or rental agreement that is falsified, incomplete or deliberately inaccurate.
2. Any Forcible Entry & Detainer (FED/Eviction) on the applicant's record within the past five (5) years.
3. Any verifiable information provided to Landlord indicating the applicant's tenancy would constitute a direct threat to the health, safety and/or welfare of other persons or whose residency would result in substantial physical damage to the property of others.
4. Any applicant not legally able to enter into a binding contract, rental or lease agreement.
5. Unpaid balance from prior landlord(s) more than \$1,000 within the past five (5) years.

VII Denials

If your application is denied due to negative and adverse information being reported from the screening company, you may:

1. Contact the screening company to discuss your application and their investigation.
2. If the denial was based on negative credit, contact the credit reporting agency listed on the denial letter to:
 - a) Identify who is reporting unfavorable information.

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b) Request a correction of the information from the Credit Bureau.

If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you should do the following:

Write to our:

Equal Housing Opportunity Manager
C/O Management Office
2405 NW Irving St
Portland, OR 97210

Your letter should include the reasons you believe your application should be re-evaluated and request a review of your file. Your application will be reviewed within seven working days from the date your letter was received. You will be notified of the outcome.

VI Assisted Living Criteria

Applicants requiring the assistance of a permanent or temporary live-in caregiver will be required to have the caregiver fill out an application and pay a screening fee. A limited screening involving a credit report (for identification purposes) and a criminal background check will be performed. Caregiver must meet screening requirements regarding criminal history or their application will be denied.

I/We have read and understand this Screening and Selection Policy.

Applicant Name: _____

Signature: _____

Date: _____

SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT

The Federal Fair Credit Reporting Act (FCRA) is designed to promote accuracy, fairness, and privacy of information in the files of every Consumer Reporting Agency (CRA). **Most CRA's are credit bureaus that gather and sell information about you to creditors**, employers, landlords and other businesses, such as, if you pay your bills on time or have filed bankruptcy. You can find the complete text of the FCRA, 15 U.S. C. 1681-1681u at the Federal Trade Commission's Web Site (<http://www.ftc.gov>). The FCRA gives you specific rights as outlined below. You may have additional rights under state law. You may contact a state or local consumer protection agency or a state attorney general to learn those rights.

- **You must be told if information in your file has been used against you.** Anyone who uses information from a CRA to take action against you, such as denying an application for credit, insurance, or employment, must tell you and give you the name, address, and phone number of the CRA that provide the consumer report.
- **You can find out what is in your file.** At your request, a CRA must give you the information in your file and a list of everyone who has requested it recently. There is no charge for the report if a person has action against you because of information supplied by the CRA, if you request the report within 60 days of receiving notice of the action. You also are entitled to one free report every twelve months upon request if you certify that (1) you are unemployed and plan to seek employment within 60 days; (2) you are on welfare; or (3) your report is inaccurate due to fraud. Otherwise, a CRA may charge you up to eight dollars.
- **You can dispute inaccurate information with the CRA.** If you tell a CRA that your file contains inaccurate information, the CRA must investigate the items (usually within 30 days) by presenting to its information source all relevant evidence you submit, unless your dispute is frivolous. The source must review your evidence and report its findings to the CRA. (The source, also, **must advise national CRA's to which it has provided the data, of any error.**) The CRA must give you a written report of the **investigation and a copy of your report if the investigation results in any change. If the CRA's investigation does not resolve** the dispute, you may add a brief statement in future reports. If any item is deleted or dispute statement is filed, you may ask that anyone who has recently received your report be notified of the change.
- **Inaccurate information must be corrected or deleted.** A CRA must remove or correct inaccurate or unverified information from its files, usually within 30 days after you dispute it. However, the CRA is not required to remove accurate data from your file unless it is outdated (as described below) or cannot be verified. If your dispute results in any change to your report, the CRA cannot reinsert into your file a disputed item unless the information source verifies its accuracy and completeness. In addition, the CRA must give a written notice telling you it has reinserted the item. The notice must include the name, address, and phone number of the information source.
- **You can dispute inaccurate items with the source of the information.** If you tell anyone, such as a creditor who reports to a CRA that you dispute an item, they may not then report the information to a CRA without including a notice of your dispute. In addition, once you have notified the source of the error in writing, it may not continue to report the information if it is, in fact, an error.
- **Outdated information may not be reported.** In most cases, a CRA may not report negative information that is more than seven years old; ten years for bankruptcies.
- **Access to your file is limited.** A CRA may provide information about you only to people with a need recognized by the FCRA, usually to consider an application with a creditor, insurer, employer, landlord, or other business.

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- **Your consent is required for reports that are provided to employers, or reports that contain medical information.** A CRA may not give out information about you to your employer or prospective employer without your written consent. A CRA may not report medical information about you to creditors, insurers, or employers without your permission.
- **You may choose to exclude your name from CRA lists for unsolicited credit and insurance offers.** Creditors and insurers may use file information as the basis for sending you unsolicited offers of credit or insurance. Such offers must include a toll-free number for you to call if you want your name and address removed from future lists. If you call, you must be kept off the lists for two years. If you request, complete and return the CRA form provided for this purpose, you must be taken off the lists indefinitely.
- **You may seek damages from violators.** If a CRA, a user or, in some cases, a provider of CRA data, violates the FCRA, you may sue them in state or federal court.

The FCRA gives several different federal agencies authority to enforce the FCRA. For questions or concerns regarding CRA's, creditors and others not listed below, please contact:

For CRA's:

Federal Trade Commission, Consumer Response Center-FCRA, Washington, DC 20580

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