

Bridge Meadows Community Application Screening Criteria

Thank you for applying to live within our community. Bridge Meadows 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 denial of your 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 will be based on the number of bedrooms in an apartment. 2 persons are allowed per bedroom.

APPLICATION PROCESS

- Select your apartment, complete the Low Income Housing Tax Credit application (one for each adult), Certification of Tenant Eligibility and Section 42 Certification entirely and pay your non-refundable screening fee of \$42.00. Be prepared to wait 5-7 days for your application to be processed.
- 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..
- A waiting list will be organized for each home and, except as provided below, eligible applicants will be placed on the waiting list chronologically by date application is received. Waiting lists will be kept open continuously.
- Priority placement will be given in the following manner:
 - 1st Priority will be given to families adopting or guardianship to sibling groups. Adoption/guardian proceedings must begin within the 1st year of occupancy at Bridge Meadows.
 - 2nd Priority will be given to relatives adopting/legal guardianship children from the Oregon Foster Care system.
 - 3rd Priority will be given to elders, 55 or older, willing to volunteer 100 hours per quarter to the Bridge Meadows community.
- Adoptive families must sign a lease addendum which requires adoption/guardian proceedings to begin within the first 12 months of living at Bridge Meadows. Families will be required to adopt a minimum of 2 children within 4 years of

Bridge Meadows Community Application Screening Criteria

moving into the Bridge Meadows community to remain as residents. Families will be required to provide proof of adoption/guardianship.

- Adoptive families will agree to participate and engage in the Bridge Meadows Community.

WAITING LIST PROCESS

- After the initial lease-up period, a waiting list will be organized for each apartment size and, except as provided below, eligible applicants will be placed on the waiting list chronologically by date application is received. Waiting lists will be kept open continuously.
- When an apartment becomes available, the next application on the waiting list will be screened and information verified. If you are contacted and choose not to accept the apartment at that time, you will be removed from the waiting list. You may re-apply to be placed back on the waiting list if you are still interested.
- Application fees will be due at the time the application is processed, not when the applicant is placed on the waiting list.

GENERAL REQUIREMENTS

- Bridge Meadows is designated as affordable housing, for persons 55 or older. Proof of age will be required at the time the application is submitted. Each of those 32 apartment homes must at all times have at least one occupant who is age 55 old or older.
- Applicants for the 41 homes must meet income eligibility standards of 30% to 80% of area median income as designated by the Low Income Housing Tax Credits requirements.
- The 9 four-bedroom apartment homes are given priority to households who currently have a Department of Human Services (DHS) child in foster placement who they intend to adopt or are interested in adopting a DHS foster child and are approved through DHS or immediate placement. Adoptive families will be required to sign a lease addendum, which requires them to adopt a minimum of 3 children to remain as residents in the community.
- 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 Taxpayer Identification Number (ITIN), valid Social Security number, visa or legal alien documentation. Copies of identification may be required. Information from such identification will

Bridge Meadows Community Application Screening Criteria

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 five 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 a dependent on another person'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).
 5. The full-time student who is a student who previously received Foster Care assistance under Title IV of the Social Security Act (under parts B or E).

ADOPTION/GUARDIANSHIP REQUIREMENTS

- Adoptive families must have successfully completed adoption training and certification for eligibility as adoptive parents through the Department of Human Services, Children Adults and Families Division and be approved for immediate placement of children. Adoptive families will be required to sign a lease addendum which requires them to adopt one child within 12 months and up to 3 children within 5 years to remain as tenants in the community. Proof of Adoption/Guardianship is required.

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 Bridge Meadows through its designated agent and its employees, to obtain and verify my credit information, contact personal references and

Bridge Meadows Community Application Screening Criteria

complete 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, Bridge Meadows 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

Bridge Meadows 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 process. Based upon your credit score, your application will be accepted, rejected or accepted with conditions – possibly 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.

Bridge Meadows Community Application Screening Criteria

CRIMINAL BACKGROUND SEARCH

If your application is accepted or accepted with conditions, we will conduct a criminal background search.

- A conviction, guilty plea or no-contest plea for any Felony ever involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug-related offenses (sale, manufacture, delivery or possession with intent to sell) class A/Felony Burglary or class A/Felony Robbery shall be grounds for denial of the rental application.
- A conviction, guilty plea or no-contest plea for any other Felony (other than listed above) where the date of disposition, release or parole occurred within the last seven (7) years shall be grounds for denial of the rental application.
- One Misdemeanor will not necessarily result in a denial. Two or more Class A/Misdemeanors in the most recent five years will result in a denial. Two or more Class B/C Misdemeanors within three years will result in a denial.
- Pending charges will result in a denial of the rental application.

PERSONAL REFERENCES

Applicants must include personal reference letters from three different sources with their completed applications attesting to the applicants' personal character. The reference must have known the applicant for more than a year, and must not be related to the applicant. One of these references must be either a supervisor or former supervisor from a place of employment, or volunteer supervisor.

DEPARTMENT OF HUMAN SERVICES REQUIREMENTS

All applicants are required to attend a training program conducted by the Department of Human Services, Children and Families Division for prospective intergenerational adoptive community members.

VOLUNTEER REQUIREMENTS

Residents must contribute 100 hours per quarter as described in the attached application under Volunteer Agreement. I understand that if I am in the process of adopting /guardianship I have met my 100 hours of volunteer obligation. Examples of volunteer opportunities are included in the application. The volunteer agreement will be a part of the lease.

INCOME VERIFICATION

We will require 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.

Bridge Meadows Community Application Screening Criteria

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 POLICY

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 the management. 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 receipts, your application will be reviewed, and you will be notified of the outcome of the review.