

Bridge Meadows Beaverton Community Application Screening Criteria

Thank you for applying to live within our community. Bridge Meadows Beaverton 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.
- Each applicant must apply and qualify individually as per screening requirements.

OCCUPANCY POLICY

- Occupancy will be based on the number of bedrooms in an apartment. Two (2) persons are allowed per bedroom. Additional occupants may be permitted at the discretion of management, upon a case by case review of any written appeals by applicants.

APPLICATION PROCESS

- Select your apartment, complete the Low Income Housing Tax Credit application (one for each person over the age of 18 years), 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 apartment home and, except as provided below, eligible applicants will be placed on the waiting list chronologically by date the application is received. Waiting lists will be kept open continuously.
- Bridge Meadows Beaverton is a 55 and older community. Nine apartment homes will be reserved for households being referred through DHS foster care program.

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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, or do not respond to written communications regarding your acceptance within 7 days, 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 Beaverton 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, always, have at least one (1) occupant who is age 55 old or older.
- Applicants for all 41 homes must meet income eligibility standards of 30% to 80% of area median income, as designated by the Low Income Housing Tax Credit requirements.
- As per the memorandum of understanding (MOU) with Washington County Department of Human Services (DHS), only the three (3) and four (4) bedroom apartment homes, have been reserved for households, who currently have DHS child in foster placement, whom they intend to adopt, or are interested in adopting a DHS foster child, and are approved through DHS for immediate placement.
 - Apartment homes: B101, B102, B103, C101, C102, C103, E101, E101 and E103.
- Adoptive families will be encouraged to adopt a minimum of three (3) children to remain as residents in the community.
- To initiate the application process, two (2) forms of identification will be required. These are: Photo identification plus, another form of positive, government-issued identification that allows for full screening of applicants for rental history, credit

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and criminal background. Acceptable forms of picture identification may include: A valid, state-issued driver's license, identification card or a passport. Acceptable forms of positive identification (other than picture ID) may 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 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 (5) exceptions to this rule. They are:
 1. At least one (1) 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 (1) single parent and at least one (1) 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 (1) child within 12 months and up to three (3) children within five (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 adult 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:

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I hereby consent to allow Bridge Meadows Beaverton through its designated agent and its employees, to obtain and verify my credit information, contact personal references and 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 Beaverton 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 Beaverton 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.

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.

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CRIMINAL CONVICTION REVIEW PROCESS

Owner/Agent will engage in an individualized assessment of the applicant's, or other proposed occupant's, Convictions if: (1) Applicant has submitted supporting documentation prior to the public records search; or (2) applicant is denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation.

Supporting documentation MUST include:

- Proof of employment or other income; and
- a statement from the applicant; as well as one of the following:
 - Letter from parole or probation officer; or
 - Letter from caseworker, therapist, counselor; or
 - Certifications of various treatments/rehab programs;

Owner/Agent will:

- a. Consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple Convictions as part of this process.
- b. Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.
- c. Hold the unit for which the application was received for a reasonable time under all the circumstances to complete the review unless prior to receipt of applicant's written request {if made after denial) the unit was committed to another applicant.

PERSONAL REFERENCES

Applicants must include personal reference letters from three (3) 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 (1) 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.

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VOLUNTEER AGREEMENT

Elders are encouraged to volunteer 100 hours per quarter to the Bridge Meadows Beaverton community. Examples of volunteer opportunities are included in the application.

INCOME VERIFICATION

Income verification is required, such as an employment verification or multiple paycheck stubs. 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 Screeners recommends "Accepted with Conditions" a co-signer (a person guarantees the applicant's performance) may be considered. In this instance, the original applicant's application will be re-submitted along with the co-signer's application. Applications for co-signers processed through Screeners are also scored, but are typically held to a more stringent, pre-established financial screening standard because co-signers must be financially able to make the payments for this residence, as well as their own place of residence.

EVICTIONS

An applicant will be denied if they have an eviction (that was not dismissed or resulted in a general judgment for the applicant prior to the application) within the last four (4) 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 any 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 by a screening service or credit reporting agency. If your application is denied due to unfavorable information received during the screening process, you will be notified in writing.

- 1) Contact the community manager where you applied to obtain a copy of your screening and the reason for denial. Your credit report can be provided either by Onsite or the screening company. The screening company that processed

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your application is Screeners, Inc. Their name and the reference number for your file will be printed on the acceptance or denial letter. **Screeners, Inc., 6663 SW Beaverton Hillsdale Hwy, Box 144, Portland, OR 97225-1403.**

- 2) Contact the credit reporting agency to identify who is reporting unfavorable information.
- 3) Correct any incorrect information through the credit reporting agent as per their policy.
- 4) Request the credit reporting agency submit a corrected credit check to the appropriate screening company.
- 5) Upon receipt of the corrected and satisfactory information, your application will be evaluated again for the next available apartment.

If you are a person with a disability and would like to request a waiver of the screening criteria, you may appeal the decision within 14 calendar days by sending a letter to:

Guardian Management, LLC
Equal Housing Opportunity Manager
P.O. Box 5668
Portland, OR 97228-5668.

In the letter explain the reasons you believe your application should be approved and request a review of your file. Please indicate in the letter which apartment community you have applied to. Within five (5) working days of receipt, your application will be reviewed, and you will be notified of the outcome of the review. Persons with disabilities have the right to request reasonable accommodations to participate in the hearing process.

PRIVACY POLICY

We are dedicated to protecting the privacy of your personal information used to determine your eligibility. We have adopted a Privacy Policy to ensure your personal information is kept secure.