

Rental Criteria

We are committed to Equal Opportunity Housing. We fully comply with the Federal Fair Housing Act. We do not discriminate against any person because of race, color, sex, disability, familial status, religion, national origin or sexual orientation. Our staff will provide reasonable accommodations to disabled persons in order to provide them with equal opportunity to use and enjoy their residence and/or common areas. We welcome service animals and do not charge any fees or deposits for them.

Please understand, when we evaluate your application, we are looking at your current and past actions and behavior.

General requirements to process your application:

- You must be able to enter a legal and binding contract
- Applicant(s) may be required to provide utility bill(s) and/or other proof in applicant's name to confirm occupancy of rental references

What we do with your application and why: (Please check the Important Details section)

- A credit report will be run. We feel it is important to have a good track record of paying your bills, because by renting an apartment to you, we are extending to you a form of credit, so your past actions with others who have extended you credit are important. We will not count medical collections when evaluating your credit
- We verify employment and may require proof of your income. The standard for our industry is gross income 2.5 times your monthly rent (if you're responsible for all utilities, then 3.0 times monthly rent)
- When applying for Crestwood Terrace, Multnomah Woods and Hillside townhouses we require either 2.0 or 2.5 times the rent amount depending on whether the monthly rent amount is more or less than what is considered affordable for households at 80% of the median family income as set forth by the Portland Housing Bureau
- Income is defined as including, but not limited to: wages, rent assistance (non-governmental only), and monetary public benefits and be based on cumulative financial resources
- We will run a criminal report including felonies and misdemeanors. Like you, we do not wish to have a neighbor who may constitute a threat to the health or safety of others or whose tenancy would result in physical damage to the property of others. In viewing arrest records, we shall consider the original offense charged in our evaluation, rather than any lesser offense to which the applicant plead guilty. Pending charges may delay your application process until the case is resolved
- We do rental reference checks. We want to know if you were a good tenant, what condition you left your apartment in and if you disturbed your neighbors

Full time University Students or recent graduates thereof - need not have credit history or landlord references if they can provide a qualified co-signer. Online university students are not included in this exception.

Important Details:

What doesn't qualify as a rental reference - included but not limited to:

- Family, friends and roommates do not count as references
- Living in a room in someone's house or subleasing does not count as a reference
- References where you lived 3 months or less
- Dorms and dwellings where work was exchange for rent (you didn't pay any rent)

What doesn't qualify as good credit accounts:

- Credit from jewelry companies, secured credit cards or deferred payment accounts do not count as positive credit
- Accounts with co-signers or guarantors

Common reasons for being declined:

- Recent felonies and/or certain misdemeanors
- Negative rental history includes, but is not limited to, the following: previous evictions, FED filing(s) against you, defaults in lease agreements, outstanding balances owed or record of a collection to another apartment community, any record of disturbance of neighbors, illegal occupants, unauthorized pets, housekeeping habits at a prior residence which may adversely affect the health or welfare of other residents
- Insufficient monthly income
- Applicants may provide supplemental evidence to mitigate potentially negative screening results
- If applying for Crestwood Terrace, Multnomah Woods and Hillside townhouses applicants have 30 days to appeal denied applications and have the opportunity to correct, refute, or explain negative information forming the basis for the denial

Exceptions to renter's liability insurance requirement:

- If your household income 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, as determined by the Oregon Housing Stability Council based on information from the United States Department of Housing and Urban Development you will not be required to purchase and maintain renter's liability insurance
- If the dwelling unit of the tenant has been subsidized with public funds, including federal or state tax credits, federal block grants authorized in the HOME Investment Partnerships Act under Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended, or the Community Development Block Grant program authorized in the Housing and Community Development Act of 1974, as amended, project-based federal rent subsidy payments under 42 U.S.C. 1437f and tax-exempt bonds you will not be required to purchase renter's liability insurance

Please read the following - Thank You

- We will not honor any verbal comments, agreements or statements. (If some issue is important to you, please ask and we will write out an agreement and all sign)
- We may require that you obtain, at your cost, renters insurance and provide proof thereof within two weeks of signing the rental agreement
- Negative information received after the application is processed and approved may be grounds for denial of your application with cancellation and refund of the deposit or termination of your tenancy.
- If you owe utility bills we may ask that you provide proof of payment before you move in.
- By signing below, you are giving Bright Apartments/River Rentals LLC permission to obtain the following:

- 1) Credit Report
- 2) Criminal Report
- 3) Call present and past landlords to verify your rental history
- 4) Call present and past employers to verify your employment history and salary/wages (only for financially responsible applicant)

*If applying for Crestwood Terrace, Multnomah Woods and Hillside townhouses the following forms of identification are also acceptable:

- Valid Permanent Resident Card
- Immigrant Visa
- Individual Taxpayer Identification Number (ITIN)
- Non-Immigrant Visa
- Any government-issued identification regardless of expiration date
- Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity