Rental Application & Screening Policy

Effective Date: January 1, 2025

Company: Property Management Inc Central Oregon LLC ("PMI Central Oregon") **Contact:** tiffany@pmicentraloregon.com | Monday–Friday, 9:00 AM–5:00 PM

1. Introduction

Thank you for considering **PMI Central Oregon** for your housing needs. To best serve all prospective residents, we have established clear application requirements and screening procedures. These policies ensure consistent, fair decision-making while complying fully with all federal, state, and local fair housing laws.

Please read this document carefully before submitting your application. Submission of an application and payment of fees constitutes acknowledgment and acceptance of these policies.

2. Fair Housing Commitment

PMI Central Oregon strictly complies with the **Federal Fair Housing Act**, the **Oregon Fair Housing Act**, and all applicable local regulations. We do not discriminate on the basis of:

- Race
- Color
- Religion
- Sex
- National origin
- Disability
- Familial status
- Age
- Any other protected class under state or local law

3. Application Requirements

3.1 Who Must Apply

A separate rental application must be submitted by **each individual 18 years of age or older** who will reside in the home.

3.2 Application Fees

- \$50 non-refundable fee per adult applicant.
- Applications will not be processed until all fees are paid in full.

3.3 Submission & Processing Timeline

- Applications must be **complete** prior to processing.
- Completed applications are processed **Monday–Friday**, excluding holidays.

4. Required Documentation

A completed application includes:

- 1. PMI Central Oregon Residential Lease Application (one per adult)
- 2. \$50 non-refundable application fee per applicant
- 3. Valid government-issued photo ID
- 4. Verifiable Proof of Income
 - o Two most recent months of pay stubs; or
 - o Two most recent years of tax returns (self-employed/1099)
- 5. **Proof of Funds**
 - o Last 2 months of business bank statements (required for business owners)
- 6. **Household Information for Minors** (if applicable):
 - o Government-issued ID (if applicable)
 - Social Security card
 - Income verification supporting household stability (job offer letter, pay stubs, or tax return)

Income & Employment Verification

PMI Central Oregon uses **Plaid**, a third-party verification service, to confirm income and employment.

• Applications are **not considered complete** until Plaid verification is received.

5. Evaluation Criteria

Applications are evaluated using the following six factors:

- 1. **Identity Verification** (through Plaid)
- 2. Credit History

- 3. Rental History
- 4. Income Verification
- 5. Employment Verification
- 6. Criminal Background History

5.1 Rental History

- Positive, verifiable rental history is required.
- Applications with prior evictions may be denied unless documentation clearly shows landlord error or extenuating circumstances.

5.2 Income Requirements

- Minimum gross monthly income must equal at least 3x the monthly rent.
- Section 8 and other housing vouchers are accepted when applicable. Voucher holders must still meet non-financial criteria.

5.3 Criminal Background

 Applications may be denied for criminal history that impacts resident or community safety.

5.4 Credit History

- Applicants must demonstrate responsible payment history.
- Credit concerns may result in application denial or require increased deposits.
- **Scores below 650:** A qualified co-signer may be required (700+ credit score).
- Scores below 500: Automatically declined.

5.5 Occupancy Standards

• Maximum occupancy: 2 persons per bedroom + 1 additional occupant

6. Application Approval Process

Upon approval:

- 1. The property is placed on a **temporary hold** while your lease is underwritten.
- 2. The lease is sent for electronic signature via **Rentsign**.
- 3. Applicants have **24 hours** to sign.
- 4. Once all parties have signed and all fees are paid, the property will be officially removed from the market.

5. On the lease start date, PMI Central Oregon will release keys, remotes, and access devices.

7. Property Condition

Prospective residents are strongly encouraged to **physically tour the property** before signing a lease. All homes are leased **as-is**, unless otherwise agreed in writing.

Sight-Unseen Addendum

If any leaseholder has not physically viewed the property, a **Sight Unseen Addendum** must be executed by all leaseholders prior to lease signing.

8. Pet & Animal Policy

Pet policies vary by property and are determined by the property owner. Please reference individual listings for specific requirements.

General Pet Rules

- 1. All pets must be licensed, vaccinated, and spayed/neutered.
- 2. Breeds with known aggressive tendencies are prohibited.
- 3. Number and size restrictions may apply by property.
- 4. Applicants must provide a **photo** and **vaccination records** for each pet.
- 5. A **pet security deposit** is required per pet (amount varies).
- 6. A monthly pet rent of \$50-\$60 per pet applies depending on screening results.
- 7. **PetScreening.com profile is required for ALL applicants**, including those with:
 - No pets

Pet Screening Requirement

Every applicant must complete a profile at:

https://pmcentraloregon.petscreening.com

This ensures clear documentation of all pet/animal-related policies and provides consistent accommodation handling.

9. Additional Notes

- PMI Central Oregon reserves the right to request additional documentation as needed.
- Applications are processed in the order received once complete.
- Incomplete applications will not be considered.
- All decisions are made in accordance with federal, state, and local laws.

10. Contact Information

For questions regarding your application, documentation, or screening: tiffany@pmicentraloregon.com

Phone number: 541-708-7521

Monday–Friday
9:00 AM–5:00 PM