

POLICY AND PROCEDURE

Number: 2023-02-WSP-001

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Community: West-Side Pines Homeowners Cooperative

Subject: Cooperative Screening Criteria Policy

Approved By: The Board during the December 19, 2022, and again with attorney suggestions (1-25-2023 Brian Dasso) on February 20, 2023 Board meetings.

PURPOSE

West-Side Pines Homeowners Cooperative offers stable, long-term housing for moderate to low-income people. The initial lease term is fifty years and is intended to offer security to the individual members, as well as the membership. It is important to the membership, as a whole, for new applicants to be carefully screened.

Applicants' income, credit, criminal history, eviction history and references will be thoroughly screened. Applicants need to demonstrate via these checks (and possibly additional information provided by the applicant) that the applicant(s) can pay the space lease on time, maintain their home and space, be a safe and responsible neighbor, and be an active participant as volunteer activities are needed.

Because there is a high cost to the cooperative to remove a member that fails to remain in compliance with the lease agreement and/or the park rules, the minimum screening criteria is as follows:

Credit History - The following items may disqualify acceptance of an applicant:

- Credit score must not fall below **620**, as per the Cooperative Bylaws 3.1(3)(c). Credit scores are provided by TransUnion.
- Current unpaid collections, judgments, and tax liens (except those unpaid collections and judgments related to unpaid rent occurring between April 1, 2020 and February 28, 2022),
- Bankruptcy reports will be taken into consideration. Applicants with a bankruptcy are encouraged to include a written explanation with the application to assist in the decision-making process.
- If the credit score is not scored because the applicant has zero credit or very low credit, the applicant can still be accepted with exceptions based on their excellent rental history.

Criminal History - A criminal background check is required for all applicants.

- Applicants with a criminal history are encouraged to include a written explanation with the application to assist in the decision-making process. The explanation should include the nature and severity of the conviction, how long ago the conviction occurred, where the conviction occurred, the age of the applicant at the time of the incident giving rise to the conviction and any other extenuating circumstances.

- Applicant will be evaluated on the following qualifications; the proposed member and the household occupant(s) are not someone who may constitute a direct threat to the safety of any individual, the Community, or the property of others; and
- The proposed member and any household occupant(s) are not a current illegal substance abuser(s) and do(es) not have a history of violent or drug-related crimes.

Landlord Reference(s)

- Requires a minimum of 2 (two) years positive unrelated landlord reference(s).
- Applicants with no previous rental history; previously owned a home, or lived with relatives, may use personal references of next-door neighbors or will need to prove the ability to pay the rent and not disturb neighbors.

Prior Eviction Record - The following items may disqualify membership acceptance:

- An eviction in the last three years. Extenuating circumstances will be reviewed, except for evictions that arose after April 1, 2020, but before March 1, 2022.
- Evictions more than three years but less than five years ago will also be considered. Consideration will be given for good credit and rental references for older evictions. As with all criteria, you may submit a written explanation with your application for an exception to be considered.

Personal References(s)

- A minimum of *two (2)* (we recommend three) personal references selected by the applicant. Personal references cannot be related to the applicant. Neighbors are great references especially for those without landlord references.

Income

- Stated income must be verified in writing. Applicants must be able to show stable employment for at least two years with no gap in the employment history.
- Verification may include: pay stubs, verification placed on company letterhead, letter of benefit assignments, and/or tax statements.
- Self-employed must provide two years of tax returns to verify income.
- Valid income types include, but are not limited to Wages, Salaries, Tips, Social Security Benefits, Retirement, Pension or Saving Accounts, Stocks or Bonds. Applicants may choose to prove additional income from social assistance (i.e. TANF, Oregon Trail Card, etc.) to help.
- Demonstrate an acceptable debt to income ratio.
- Total combined monthly income must be at least 3X the amount of monthly space rent and house payment. (e.g. \$200 house payment + \$500 space rent = \$700 X 3=\$2,100 monthly income). Income shall be about three times the space rent and house payment.

Income Limit

- Below 80% AMI for Deschutes County. Exceptions may be available.

Pet - please review pet policies (Community Rules - Section 4)

- Approval from the Board is required for all pets.
- There may be no more than *three (3)* domestic pets per household.
- Applicants should disclose all pets that will be coming with them to the park. You may be asked to bring your pet to an interview so the board may meet and verify the demeanor of your pet(s).
- Note that cats **MUST** be indoor only.

False Statements

- An applicant's application may be denied in the event the applicant provides false or misleading information to the cooperative, or the cooperative's property manager, in association with their application for membership.

Interview

- The Board reserves the right to request an in-person or phone/virtual interview with the applicant to discuss any questions the Board may have regarding applicant's application.



Fair Housing: West-Side Pines Homeowners Cooperative is an equal housing provider. We do not discriminate based on race, ethnicity, color, national origin, sex, religion, gender identity, familial status, disability, marital status, domestic partnership, source of income, Section 8, sexual orientation, or domestic violence victims (including assault & stalking) in the approval of our members.

This policy was approved and adopted on 02/20/23.

The foregoing is a true and accurate account, attested by,

Alicia Deaderick
Secretary