

## **Application Screening Information**

### **Saunders Creek Homeowners Cooperative**

#### **Screening Criteria, Policy and Procedure:**

**Saunders Creek Homeowners Cooperative offers stable long term housing for moderate to low income people. The lease is fifty years and is intended to offer security to the membership. It is important to the membership as a whole for new applicants to be carefully screened. Applicants will be thoroughly screened for income, credit, criminal, eviction and references will be checked. Applicants need to demonstrate via these checks (and possibly additional information provided by the applicant) that the applicant(s) can pay the rent on time, be a safe and responsible neighbor, and be an active participant as volunteer activities are needed.**

**Because there is a potentially high cost to the cooperative to remove a member that does not succeed in compliance with the lease agreement or the park rules the minimum screening criteria is as follows:**

#### **Credit History**

Bylaws 3.1 (3) (c) has an acceptable credit history and credit score;  
A credit score of 620 is the minimum allowable score based on the score provided by TransUnion.

No current unpaid collections, no judgments, or tax liens. Bankruptcy reports will be taken into consideration if there is an explanation applicant is encouraged to include any explanations with the application.

If the credit score is not scored because the applicant has zero credit or very low credit excellent rental history may be acceptable.

#### **Criminal History**

The applicant will not be an illegal substance abuser.

The applicant's criminal history will be checked and any convictions may be used as a reason to deny. Applicants with a criminal history are strongly encouraged to include a written explanation with the application to assist in the decision making process.

#### **Landlord Reference(s)**

A minimum of three years positive unrelated landlord reference(s) are required.

If applicant previously owned a home, an alternative way to confirm the applicants ability to get along with neighbors may be using personal references that were next door or across the street neighbors.

Applicants that have only lived with relatives will need to prove the ability to pay the rent and not disturb neighbors.

**Prior Eviction Record:**

No evictions prior three years. Evictions more than three years but less than five years will also be considered but are not automatic denials. Good credit and rental references after an older eviction will be weighted.

**Personal References(s):** Personal references are selected by the applicant, in theory they should be positive, three is best, two minimum.

**Income:**

Income shall be verifiable from a legal and reasonably stable source. Income shall be three times the space rent and house payment(s). For example if the monthly house payment is \$200 and the space lease is \$300 income should be \$1500 per month. Applicants may choose to prove additional income from social assistance (i.e. TANF, Oregon Trail Card, etc.) to help with this limit.

**Income Limit:** Below 80% AMI for Curry County.

**Pet:**

See the pet policy for pet rules. 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).

**Interview Impression:**

The entire application process from requesting an application to completion the applicant’s attitude and behavior will be observed. If an application interview is conducted, how the applicant(s) behave are part of the approval process. In a park where everyone lives close together, the ability to get along with others is important.

Fair Housing: Saunders Creek Homeowners Cooperative is an equal housing provider and recognizes the protected classes of race, color, national origin, religion, gender, familial status, disability, marital status, source of income, sexual orientation including gender identity, and domestic violence victims.

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Attest

\_\_\_\_\_  
Date

