

## **Elk Meadow Homeowners Cooperative Screening Criteria, Policy and Procedure:**

**Elk Meadow 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 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.**

*This is a senior park and families with children are not permitted. At least one occupant of every household must be fifty-five (55) years of age or older.*

**Because there is a 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 640 is the minimum allowable score based on the score provided by Trans Union.

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 it 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 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 applicant's 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. As with all criteria, you may submit an explanation of eviction record with your application for an exception to be considered.

**Personal References(s):** Personal references are selected by the applicant, not related to applicant, they should be positive, three is best, two minimum.

**Income:**

Income shall be verifiable from a legal and reasonably stable source. Income shall be about three times the space rent and house payment. 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 Clatsop 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:**

The Board reserves the right to request an in-person interview with the applicant to discuss any questions the Board may have regarding applicant’s application.

Fair Housing: Elk Meadow 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.

Board Approved this Policy on March 15, 2018

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Attested, Pat Ward, Secretary  
Elk Meadow Homeowners Cooperative

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Date

