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Please review our list of criteria. Hanna Network, Inc. and/or Hanna Realty, Inc complies with all federal, state and local Fair Housing laws. We do not discriminate on the basis of race, religion, sex or sexual orientation/identity, disability, familial or marital status, age, national origin, source of income or status as a member of any group protected by federal, state or local law.

Each applicant must be 18 years or older and able to enter in to a legal and binding contract. Each applicant will be required to complete an application. The application must be completed in its entirety and all information provided must be true, accurate and verifiable. Inaccurate or falsified information will be grounds for denial of the application. Positive picture identification will be required. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, eviction shall result. Any individual, whose tenancy may constitute a direct threat to the health and safety of any individual, the complex, or the property of others, will be denied tenancy. Please note: Caregivers to any resident or occupant, must complete an application and will be screened for conduct and criminal only.

# **Employment**

At least one year of verifiable employment is required if used as a source of income. We require current pay stubs to verify employment. If you are self-employed, you must provide the previous year's income tax return, two months current bank statements as evidence of income and current business license. These documents must be provided with the application

### Income

Minimum gross income must be 2.5 times the monthly rent and must be from a verifiable, legal source. Applicant and co-applicant income can be combined. Section 8 applicants must demonstrate income that 3 times their portion of rent.

## **Rental History**

References must be an unbiased source, no roommate, family, or friends. Three years of eviction-free history is required. Your application will be denied for any of the following reasons: Three or more 72-hour notices within one year, three or more dishonored checks within one year, or any rental history reflecting past due and unpaid rent. Rental history demonstrating documented noise or other disturbance complaints or if a previous landlord would not re-rent.

## **Credit Analysis**

Negative or adverse debt showing on consumer credit report will result in denial of the application. Three or more unpaid collections (not related to medical expenses) will result in denial of the application.

### **Criminal History**

The application will be denied if the applicant, co-applicant or any proposed tenant or occupant has charges pending for, been convicted of, or pled guilty or no contest to, any: drug-related crime; person crime; sex offense; crime involving financial fraud, including identity theft and forgery; or any other crime if the conduct for which the applicant or proposed occupant was convicted or is charged is if a nature that would adversely affect property of the landlord or a tenant or the health, safety or right of peaceful enjoyment of the premises of residents, the landlord or the landlord's agent.

### **Renters Insurance**

Renters Insurance is required, and proof of insurance must be provided at move in. This policy does not apply to a household income less than 50% of the area median income or subsidized with public funds. Failure to carry renter's insurance is a violation and may result in eviction.