

RENTAL APPLICATION CRITERIA & POLICIES

EVALUATION PROCESS

Owner/Agent processes applications one-at-a-time on a first-received/paid basis unless otherwise stated in writing. Applications are evaluated using an Individual Assessment criteria as allowed by federal, state, and local laws.

GENERAL STATEMENTS

- Each applicant is required to qualify individually or as per specific criteria areas.
- Inaccurate, incomplete, or falsified information will be grounds for denial of the application.
- Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination 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.

IDENTIFICATION CRITERIA—ALL APPLICANTS

Applicant may submit any of the following, or a combination thereof, to verify their name, date of birth, and photograph:

- Evidence of Social Security Number (e.g. SSN Card);
- Valid Permanent Resident Alien Registration Receipt Card;
- Immigrant Visa;
- Individual Tax Payer Identification Number (ITIN);
- Non-immigrant visa;
- Any government-issued identification regardless of expiration date; or
- Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity.

Owner/Agent will NOT deny application due to applicant's immigration status or lawful presence in the United States.

INCOME CRITERIA—FINANCIALLY RESPONSIBLE APPLICANT

When the monthly stated rent amount is below the maximum monthly rent for a household earning no more than 80 percent of the median household income as published annually by the Portland Housing Bureau then the applicant must demonstrate monthly gross income that is at least 2.5 times the amount of rent¹ for the Premises. -or- When the monthly stated rent amount is at or above the maximum monthly rent for a household earning no more than 80 percent of the median household income as published annually by the Portland Housing Bureau then the applicant must demonstrate a monthly gross income that is at least 2 times the amount of the rent¹ for the Premises. Income includes, but is not limited to: wages, rent assistance (non-governmental only), monetary public benefits, and is based on the cumulative financial resources of all of the Financially Responsible applicants. Owner/Agent may, but is not obligated to, require Financially Responsible applicants to pay an additional security deposit up to half the monthly stated rent if applicant's gross monthly income is less than the required minimum.

¹For this section, the Financially Responsible applicants' monthly gross income is compared to 2.5 or 2 times, whichever is applicable, of the stated monthly rent amount that will NOT be paid by the applicants' government rent voucher or housing subsidy

Twelve (12) months of verifiable employment will be required if used as source of income.

Self-employed applicants will be verified through the state corporation commission and are required to verify their income such as the previous year's tax returns.

RENTAL REFERENCES CRITERIA—ALL APPLICANTS

- Twenty-four (24) months of verifiable contractual rental history from a current third-party landlord or home ownership is required.
- Rental history that includes three (3) or more disturbances or any other material non-compliance with the rental contract terms or rules with the past 24 months will result in denial of the application.

- Five (5) years of eviction-free history is required. Dismissed eviction actions and judgments for the applicant will be excluded.

RENTAL REFERENCES CRITERIA—FINANCIALLY RESPONSIBLE APPLICANT

- Three (3) or more 72-hour, 144-hour, or "quit or pay" notices within one year will result in denial of the application.
- Three (3) or more dishonored checks within one year will result in denial of the application.
- Rental history reflecting past due or unpaid balances will result in denial of the application.

CREDIT CRITERIA—FINANCIALLY RESPONSIBLE APPLICANT

- Unpaid debt to a landlord or property management firm will result in denial of the application.
- Three (3) or more unpaid collections not related to medical expenses and/or negative or adverse debt showing on consumer credit report will result in denial of the application unless Income and Rental Reference criteria are satisfied.
- Bankruptcy will result in denial of the application unless the applicant provides Supplement Evidence that the bankruptcy is discharged, or the active repayment plan satisfies the Income criteria.

⁵CRIMINAL CONVICTION CRITERIA—ALL APPLICANTS

Upon receipt of the rental applications and screening fee, Owner/Agent will conduct a search of public records to determine whether the applicant or any proposed occupant has a Conviction (including a guilty plea, non-contest plea, and charges pending) for any of the following crimes provided in ORS 90.303(3): 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 was convicted or charged is of a nature that would adversely affect the property of the Owner/Agent or a tenant or the health, safety or right to peaceful enjoyment of the premises of residents, Owner/Agent. Owner/Agent will not consider a previous arrest that did not result in a conviction or expunged records.

If applicant has a Conviction and has satisfied all other criteria, applicant may submit Supplement Evidence to the Owner/Agent and request that the Owner/Agent complete a Criminal Conviction Review unless the Conviction is for any of the following:

- a) Felonies involving murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
- b) Conviction of any crime that requires lifetime registration as a sex offender.
- c) Felonies not listed above involving: 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 application was convicted/charged is of a nature that would adversely affect property of the Owner/Agent or a tenant or the health, safety or right of peaceful enjoyment of the premises, the Owner/Agent, where the date of disposition has occurred in the last 7 years.
- d) Misdemeanors involving drug-related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, financial fraud crimes, where the date of disposition has occurred in the last 5 years.
- e) Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property or any other crime if the conduct for which application was convicted/charged is of a nature that would adversely affect property of the Owner/Agent or a tenant or the health, safety or right of peaceful enjoyment of the premises, the Owner/Agent, where the date of disposition has occurred in the last 3 years.

CRIMINAL CONVICTION REVIEW POLICY

Owner/Agent will engage in an individualized assessment of the applicant's Convictions if applicant has satisfied all other criteria (the denial was based solely on one or more Convictions) and:

1. Applicant has submitted supporting documentation prior to the public records search; or
2. Applicant is denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation. Supporting documentation may include:
 - i. Letter from parole or probation office;
 - ii. Letter from caseworker, therapist, counselor, etc.;
 - iii. Certifications of treatments/rehab programs;
 - iv. Letter from employer, teacher, etc.
 - v. Certification of trainings completed;
 - vi. Proof of employment; and
 - vii. Statement of the applicant.
3. Submission of additional documentation is NOT a guarantee of approval.

Owner/Agent will:

- a) Consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple Convictions as part of this process.
- b) Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.

OCCUPANCY POLICY

Occupancy is based on the number of Bedrooms in the Premises. A Bedroom is defined as a space within the Premises that is used primarily for sleeping with at least one egress window.

Two persons are allowed per Bedroom. Owner/Agent may allow additional persons based on the size of the Premises' Bedrooms and the number of occupants that are infants.

²RENTER'S LIABILITY INSURANCE POLICY

Applicant is required to provide documentation of renter's liability insurance coverage of \$100,000 per occurrence before the tenancy begins. Insurance is NOT required if (a) the household income of the tenant is equal to or less than 50 percent of the area median income, adjusted for family size as measured up to a five-person family or (b) the dwelling unit has been subsidized with public funds, not including the Housing Choice Voucher Program.

ADDITIONAL DEPOSIT POLICY

If applicant fails to meet any criteria related to income, credit, evictions and/or rental references, Owner/Agent may, but is not obligated to, require applicant to provide additional security deposit not to exceed half the stated rental rate.

GUARANTOR OR CO-SIGNER POLICY

Owner/Agent does NOT currently allow subletting, guarantors, co-signers, or vacation rentals. Interested persons that apply as Financially Responsible applicants will be jointly responsible for all terms and conditions of the Rental Agreement.

SUPPLEMENT EVIDENCE

Applicant may submit Supplement Evidence with the application to explain, justify, or negate the relevance of potentially negative information that is revealed by screening. Owner/Agent will consider the nature and severity of the incidents that will lead to denial; the number and type of the incidents; the time that has elapsed

since the date the incidents occurred; and the age of the Applicant at the time of the incidents occurred.

DENIAL POLICY

Owner/Agent will provide a written Notice of Denial to the applicant within 2 weeks of the denial that will include an explanation of the basis for denial, an explanation of the reasons that the Supplemental Evidence, if provided, did not adequately meet criteria. Owner/Agent will allow an approved Financially Responsible applicant to accept the Premises without the Not Financially Responsible applicant that was denied. Owner/Agent will process the next received application for the Premises after issuing the written Notice of Denial.

APPEALS POLICY

Applicant may appeal a denial within 30 days of the Notice of Denial. Applicant's appeal does NOT hold or reserve the Premises for the applicant. Applicant's appeal must correct, refute, or explain reason for denial to the Owner/Agent's satisfaction. If Owner/Agent approves the appealed application, applicant may accept the Premises, if available, or another comparable premises at the property within 3 months following appeal approval. Applicant must certify that no conditions have materially changed from those described in the appealed application or submit a new application and application fee, if applicable.

WAITING LIST POLICY

Owner/Agent does not currently maintain a waiting list. Any contact list of prospective residents the Owner/Agent may maintain is NOT in order of preference.

⁴ACCESSIBLE DWELLING UNITS POLICY

When, during the first 8 hours of the Open Application Period, Owner/Agent receives an application for an Accessible Dwelling Unit from an Applicant with a household member who is Mobility Disabled, the Owner/Agent will give priority to such application and accept, conditionally accept, or deny the Applicant prior to considering other Applicants. If there are multiple Applicants for an Accessible Dwelling Unit with a household member that is Mobility Disabled, Owner/Agent will accept, conditionally accept, or deny such applications in order of receipt, but prior to processing completed applications for Applicants without household members that are Mobility Disabled. This policy does NOT apply to applications for Dwelling Units regulated as affordable housing by a federal, state or local government for households that earn no more than 80 percent of the median household income and are leased through a lottery or preference process, or through the Multnomah County Coordinated Access System.

"Mobility Disability" or "Mobility Disabled," with respect to a person, means a Disability that causes an ongoing limitation of independent, purposeful, physical movement of the body or one or more extremities and requires a modifiable living space because of, but not limited to, the need for an assistive mobility device as defined by the City of Portland ordinance.

³APPLICATION FEE POLICY

Each Financially Responsible applicant is charged an application processing fee. The application processing fee is not refundable unless the Premises becomes unavailable. Non-Financially Responsible applicants are NOT charged an application processing fee.

RESERVATION / EXECUTION DEPOSIT POLICY

Applicant must either execute a Rental Agreement or, if allowed by Owner/Agent, pay an Execution Deposit within one business day of approval. The Execution Deposit reserves the Premises until the move-in date specified in the Agreement To Execute Rental Agreement. If the applicant does not respond to the Owner/Agent's approval within one business day, then the Owner/Agent will process the next application received for the Premises.