

Application Review

Upon receipt of a completed application, the contents of the application are compared to the screening criteria by Owner/Agent and the Applicant is either approved or denied in compliance with all local, state and federal laws. Applicants are welcome to provide supplemental evidence to mitigate potentially negative screening results. Applicants have **30 days** to appeal denied applications, during which time they may correct, refute, or explain negative information forming the basis for the denial.

Equal Housing Opportunity

Please note that we provide equal housing opportunity - we do not discriminate on the basis of race, color, religion, sex, handicap, national origin, familial status, marital status, age, sexual orientation, or source of income.

Application Processing

For properties in the City of Portland, we will process complete applications in the order set forth in the Portland City Code. For all other properties, we will process the first complete application that we receive. We will accept the first applicant(s) for any given vacancy who satisfies our screening criteria.

A Complete Application

We must receive a complete application for each adult - 18 years or older - who will live in the unit and intends to contribute to payment of the rent and to sign the lease or rental agreement. If a fee is not filled in on any application, any material missing information must be provided before we will begin screening the application.

If you are applying as a non-financially responsible adult applicant (City of Portland only), all non-financial screening criteria must be met and you, and the remaining applicants in your group, must include all information and documents required by the application form prior to it being considered complete. You do not need to provide income documents, and we will not run a credit check if you are submitted to background screening.

Form of ID

We require a photo I.D. or combination of identifications which allow us to verify the name and birth date of an applicant. Listed below are examples of the forms of ID that we accept:
- Evidence of a Social Security Number (SSN Card)
- Valid Permanent Resident Alien Registration Receipt Card
- Immigrant Visa
- Individual Taxpayer Identification Number (ITIN)
- Non-immigrant Visa
- Any government-issued identification regardless of expiration date
- Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity.

A \$60 Application Charge Per Applicant

This charge is non-refundable and done through our third-party screening company, Pacific Screening.

Rental History Verified by Independent Sources

All financially-responsible applicants must provide rental history as part of their application. You must provide rental history information for, at minimum, your current and previous residence. If you were not on a signed lease at a given residence, you may not consider that residence as part of your rental history.

Please note the following:

A qualified guarantor will be required if:
- Note: A qualified guarantor must meet all applicant screening criteria except prior rental history.
- If you were on a lease in which the duration of the lease was five consecutive years or longer, no additional rental history is required.
- If you currently own the home in which you live, no additional rental history is required.
- If you recently (within the previous 6 months) sold the home in which you were living, only one additional rental history is required.
- If your rental history does not include at least two leased residences in which you were a party on the lease; or, if neither item A, B, nor C above apply; or, if you are related by blood or marriage to one or both of the landlords; or, if your current or previous landlord(s) is a friend prior to your occupancy.

Sufficient Income/Resources

The applicant(s) must demonstrate sufficient gross income for the selected property, as defined by the gross income requirements described below. All income is measured in gross (pre-tax/pre-expense) dollars. All income sources must be independently verifiable and properly documented. We can only use co-signers/guarantors to satisfy a lack of rental history; they cannot be used for income purposes.

Sources of Income Include

- Salaried wages
- Hourly wages
- Tips verified by your employer
- Alimony
- Child support
- Trust distributions
- Social Security benefit payments
- Unemployment distributions
- Welfare distributions
- Grant payments
- Stipends
- Loan distributions
- Income property distributions
- And similar independently verifiable sources of income as determined by Blake & Alder Property Management LLC.

Income Sources That Will Not Be Considered Include

- Income from illegal activities
- Assets that are not income
- Other unverifiable income as determined by Blake & Alder Property Management LLC.

We must be able to independently verify the amount and stability of each applicant's income. Some of the ways that we verify income include review of pay stubs, direct contact with your employer, verification of governmental assistance (i.e., Section 8 vouchers), verification of child or other support payments, or through tax records.

If you are employed by others, we'll need copies of your last three pay stubs and three months' proof of any other regular income. If you are self-employed, we'll need a copy of your last year's tax return or three months of bank statements and three months' proof of any other regular income. If you are not employed but have some other form of income, we'll need three months' proof of this income. The income amount considered to be provided by this other income source will be the three-month running average of this income as determined by Blake & Alder Property Management LLC.

Checking accounts, savings accounts, brokerage accounts, retirement accounts, etc. will not be considered in lieu of sufficient income. Job offers are considered as income as long as the offer is mutually signed by employee and employer, specifies a start date no later than 14 days after property move-in date, describes assignment duration, and describes compensation.

For all properties located outside of the City of Portland

We require that the applicant(s) have a gross income of **3 times** the monthly rent (gross income is income before taxes or other expenses).

For properties located within the City of Portland

We follow the City of Portland Rental Housing Application and Screening Minimum Income Requirement Table provided by the Portland City Code (see below). If the monthly rent is below the amount listed in the following table for the number of bedrooms in the unit, we will require the applicant(s) to demonstrate a monthly gross income of **2.5 times** the amount of the rent. If the monthly rent amount is equal to or above the amount listed in the following table for the number of bedrooms in the unit, we will require the applicant(s) to demonstrate a monthly gross income of **2 times** the amount of the rent.

City of Portland Rental Housing Application and Screening Minimum Income Requirement Table
[Number of Bedrooms | Rent Amount |

[0 - Studio	\$1,580	
[1-Bedroom	\$1,693	
[2-Bedroom	\$2,252	
[3-Bedroom	\$2,347	
[4-Bedroom	\$2,616	
[5-Bedroom	\$2,888	

Other Screening Criteria

In addition to other reasons set forth above, your application may be denied for one or more of the following reasons:
a) Material Misrepresentations in Application: If material misrepresentations are found in an application during the screening process, your application will be denied. Also, please understand that if material misrepresentations are found in your application after the rental agreement is signed, the rental agreement may be terminated.
b) Drug Convictions: If anyone who will be living at the property has been convicted, or has a pending charge, for the manufacture or distribution of a controlled substance.
c) Other Convictions: If anyone who will be living at the property has been convicted, or has a pending charge, of any felony or misdemeanor if that felony or misdemeanor is for conduct that is:
- A drug-related crime, but not including convictions based solely on the use or possession of marijuana;
- A person crime;
- A sex offense;
- A 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 may adversely affect:
- Property of the landlord or a tenant; or
- The health, safety, or right to peaceful enjoyment of the premises of residents, the landlord, or the landlord's agent.
d) Complaint Levels: One or more of your prior landlord(s) report significant levels of noncompliant activity including but not limited to:
- Disturbance of any other resident's peaceful enjoyment of the premises;
- Gambling, prostitution, drug dealing, drug possession, or drug manufacturing;
- Damage to the property beyond normal wear and tear;
- Violence or threats of violence against any neighbor or landlord;
- Allowing persons not on the lease to reside on the premises; or
- Failure to give proper notice when vacating the property.
e) Previous Landlord's Summary: If your previous landlord provides a negative report.
f) Credit History: If you have an insufficient or adverse credit history or Blake & Alder Property Management LLC is unable to verify information regarding your credit history. Your application will be denied if your credit check shows accounts that are not current; please note that any delinquency in payment on any account, no matter how small, will result in denial of your application. Your application will be denied if in the last five years you have had any unpaid collections, an FID judgment against you, a bankruptcy, or any judgment against you for financial delinquency. You will not be rejected for medical or education/vocational training debt.
any amount. When evaluating your application, a landlord may not consider your unpaid rent, including rent reflected in judgments or referrals of debt to a collection agency, that accrued on or after April 1, 2020, and before March 1, 2022.
g) Rental History: If you(s) have insufficient or adverse rental history.
h) Other reasons: Any other reason allowed by applicable law.

Important Note

If you've submitted an application that was grouped with others and you have been denied, the remaining applications in the group would then be incomplete. If the remaining applicants wish to proceed with the application, they will need to re-qualify without the denied applicant, and we would need written verification that the denied applicant will not be residing in the unit.