



OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in a unit. (A bedroom is defined as a habitable room that is intended to be used primarily for sleeping purposes, contains at least 70 square feet and is configured so as to take the need for a fire exit into account.)
2. The general rule is two persons are allowed per bedroom. Owner/ Agent may adopt a more liberal occupancy standard based on factors such as size and configuration of the unit, size, and configuration of the bedrooms, and whether any occupants will be infants.

GENERAL STATEMENTS

1. Current, positive, government-issued photo identification that allows Owner/Agent to adequately screen for criminal and or credit history will be required.
2. Each applicant will be required to qualify individually or as per specific criteria areas.
3. Inaccurate, incomplete, or falsified information will be grounds for denial of the application.
4. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
5. Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the premises, or the property of others, will be denied tenancy

INCOME CRITERIA

1. Monthly income must be equal to three times stated rent*, and must be from a verifiable, legal source. If applicant's monthly income is between two and a half to three times the stated rent, applicant will accrue 3 points on sliding scale and pay additional deposit accordingly or provide acceptable co-signers. Income below two and a half times the stated rent will result in denial. *If applicant will be using local, state or federal housing assistance as a source of income, "stated rent" as used in this section means that portion of the rent that will be payable by applicant and excludes any portion of the rent that will be paid through the assistance program.
2. Twelve months of verifiable employment will be required if used as a source of income. Less than 12 months verifiable employment will require an additional security deposit or acceptable co-signer.
3. Applicants using self-employment income will have their records verified through the state corporation commission, and will be required to submit records to verify their income, which records may include the previous year's tax returns.

RENTAL HISTORY CRITERIA

1. Twelve months of verifiable contractual rental history from a current unrelated, third-party landlord, or home ownership, is required. Less than twelve months verifiable rental history will require an additional security deposit or acceptable co-signer.

2. Three or more notices for nonpayment of rent within one year will result in denial of the application.
3. Three or more dishonored checks within one year will result in denial of the application.
4. Any unpaid balance owed that is housing related in nature (unpaid utilities, money owed to landlord/management company, or rental debt to collection agency) will result in automatic denial.
5. Rental history including three or more noise disturbances or any other material non-compliance with the rental agreement or rules within the past two years will result in denial.

EVICTON HISTORY CRITERIA

Five years of eviction-free history is required. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.

CREDIT CRITERIA

1. Credit score below 500 will result in denial of the application.
2. If credit score is below 700 applicants will accrue points which may result in additional security deposits according to the point sliding scale.
3. Negative or adverse debt showing on consumer credit reports will require additional security deposits based on the point sliding scale. (Non-medical, non-educational collections, charge-offs, and/or repossessions in the amount of \$500+ is considered negative.)

RENT WELL GRADUATES

If applicant fails to meet any criteria related to credit, evictions and/or rental history, and applicant has received a certificate indicating satisfactory completion of a tenant training program such as "Rent Well," Owner/Agent will consider whether the course content, instructor comments and any other information supplied by applicant is sufficient to demonstrate that applicant will successfully live in the complex in compliance with the Rental Agreement. Based on this information, Owner/ Agent may waive strict compliance with the credit, eviction and/or rental history screening criteria for this applicant.

CRIMINAL CONVICTION CRITERIA

Upon receipt of the Rental Application and screening fee, Owner/Agent will conduct a search of public records to determine whether applicant or any proposed resident or occupant has a "Conviction" (which means: charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea), for any of the following crimes as 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 applicant was convicted or is charged is of 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. Owner/Agent will not consider a previous arrest that did not result in a Conviction or expunged records.

If applicant, or any proposed occupant, has a Conviction in their past which would disqualify them under these criminal conviction criteria, and desires to submit additional information to Owner/Agent along with the application so Owner/Agent can engage in an individualized assessment (described below) upon receipt of the results of the public records search and prior to a denial, applicant should do so. Otherwise, applicant may request the review process after denial as set forth below, however, see item (c) under "Criminal Conviction Review Process" below regarding holding the unit. A single Conviction for any of the following, subject to the results of any review process, shall be grounds for denial of the Rental Application.

- a) Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
- b) 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 applicant was convicted or is charged is of 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 the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 7 years.
- c) 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.
- d) Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which applicant was convicted or is charged is of 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 the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 3 years.
- e) Conviction of any crime that requires lifetime registration as a sex offender, or for which applicant is currently registered as a sex offender, will result in denial.

Criminal Conviction Review Process.

Owner/Agent will engage in an individualized assessment of the applicant's, or other proposed occupant'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.

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.
- (c) Hold the unit for which the application was received for a reasonable time under all the circumstances to complete the review unless prior to receipt of applicant's written request (if made after denial) the u



Points Sliding Scale for Additional Deposits:

- 1 point – Approved with standard deposit and fees.
- 2 points – Approved with additional deposit amounting to 25% of standard deposit.
- 3 points - Approved with additional deposit amounting to 50% of standard deposit.
- 4 points - Approved with additional deposit amounting to 75% of standard deposit.
- 5 points - Approved with additional deposit amounting to 100% of standard deposit.
- 6 points or more – Application is denied.

Total Security Deposit will be based on highest points accrued with grouped applicants.

Credit Score and History Guidelines:

Credit Score:

- Under 500- Automatic Denial (6 points)
- No Score- score 2 points
- 500-599- score 2 points
- 600-699- score 1 point
- 700+ Approved with standard security deposit and fees (0 points)

Credit History:

- 6 or more negative credit accounts 4 points
- 5 negative credit accounts 3 points
- 3-4 negative credit accounts 2 points
- 0-2 negative credit accounts 1 point



RENTAL CRITERIA FOR RESIDENCY: CITY OF PORTLAND

OWNER/AGENTS EVALUATION PROCESS

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. Applicants are also prequalified for any rental opportunities at Owner/Agents properties for three months following the approval date. All screening fees are waived for three months following the approved appeal, but Applicants under these circumstances will be required to certify in writing that no conditions have materially changed from those described in Owner/Agents approved application. If conditions have materially changed, Owner/Agent may use those changes as the basis for a denial.

OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in a unit. (A bedroom is defined as a habitable room that is intended to be used primarily for sleeping purposes, contains at least 70 square feet and is configured so as to take the need for a fire exit into account.)

2. The general rule is two persons are allowed per bedroom. Owner / Agent may adopt a more liberal occupancy standard based on factors such as size and configuration of the unit, size and configuration of the b and any occupants will be infants.

GENERAL STATEMENTS

1. Any of the following items, or combination thereof, will be accepted to verify the name, date of birth and photo of the applicant:

- i) Evidence of Social Security Number (SSN Card)
- ii) Valid Permanent Resident Card
- iii) Immigrant Visa
- iv) Individual Taxpayer Identification Number (TIN)
- v) Non-Immigrant Visa
- vi) Any government-issue identification regardless of expiration date
- vii) Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity

2. Each applicant will be required to qualify individually or as per specific criteria areas.

3. Inaccurate, incomplete, or falsified information will be grounds for denial of the application.

4. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.

5. Any individual whose tenancy may constitute a direct threat to the health and safety to any individual, the premises, or the property of others, will be denied tenancy.

INCOME CRITERIA

1. Monthly income must be 2 times the monthly stated rent*, or 2.5 times the monthly stated rent if the monthly 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. https://www.multifamilynw.org/PHB_Rent_Income_Limits
Income sources shall include, but are not limited to: wages, rent assistance (nongovernmental only), and monetary public benefits and are based on the cumulative financial resources of all financially responsible applicants. Applicants failing to qualify under this section may, at Owner/Agents discretion, be required to pay an additional security deposit in the amount of half a months rent. *If applicant will be using local, state or federal housing

assistance as a source of income, monthly stated rent as used in this section means that portion of the rent that will be payable by applicant and excludes any portion of the rent that will be paid through the assistance program.

2. Twelve months of verifiable employment will be required if used as a source of income.

3. Applicants using self-employment income will have their records verified through the state corporation commission, and will be required to submit rec their income, which records may include the previous year's tax returns.

RENTAL HISTORY CRITERIA

1. Twelve months of verifiable contractual rental history from a current unrelated third-party landlord, or home ownership, is required. Less than twelve months verifiable rental history will require a security deposit not to exceed one and a half months rent and/or qualified co-signer.

2. Three or more notices for nonpayment of rent within one year will result in denial of the application.

3. Three or more dishonored checks within one year will result in denial of the application.

4. Any unpaid balance owed that is housing related in nature (unpaid utilities, money owed to landlord/management company) will result in denial of the application.

5. Rental history including three or more noise disturbances or any other material noncompliance with the rental agreement or rules within the past two years will result in denial.

EVICTON HISTORY CRITERIA

Five years of eviction-free history is required. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.

CREDIT CRITERIA

1. Negative or adverse debt showing on consumer credit report will require a security deposit not to exceed one and a half months rent and/or qualified co-signers.

2. Ten or more unpaid collections (not related to medical expenses) will result in denial of the application.

3. Credit score of 500 or higher required, anything below will result in an automatic denial.

RENT WELL GRADUATES

If applicant fails to meet any criteria related to credit, evictions and/or rental history, and applicant has received a certificate indicating satisfactory completion of a tenant training program such as Rent Well, Owner/Agent will consider whether the course content, instructor comments and any other information supplied by applicant is sufficient to demonstrate that applicant will successfully live in the complex in compliance with the Rental Agreement. Based on this information, Owner/Agent may waive compliance with the credit, eviction and/or rental history screening criteria for this applicant.

CRIMINAL CONVICTION CRITERIA

Upon receipt of the Rental Application and screening fee, Owner/Agent will conduct a search of public records to determine whether applicant or any proposed resident or occupant has a Conviction; which means: charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea), for any of the following crimes as 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 applicant was convicted or is charged is of 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. Owner/Agent will not consider a previous arrest that did not result in a Conviction, was dismissed, expunged, voided or invalidated, determined or adjudicated through the juvenile justice system. Owner/Agent will also not consider convictions when Applicant is participating or has completed a diversion or deferral of judgment program or for crimes that are no longer illegal in the State of Oregon. If applicant, or any proposed occupant, has a Conviction



in their past which would disqualify them under these criminal conviction criteria, and desires to submit additional information to Owner/Agent along with the application so Owner/Agent can engage in an individualized assessment (described below) upon receipt of the results of the public records search and prior to a denial, applicant should do so. Otherwise, applicant may request the review process after denial as set forth below, however, see item ;cJ under Criminal Conviction Review Process below regarding holding the unit. A single Conviction for any of the following, subject to the results of any review process, shall be grounds for denial of the Rental Application.

a) Felonies involving murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.

b) 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 applicant was convicted or is charged is of 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 the residents, the landlord or the landlord's agent where the date of disposition has occurred in the last 7 years.

c) 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 occurred in the last 5 years.

d) Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which applicant was convicted or is charged is of 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 the residents, the landlord's agent, where the date of disposition has occurred in the last 3 years.

e) Conviction of any crime that requires registration as a sex offender, or for which the applicant is currently registered as a sex offender, will result in denial.

Criminal Conviction Review Process

Owner/ Agent will engage in an individualized assessment of the applicants, or other proposed occupant's, Convictions if applicant has satisfied all other criteria (the denial was solely based 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. 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's Agents review within a reasonable time after receipt of all required information.

(c) Hold the unit for which the application was received for a reasonable time under all the circumstances to complete the review unless prior to receipt of applicants written request (if made after denial) the unit was committed to another applicant



CRITERIA FOR CO-SIGNERS

GENERAL STATEMENTS

1. Current, valid, government -issued photo identification that allows Owner/Agent to adequately screen for criminal and or credit history will be required.
2. Each applicant will be required to qualify individually or as per specific criteria areas.
3. Inaccurate, incomplete or falsified information will be grounds for denial of the application.

INCOME CRITERIA

1. Monthly income must be equal to 5 times (if blank, 4 times*) stated rent, and must be from a verifiable, legal source.
 - a) *In the City of Portland, under the FAIR Rules, monthly income must be equal to or greater than 3 times the stated rent, and must be from a verifiable, legal source.
2. Twelve months of verifiable employment will be required if used as a source of income.
3. Applicants using self-employment income will have their records verified through the state corporation commission and will be required to submit records to verify their income, which records may include the previous year's tax returns.

RENTAL HISTORY CRITERIA

1. Twelve months of verifiable contractual rental history from a current unrelated, third party landlord, or home ownership, is required.

2. Three or more notices for nonpayment of rent within one year will result in denial of the application.
3. Three or more dishonored checks within one year will result in denial of the application.
4. Rental history reflecting any past due and unpaid balances to a landlord will result in denial of the application.

EVICTON HISTORY CRITERIA

Five years of eviction-free history is required. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.

CREDIT CRITERIA

1. Ten or more unpaid collections (not related to medical expenses) will result in denial of the application.
2. Credit Score of 700 or above is required.

CRIMINAL CONVICTION CRITERIA

Upon receipt of this application and the screening fee, Owner/Agent will conduct a search of public records to determine whether applicant has a "Conviction" (which means: charges pending as of the date of the application; a conviction; a guilty plea; or no contest plea), for any crime involving financial fraud, including identity theft and forgery. Any Conviction within the last seven years will result in a denial of the application.