

Residential & Commercial Rental Screening Criteria

YQC screens applicants using the criteria below. Residential rules apply to homes and apartments; commercial rules apply to business premises. A property listing may identify a different approved criterion. Screening and conditional approvals remain subject to the law where the property is located.

Screening source. YQC uses Rental Screening Services (RSS), a third-party tenant screening company, to assist with applicant screening. Screening may include identity verification, consumer credit reports, rental history, public records, criminal records, employment and income verification, landlord references, and other information permitted by applicable law. Applicants may dispute inaccurate information provided by a tenant screening company or consumer reporting agency. Any applicant screening charge, screening process, and required notices are governed by applicable state and local law.

Residential applicants

Residential Screening and Point System. Residential applicants must meet the qualifying requirements below. Certain credit, income, and rental-history factors are assigned points, which are totaled to determine whether an additional deposit is required. Applicants with more than 5 total points do not qualify. All screening decisions remain subject to applicable state and local law, including the Portland-specific requirements below.

- **Identity and occupants.** Each financially responsible applicant must provide verifiable identification and complete, accurate information. Occupancy is generally two people per bedroom, with the home and household circumstances considered individually.
- **Income.** Combined verifiable lawful monthly income must be at least 3 times rent. Income of 2.5 to less than 3 times rent adds 3 points; income below 2.5 times rent does not qualify. When an applicant receives government housing assistance, the income requirement is calculated using only the portion of rent the applicant is responsible for paying. Verify employment or other income; less than 12 months of verifiable employment may require a qualified co-signer or an additional half-month deposit where permitted. Portland properties are subject to the separate Portland screening requirements below.
- **Rental record.** Twelve months of verifiable rental history with an unrelated landlord, or home ownership, is expected; less than 12 months adds 2 points. Documented serious lease violations, three or more nonpayment notices or returned payments in one year, or unpaid housing debt may lead to denial, subject to applicable law. Five years of eviction-free history is required. A relevant eviction judgment within the previous five years will result in denial, except where a shorter period or other limitation is required by applicable law. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.
- **Credit.** For Single Family/Duplexes, a credit score below 600 does not qualify. For Multi Family/Small Communities, a credit score below 550 does not qualify. An active, undischarged bankruptcy does not qualify. Eligible adverse accounts of \$500 or more and scores below 700 are scored below. Medical and education debt are excluded from adverse account counts.

Residential Screening Point Scale

Measure	Result or points
CREDIT SCORE	
Credit score under 600 - Single Family/Duplexes	Does not qualify
Credit score under 550 - Multi Family/Small Communities	Does not qualify
Credit score 600-649 - Single Family/Duplexes	2
Credit score 550-599 - Multi Family/Small Communities	2

Measure	Result or points
Credit score 650-699 - Single Family/Duplexes	1
Credit score 600-699 - Multi Family/Small Communities	1
No credit score	2
ELIGIBLE ADVERSE ACCOUNTS	
1-2 eligible adverse accounts	1
3-4 eligible adverse accounts	2
5 eligible adverse accounts	3
6 or more eligible adverse accounts	4
OTHER SCREENING FACTORS	
Income 2.5-2.9 times monthly rent	3
Rental history under 12 months	2

Total points: 0 = standard deposit; 1 = 25% more; 2 = 50% more; 3 = 75% more; 4 = 100% more; 5 = 100% more; more than 5 total points = denial. For a group, use the highest applicant point total. Additional deposits and any co-signer option are available only where lawful; the property-specific schedule controls if it differs.

Residential co-signers

A co-signer must complete screening and sign the required guarantee. The co-signer must show verifiable lawful monthly income of at least 5 times rent; 12 months of employment or comparable self-employment records; 12 months of verifiable rental history or home ownership; five years without a relevant eviction judgment; and a personal credit score of at least 700. Three or more nonpayment notices or returned payments in one year, unpaid landlord debt, six or more eligible adverse credit accounts over \$500, or relevant financial fraud within seven years may disqualify the co-signer. Dismissed eviction actions and judgments in the co-signer's favor are excluded.

Portland residential properties

Portland residential applications and screening must comply with Portland City Code 30.01.086, including required City notices, supplemental-evidence opportunities, application-processing requirements, and appeal rights. Depending on the rent level published against the City's 80% median-income threshold, the income requirement may be no higher than 2.5 or 2 times rent. Evaluate combined applicant resources and calculate the income-to-rent ratio using rent reduced by any government housing voucher or subsidy. A friend or family guarantor may not be required to show income greater than 3 times rent, and the guarantee may not exceed the rental term. Portland-specific credit, rental-history, eviction, criminal-history, individual-assessment, denial, and appeal requirements control where they are more protective than the general criteria in this document. Applicants denied housing will be offered an opportunity to appeal for 30 days following denial and may correct, refute, or explain negative information that formed the basis of the denial. Approved appeals will be handled in accordance with Portland requirements regarding prequalification and screening-fee waivers. The point-based deposit amounts above do not override Portland limits.

Commercial applicants and personal guarantors

For business premises, the business applicant must identify its legal entity, authorized signer, proposed use, and operating history. YQC may request registration records, 12 months of bank or financial statements, business references, and prior commercial landlord references. The proposed use must be permitted for the space. If an application is incomplete, YQC will request the missing information or documentation. If all required information and documentation are not provided within a reasonable amount of time after the request, the application may be canceled. Materially inaccurate or false information may result in denial.

The proposed commercial financial standard is verifiable monthly business revenue of at least 5 times monthly base rent. Where the business has less than 12 months of operating or commercial lease history, or financial records do not establish capacity, YQC may require an individually qualified personal guarantor. Business credit and outstanding

landlord or property debt are reviewed with the supporting records; a consumer credit score is not assigned to the entity. A relevant eviction judgment within the previous five years will result in denial; dismissed eviction actions and judgments in the applicant's favor are excluded.

Each required personal guarantor must meet the same co-signer standards stated above: 5 times rent in verifiable monthly personal income, 12 months of employment or documented self-employment, 12 months of rental history or home ownership, a personal credit score of at least 700, and the same rental, eviction, adverse account, and financial-fraud review. The guarantor must sign a written guarantee of the commercial lease obligations.

Animals and property terms

The property listing and lease state any applicable pet terms and deposits. Assistance-animal requests are handled under applicable law. Screening approval does not replace review of the property's permitted use, lease terms, or required documentation.

Criminal conviction criteria

Scope of review. YQC may review public records for each applicant and proposed adult resident or occupant. Criminal history is considered only to the extent permitted by applicable federal, state, and local law. Where legally permitted, YQC may consider convictions, guilty pleas, no-contest pleas, and qualifying pending charges involving drug-related crimes; person crimes; sex offenses; financial fraud, including identity theft and forgery; or other conduct that would adversely affect the landlord's or a tenant's property or the health, safety, or peaceful enjoyment of residents, the landlord, or the landlord's agent.

Records not considered. YQC will not consider an arrest that did not result in a conviction or a legally reviewable pending charge; a dismissed, expunged, voided, invalidated, or otherwise legally excluded record; or conduct that applicable law prohibits YQC from considering. In Oregon, qualifying pending charges may be considered only as permitted by ORS 90.303, and conduct must be presently illegal in Oregon. Oregon screening will not consider convictions based solely on marijuana use or possession where prohibited by law. Portland screening also excludes juvenile adjudications and participation in or completion of diversion or deferral programs as required by City Code.

General YQC denial criteria, subject to applicable law and review rights. A single qualifying conviction may be grounds for denial under the following standards:

- Felonies involving murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
- Other relevant felony convictions involving drug-related crime, person crime, sex offenses, financial fraud, or other conduct affecting property, health, safety, or peaceful enjoyment when the date of disposition occurred within the last 7 years.
- Relevant misdemeanor convictions involving drug-related crimes, person crimes, sex offenses, domestic violence, violation of a restraining order, stalking, weapons, criminal impersonation, possession of burglary tools, or financial fraud when the date of disposition occurred within the last 5 years.
- Other relevant misdemeanor convictions involving theft, criminal trespass, criminal mischief, property crimes, or other conduct affecting property, health, safety, or peaceful enjoyment when the date of disposition occurred within the last 3 years.
- A conviction requiring lifetime sex-offender registration, or current sex-offender registration, where consideration is permitted by law.

Portland criminal-history limits. For Portland properties, Portland City Code controls. Under the City's low-barrier criminal criteria, YQC will not reject an applicant based on a misdemeanor conviction with a sentencing date older than 3 years or a felony conviction with a sentencing date older than 7 years, except for applicable court-mandated prohibitions at the property. Before denying for criminal history under low-barrier criteria, YQC will consider supplemental evidence submitted with the application. If YQC applies criteria more prohibitive than Portland's low-barrier criteria, YQC will complete the individual assessment required by City Code before denial.

Criminal conviction review process. When an individualized assessment or review is required by law or these criteria, an otherwise qualified applicant may submit supporting information before a decision or as part of an available review or appeal process. Supporting information may include:

- A letter from a parole or probation officer.
- A letter from a caseworker, therapist, counselor, employer, teacher, or other knowledgeable person.

- Certificates or records of treatment, rehabilitation, education, or training.
- Proof of employment or other evidence of stability.
- A statement from the applicant explaining the circumstances, rehabilitation, or other mitigating information.

Individualized assessment factors. YQC may consider the facts and circumstances surrounding the conduct; the nature and severity of the conduct; the number and type of incidents; the applicant's age at the time of the incident(s); time elapsed since the conduct; time since release from incarceration or completion of parole or probation; rental history before and after the conduct; rehabilitation efforts; employment or other evidence of stability; and other relevant mitigating information. YQC may request additional information when reasonably necessary to complete the review.

Decision and appeal. YQC will communicate the result of a required review within a reasonable time after receiving the information needed to complete it and will provide any denial or adverse-action notice required by applicable law. For Portland properties, YQC will follow the City's required individual-assessment, written-denial, 30-day appeal, prequalification, and screening-fee-waiver requirements. Unit-hold requirements, if any, will be handled in accordance with applicable law and YQC's application-processing procedures.