PDX 4

RENTAL CRITERIA

(CITY OF PORTLAND LOW BARRIER SCREENING CRITERIA)

Adult applicants must meet the requirements listed below to qualify for rental. The rental criteria listed herein shall control, notwithstanding any contradictory information contained in the application package. To the extent that the Resident Application may request information that deviates from or contradicts these criteria, any such information shall be disregarded or considered solely in accordance with the criteria set forth herein.

IDENTIFICATION: Landlord will accept any of the following, or a combination thereof, to verify the name, date of birth and photo of each adult applicant.

- Evidence of 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; or
- Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity.

An adult applicant who cannot verify name, date of birth and photo will not qualify for rental.

OCCUPANCY STANDARD: Landlord's occupancy standard is no more restrictive than two per bedroom and is reasonable. In accordance with these requirements Landlord applies a general standard for occupancy of two people per bedroom, plus 1. When reasonable, Landlord occupancy standard may vary to allow additional occupants. In determining whether a variation is reasonable, Landlord considers on a variety of factors including, but not limited to, the size and configuration of the unit and of bedrooms, the age of additional occupants and any discriminatory impact the occupancy standard may have on those persons described in ORS 659.421 or other local or federal fair housing laws.

INCOME (This criterion applies to financially responsible applicants only): Financially responsible applicants must (collectively) demonstrate verifiable monthly gross income as follows:

- 2.5 times the monthly rent, if monthly rent for the Dwelling Unit is below the amount listed for the applicable number of bedrooms on the most current Portland Housing Bureau Rental Housing Application and Screening Minimum Income Requirement Table (included in application package).

- 2 times the monthly rent, if the monthly rent for the Dwelling Unit is at or above the amount listed for the applicable number of bedrooms on the Portland Housing Bureau Rental Housing Application and Screening Minimum Income Requirement Table (included in application package).

In applying the above standard, Landlord will consider only the income of applicants who indicate on the Supplemental Application Form that they wish to be screened as a financially responsible applicant. The income of applicants who indicate on the Supplemental Application Form that they do not wish to be screened as a financially responsible applicant will not be considered.

In applying the above standard, Landlord will calculate the above ratios based on a rental amount reduced by the amount of a governmental voucher or housing subsidy. Landlord will include all income sources of financially responsible applicants (wages, non-governmental rent assistance, monetary public benefits, self-employment income). Financially responsible applicants must verify income with pay stubs, tax returns (in the case of self-employment), benefit statement, and/or other reliable documentation.

CREDIT HISTORY (These criteria apply to financially responsible applicants only): Financially responsible applicants must demonstrate an acceptable credit history. To satisfy the acceptable credit history requirement, credit screening must establish each of the following:

- A credit score of 500 or higher. However, Landlord will consider other provided indicia of creditworthiness if applicant does not have a credit score, and Landlord will not reject an applicant on grounds of insufficient credit history unless the applicant in bad faith withholds credit history information that might otherwise form the basis for a denial.

- No negative information provided by a consumer credit reporting agency indicating past-due unpaid obligations, except where those unpaid obligations are in amounts less than $1,000.00 or for medical, educationsl or vocational training debt.

- That any balance owed for prior rental property damage is in an amount less than $500.00.

Landlord will not reject a financially responsible applicant for a bankruptcy that has been discharged or for having an active Chapter 13 bankruptcy case at the time of application.

PREVIEW ONLY

CRIMINAL CONVICTIONS AND PENDING CRIMINAL CHARGES: Landlord will conduct a public records search on all adult applicants and proposed adult occupants to determine whether said person has a record of criminal conviction, or a criminal charge pending at the time of application, for the following types of crimes: a drug-related crime, a person crime, a sex offense, a crime involving financial fraud (including identity theft and forgery), or any other crime based on conduct that would adversely affect property of the landlord or a tenant, or the health, safety, or right to peaceful enjoyment of the premises of landlord, residents, or the landlords agent(s) (hereafter, "disqualifying crime"). If the applicant has any pending charge or conviction for a disqualifying crime, then the applicant shall be disqualified if the subject pending charge/conviction falls within the categories below:

- Misdemeanor offense(s) for which the dates of sentencing occurred less than 3 (three) years before the date of the application, excluding court-mandated prohibitions that are present at the property for which the applicant has applied.

- Felony offense(s) for which the dates of sentencing occurred less than 7 (seven) years before the date of the application, excluding court-mandated prohibitions that are present at the property for which applicant has applied.

Before denying an applicant for criminal history, Landlord will consider any supplemental evidence submitted by applicant at the time the application is submitted to determine whether any disqualifying convictions/charges may be mitigated by the same. In evaluating an applicant's criminal conviction and supplemental evidence for mitigation and possible acceptance, Landlord will consider the nature and severity of the relevant incident(s) that would lead to denial, the number and type of the relevant incident(s), the time elapsed since the incident(s) occurred, the age of the individual at the time of the incident(s). Landlord may also consider other factors including, but not limited to, subsequent rehabilitative, educational, and/or vocational efforts, and positive rental history.

Landlord will not reject an applicant solely for arrests that did not result in convictions (except for pending charges as set forth above); participation in or completion of a diversion or a deferral of judgment program; a conviction that has been judicially dismissed, expunged, voided or invalidated; a conviction for a crime that is no longer illegal in the State of Oregon; or any conviction, determination or adjudication issued through the juvenile justice system.

RENTAL HISTORY: A recent eviction judgment or a negative rental history factor will disqualify an applicant.

- "Recent eviction judgment" means: A general judgment entered against the applicant in an Oregon Forcible Entry and Detainer case (ORS 105.105-ORS 105.168) fewer than 3 (three) years prior to the date of application. However, a recent eviction judgment shall not disqualify applicant if (a) said judgment was in a case based upon a no cause termination notice; or (b) said judgment was a default judgment due to a failure to appear and applicant presents credible evidence that they had already vacated the unit at the time that notice of the action was served. FED cases that were dismissed or resulted in a general judgment for the applicant prior to the date of application, and/or FED cases resulting in a judgment or court record that was set aside or sealed pursuant to state law will not disqualify an applicant.

- "Negative rental history factor" means: Information obtained from a written or oral rental reference check that indicate any of the following: (a) defaults in rent, (b) 3 or more material violations of the Rental Agreement within one year prior to the that resulted in notices issued to the Tenant, (c) an outstanding balance owed to a prior landlord; pr (d) lease violations that resulted in a termination with cause.

Landlord will not disqualify an applicant based on any other information received from a rental reference. An applicant will not be disqualified for insufficient rental history unless the applicant in bad faith withholds rental history information that might otherwise form a basis for denial.

NO REPEATED RENTAL AGREEMENT VIOLATIONS WITH LANDLORD: Landlord may refuse to process the application of an applicant who has verifiable repeated rental agreement violations with Landlord when each of the following circumstances exists: (a) at least 3 violations have occurred within a 1-year period, and the most recent violation occurred within 365 days before the applicant's date of application; (b) applicant received notice of each of the 3 violations in writing at the time each violation occurred; and (c) none of the 3 violations was dismissed, cured, or resulted in a general judgment for the applicant before the applicant submitted the application.

If a Landlord refuses to process the application of an applicant for this reason, Landlord shall provide the applicant with copies of the relevant notices considered.

HEALTH OR SAFETY THREAT: An applicant who presents a direct threat to health and/or safety of residents, Landlord and/or its agents, or the property, will be disqualified.

APPEALS PROCESS: Applicants who are not approved for residency (denied) will have 30 days to appeal the denial. The applicant may submit information and/or documents that applicant believes may correct, refute or explain negative information that formed the basis of Landlord's denial. If Landlord approves an application reviewed on appeal, then the applicant will be prequalified for rental opportunities at Landlord's properties for the 3 months following the date Landlord approves an application reviewed on appeal, and the applicant's screening fee for the 3 months following the approved appeal will be waived. Prior to waiving the screening fee, Landlord requires applicant to self-certify that no conditions have materially changed from those described in Landlord's approved application.

EQUAL HOUSING OPPORTUNITY

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