

## OREGON & WASHINGTON RENTAL SCREENING CRITERIA FOR RESIDENCY

### FINANCIALLY RESPONSIBLE APPLICANTS

(see Page 2 for Non-Financially Responsible Applicant Criteria)

#### AGENT'S EVALUATION PROCESS

Upon receipt of a completed application, the contents of the application are compared to the screening criteria by 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 Agent's 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 Agent's approved application. If conditions have materially changed, Agent may use those changes as the basis for a denial. Co-signers and guarantors are not accepted.

#### 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. Agent may adopt a more liberal occupancy standard based on whether 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:

- a. Evidence of Social Security Number (SSN Card)
- b. A certified copy of a record of live birth
- c. Valid Permanent Resident Card
- d. Immigrant Visa
- e. Individual Taxpayer Identification Number (ITIN)
- f. Non-Immigrant Visa
- g. Any government-issued identification, regardless of expiration date
- h. Any non-governmental identification or combination identifications that would permit a reasonable verification of identity.

2. Each individual 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 individual 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.

6. Applicants have the right to a refund of the screening charge paid in conjunction with this application and recover damages as set forth in ORS 90.295(5) and (6)(b)

#### INCOME CRITERIA

1. Monthly income must be 2 times the monthly stated rent.\* Income sources shall include, but are not limited to: wages, rent assistance (non-governmental 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 will be denied tenancy. "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. Recent pay stub (YTD and tax info listed), Formal monthly bank statements (3 consecutive months minimum), Formal offer letter if within the first 60 days of employment. Previous year's tax documents (w-4, 1099 or 1040), Financial aid/scholarship award letter, Court-assigned child support or alimony documents, Section 8 or housing voucher.

Please ensure your name is clearly stated on each document. Not Applicable: Canceled checks, informal letters from an employer or family member, and images of your bank balance/transactions are not sufficient.

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 equal to 50% of one month's rent.

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. The screening company will attempt to contact prior landlords 3x/day for 3 days before issuing a screening recommendation. Less than 12 months verifiable rental history will require a security deposit not to exceed one and a half month's rent.

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 except for 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.

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.

#### EVICTION HISTORY CRITERIA

Five years of eviction-free history is required except for general eviction judgments entered on claims that arose on or after April 1, 2020 and before March 1, 2022. Eviction actions that were dismissed or resulted in a judgment for the applicant or when the applicant has provided supplemental evidence, provided they suffered a job loss due to no fault of their own, will not be considered. If your eviction was related to a non-behavioral issue, you may provide supplemental evidence as instructed herein and that information will be considered.

#### CREDIT CRITERIA

1. Negative credit scoring or adverse debt showing on consumer credit report will require a security deposit not to exceed one and a half months' rent.

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

3. Any unpaid collections for utility accounts, landlord debt or property debt will result in denial of the application.

#### FAIR HOUSING LAWS

Landlord has a non-discrimination policy as required by federal, state, or local law and does not discriminate against any applicant because of the race, color, religion, sex, sexual orientation, gender identity, national origin, marital status, familial status or source of income of the applicant.

#### BANKRUPTCIES

Chapter 7 Bankruptcies filed within one (1) year of the application or current pending bankruptcies will result in a denial of the application. Any negative or adverse debt showing on a consumer credit report within the last two (2) years (not related to educational or medical expenses) that is reported following a bankruptcy, or multiple bankruptcy filings will result in denial of an application. Applicants with a current Chapter 13 bankruptcy may be approved if the bankruptcy is over 3 years old, in good standing, and no negative or adverse debts have been established since.

#### CRIMINAL CONVICTION CRITERIA

Upon receipt of the Rental Application and screening fee, 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; 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. 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 Agent along with the application so Agent can engage in an individualized assessment (described below) upon receipt of the result 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 or Misdemeanors involving: murder, manslaughter, arson, rape, kidnapping, child or other violent/predatory sex crimes, or manufacturing or distribution of a controlled substance or terrorism. |
- 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 the 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 the 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

Agent will engage in an individualized assessment of the applicant's, or other proposed occupants, Convictions if applicant has satisfied all other criteria (the denial was based solely on one or more Convictions) as required by local, state and federal law 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:

- a. Letter from parole or probation office;
- b. Letter from caseworker, therapist, counselor, etc;
- c. Certification of treatments/rehab programs;
- d. Letter from employer, teacher etc.
- e. Certification of trainings completed;
- f. Proof of employment; and
- g. Statement of the applicant.

Landlord will also perform an individualized assessment if no supplemental information is received as required by any local, state or federal law.

Agent will:

1. 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. Agent may request additional information and may consider whether there have been multiple Convictions as part of the process.

2. Notify applicant of the results of Agent's review within a reasonable time after receipt of all required information.

3. 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 unit was committed to another applicant.

## OREGON & WASHINGTON RENTAL SCREENING CRITERIA FOR RESIDENCY

### NON -FINANCIALLY RESPONSIBLE APPLICANTS (APPLICABLE IN THE CITY OF PORTLAND ONLY)

(see Page 1 for Financially Responsible Applicant Criteria)

#### AGENT'S EVALUATION PROCESS

Upon receipt of a completed application, the contents of the application are compared to the screening criteria by Agent and the individual is either approved or denied in compliance with all local, state and federal laws. Individuals are welcome to provide supplemental evidence to mitigate potentially negative screening results. Individuals have 30 days to appeal denied applications, during which time they may correct, refute, or explain negative information forming the basis for the denial. Individuals are also prequalified for any rental opportunities at Agent's properties for three months following the approval date. All screening fees are waived for three months following the approved appeal, but individuals under these circumstances will be required to certify in writing that no conditions have materially changed from those described in Agent's approved application. If conditions have materially changed, Agent may use those changes as the basis for a denial. Co-signers and guarantors are not accepted.

#### 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. Agent may adopt a more liberal occupancy standard based on whether any occupants will be infants.

#### GENERAL STATEMENTS

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  - f. Non-Immigrant Visa
  - g. Any government-issued identification regardless of the expiration date
  - h. Any non-governmental identification or combination of identification that would permit a reasonable verification of identity.
2. Each individual 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 individual 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.
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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 Agent along with the application so 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, the applicant may request the review process after denial as set forth below, however, see item 3. under "Criminal Conviction Review Process" below regarding holding the unit.

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(b) Felonies not listed above involving: drug-related crime; person crime; sex offence; crime involving financial fraud including identity theft and forgery; or any other crime in 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 not listed above 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 the 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 the disposition has occurred in the last 3 years.

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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:
  - a. Letter from parole or probation office;
  - b. Letter from caseworker, therapist, counselor, etc;
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