



OREGON & WASHINGTON RENTAL SCREENING CRITERIA FOR RESIDENCY

FINANCIALLY RESPONSIBLE APPLICANTS

(see Page 6 for Portland's 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 & GUARANTORS

Co-signers and guarantors are not accepted solely as financially responsible parties. All applicants must apply as occupying tenants who agree to the lease terms in full to be considered.

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, with the addition of one extra person for the household.
3. The Premises are to be used only as a residential dwelling. The Premises may not be used for the conduct of any commercial activity that involves customers or clients coming to the unit (including but not limited to day care except to the extent required by law) or the delivery or storage of inventory or equipment.

GENERAL STATEMENTS

1. Each adult, 18 yrs of age or older, will be required to complete an application individually.
2. Any of the following items, or a 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 of 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)
7. Please note, there is an additional approval process, and a \$250 fee for adding or removing an adult tenant from tenancy once a lease has been executed.



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8. Current Living Room Tenants wishing to transfer to another Living Room managed home must have positive rental history and pass an interior property inspection of the current rental within 5 days of applying, before approval will be granted, assuming all other terms of approval have been met.

ANIMAL POLICY

Each property is individually owned; therefore, the pet policies vary by unit. Please review the pet policy for the desired property before applying, as application fee refunds are not granted if your application is processed with animals that do not qualify for the unit.

To ensure all residents are clear on the pet policies, each applicant will be required to complete a third-party [Pet Screening profile](#) before the application is considered complete and an approval is granted. Applicants will select one of the following profiles:

- No Pets or Animals - No fee
- Household Pets - \$30 registration fee per pet + any applicable pet rent as outlined on the listing
- Assistance Animals* (service, ESA, companion) - No fee

*Profiles to PetScreening specifically for Assistance Animals are not required. Applicants may choose to share documentation verifying the disability-related need for the assistance animal directly with the Leasing Team by submitting documentation to leasing@livingroomrentals.com. Please note the address of the property you are applying for, along with the applicant's name, in the subject line when submitting the documentation. This information will be required before your application is considered complete and residency approvals are granted.

*Qualifying documentation for an assistance animal is outlined as verifiable written verification from the medical or mental health provider treating the individual. Documentation must tie the need for a service animal to a disability and be issued within the last 12 months for *each* registered service animal to be valid. Exception: This requirement may not be required if it is readily apparent that the animal is trained to do work or perform tasks for the benefit of an individual with an observable disability.

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.

Verification of income can be submitted as follows for all Financially Responsible Applicants:

- Most recent pay stub (YTD and tax info listed),
- Formal monthly bank statements (most recent, 3 consecutive months with no retractions). Additional consecutive months also accepted if needed to represent seasonal income,
- Formal offer letter accepted 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.
- Self-employed applicants will have their records verified through the state corporation commission and will be required to submit records to verify their income, which may include the previous two years' tax returns.

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



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*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. Less than 12 months of verifiable employment will require an *additional* security deposit equal to 50% of one month’s rent.

RENTAL HISTORY CRITERIA

1. 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.
2. 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.
3. Current Living Room Tenants wishing to transfer to another Living Room managed home must pass an interior property inspection of the current rental within 5 days of applying, before approval will be granted. Favorable payment history and no lease violations or damage are required for tenant transfer approval.
4. Previous Living Room Tenants must have a positive rental history and have terminated the tenancy under favorable terms, leaving the home in good condition to be granted rental approval.
5. Temporary housing needs funded by insurance may be declined if the damages to the previous property were caused by resident neglect.

CREDIT CRITERIA

Credit score alone does not determine approval. All applications are evaluated using the property's complete screening criteria, including income, rental history, credit history, criminal history (where permitted by law), and other relevant factors. The most restrictive screening result may determine the final recommendation.

Credit Score Range (average of all financially responsible applicants)	Credit Screening Status
Trans Union: 650 +	Standard approval
Trans Union: 550 - 649 or an application group that includes one or more applicants with no applicable score.	Conditional approval includes an increased deposit equal to 50% of one month’s rent
Trans Union: 549 and below	Subject to immediate denial

.Additional Credit Notes:

1. Any outstanding debt for utility accounts, landlord debt, or property debt will result in immediate denial of the application. If the accounts were recently paid off, please submit receipts with the application to avoid immediate denial.
2. Open bankruptcies will result in the automatic denial of an application. Exception: Applicants with a current Chapter 13 bankruptcy may be approved based on the criteria above if the bankruptcy is over 3 years old, in good standing, and no negative or adverse debts have been established since.
3. Foreclosures in the last 5 years will result in the denial of the application.
4. Evidence of fraud, identity theft, or material misrepresentation will result in denial of the application.



OREGON & WASHINGTON RENTAL SCREENING CRITERIA FOR RESIDENCY

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.

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 that 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.



OREGON & WASHINGTON RENTAL SCREENING CRITERIA FOR RESIDENCY

- 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

(Not applicable for rentals located outside the City of Portland)

AGENT'S EVALUATION PROCESS

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 - c. Valid Permanent Resident Card
 - d. Immigrant Visa
 - e. Individual Taxpayer Identification Number (ITIN)
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- 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 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.



OREGON & WASHINGTON RENTAL SCREENING CRITERIA FOR RESIDENCY

- 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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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 the applicant of the results of the 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 the applicant's written request (if made after denial) the unit was committed to another applicant.