

## OREGON RENTAL SCREENING CRITERIA FOR RESIDENCY - (Not for City of Portland)

### 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. Current, positive, government-issued photo identification that allows 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. Applicant approval will be based on the lowest assigned screening assessment score of all individually approved applicants. If one application is denied, all applicants will be denied.
4. Inaccurate, incomplete or falsified information will be grounds for denial of the application.
5. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
6. 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.
7. Co-signers and Guarantors are not authorized.

### 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 three times the stated rent, applicant will be required to pay an *additional* security deposit equal to **50%** of one month's rent. Income below two times the stated rent will result in denial. Examples of verifiable documentation would be: Recent pay stub (YTD and tax info listed), formal monthly bank statements (3 consecutive months minimum), formal offer letter if within the first 60 day 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 voucher, etc. Please ensure your name is clearly stated on each document. Canceled checks, informal letters from an employer or family member, and images of your bank balance/transactions are not sufficient. \*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 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. Less than twelve months verifiable rental history from any one applicant will require an additional security deposit equal to **50%** of one month's rent. The screening company will attempt to contact prior landlords 3x/day for 3 days before issuing a screening recommendation.
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 judgements 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 will not be considered.

### CREDIT CRITERIA

1. Negative or adverse debt showing on consumer credit report will require additional security deposits.
2. Unpaid collections for utility accounts or property debt will result in denial of the application.
3. Ten or more unpaid collections (not related to medical expenses) 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, 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), 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 of 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 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 4. 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.

1. Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
2. 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.
3. 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.
4. 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.
5. 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) 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.

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