

## **Rental Criteria**

### **GENERAL STATEMENTS**

1. When the application is submitted, credit and background will be pulled, and the application fee will be charged immediately. As a result, the application fee is non-refundable.
2. Applicants that make any derogatory or offensive comments, and/or act in a threatening, combative, intoxicated or disorderly manner, during any phase of the property showing, meeting, or application process will result in a denial.
3. Inaccurate or falsified information will be grounds for denial of the application.
4. Incomplete applications will not be processed.
5. Current government issued photo identification that allows Agent to adequately screen for criminal and or credit history will be required.
6. Inaccurate, incomplete or falsified information will be grounds for denial.
7. Any applicant currently using illegal drugs will be denied.
8. 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.

### **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 and is configured to have a secondary egress exit other than the standard door or doorway.
2. The policy is a total of two persons per bedroom plus one more person (e.g., a 3 bedroom unit would have an Occupancy Policy of 7 persons). Agent has the right to change this policy based on factors such as size and configuration of the unit, and size and configuration of the bedrooms.

### **INCOME CRITERIA**

1. Combined monthly income must be from a verified source and must be two and a half times stated rent.
2. Applicants with a combined monthly income from a verified source that is between 2 and 2.5 times stated rent will be offered conditional approval in the Housing Access Program
3. Applicants using local, state, or federal housing assistance as a source of income, applicant's income must be at least 2.5 times (as described in section 1 above) or between 2 and 2.4 times (as described in section 2 above) of the portion of rent that will be payable by applicant and excludes that which will be paid through the assistance program.
4. Combined monthly income from a verified source that is less than two times the stated rent will result in denial.
5. For homes within the City of Portland which rent is 80% or more of the median family income as published by the Portland Housing Bureau, only 2 times stated rent will be required.
6. Applicants with a bankruptcy within the previous 3 years will be denied. Applicants with a bankruptcies older than 3 years but within 5 years will be offered conditional approval in to our Housing Access Program.

### **RENTAL HISTORY CRITERIA**

1. Twelve months of verifiable rental history form a current unrelated, third party landlord or home ownership will be required. Applicants with less than twelve months verifiable rental history without supplemental evidence of lack of rental history will be offered conditional approval in the Housing Assistance Program.
2. Three or more notices for nonpayment of rent, reported instances of late rent, or dishonored checks within the past twelve months will result in denial. One or two instances of the same will result in being offered conditional approval in the Housing Access Program.
3. Rental history reflecting any past due and unpaid balances to landlord will result in denial.
4. Rental history reflecting any notices for noise disturbance or material violations of the lease within the last twelve months will result in denial.

5. Applicants with evictions or foreclosures within the past three years will be denied. Those with evictions within the last four to five years will be conditionally approved in the Housing Access Program.
6. Evictions that resulted in a dismissal or judgement for the applicant will not be considered.

#### **CREDIT CRITERIA**

1. Three to six items 90 days past due or greater, in collections, charge offs, repossessions or garnishments on credit history will be conditionally approved in the Housing Assistance Program. Seven or more of the same will result in denial.
2. Amounts in collections, judgements, and liens totaling greater than \$1000 will result in denial.

#### **CRIMINAL CONVICTION CRITERIA**

1. Murder, manslaughter, criminally negligent homicide, aggravated vehicular manslaughter, class A felonies involving arson, rape, kidnapping, child sex crimes, where the date of disposition, release, or parole that have occurred in the last 10 years will result in denial.
2. Class A felonies not included above for drug related crimes, person crimes, sex offenses, financial fraud crimes, burglary, where the date of disposition, release, or parole that have occurred in the last 10 years will result in denial.
3. Class B felonies for drug related crimes, person crimes, sex offenses, financial fraud crimes, aggravated theft, where the date of disposition, release, or parole that have occurred in the last 10 years will result in denial.
4. Class C felonies for drug related crimes, person crimes, sex offenses, financial fraud crimes, burglary, theft, criminal mischief, coercion, animal abuse, where the date of disposition, release, or parole that have occurred in the last 5 years will result in denial.
5. Class A misdemeanor for drug-related crimes, person crimes, sex offenses, financial fraud crimes, criminal impersonation, violation of a restraining order, criminal mischief, stalking, disorderly conduct, unlawful possession of a firearm, possession of burglary tools, where the date of disposition, release, or parole that have occurred in the last 3 years will result in denial.
6. Class B misdemeanor for drug-related crimes, person crimes, sex offenses, financial fraud crimes, disorderly conduct, where the date of disposition, release, or parole that have occurred in the last 18 months will result in denial.