



RENTAL CRITERIA FOR RESIDENCY

(NOT FOR CITY OF PORTLAND)

Portland Homes & Commercial Properties (PH&CP) is an equal-opportunity landlord. PH&CP does not discriminate on the basis of sex, race, color, religion, familial status, national origin, disability, marital status, sexual orientation, gender identity and source of income. We comply with all federal, state and the City of Portland laws concerning Fair Housing.

Upon receipt of a completed application, the contents of the application are compared to the screening criteria by Owner/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. Supplemental information can be attached to the application or emailed to info@portlandhomesllc.com.

Occupancy is based on the number of bedrooms in a unit. The rule is two persons are allowed per bedroom. (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 to take the need for a fire exit into account.)

Application Process

1. Once your application is complete (as described above), you will be provided a status within 48 hours. You will receive an email notifying you of the status of your application.
2. If additional information is required or if the application team has questions, an email requesting the exact information required will be sent.
3. Once you have collected the required information, you can log in to the application portal and upload the additional information to your application.\
4. If you are approved, you will receive an Agreement to Execute a Lease detailing the deposit amount and when it is due, the move-in date, and other rental details.
5. The deposit will be due within 48 hours of being notified.

GENERAL STATEMENTS

PH&CP will not consider an application(s) complete for an individual or group of people intending to live together and begin the review and screening process *until all steps are completed and all applicants provide all information.*

Once all requirements for a complete application are fulfilled and received by PH&CP, that application will be considered in line and ready for processing, and the applicants will be notified in writing. We process all complete applications in the order they are received.

Requirements for a Complete Application:

1. Applicant(s) must tour the property inside and out before completing the application.
2. Any individual who will be residing at the premises, 18 years or older, financially responsible or not, must complete an application.
3. Applications with incorrect or missing required information or materially incomplete will not be considered complete and may be denied.
4. Anyone submitting an application as specified above in item 2 must pay the \$65 application/screening fee. The fee can be paid online with a debit or credit card (at the end of the application process) or at our office with exact cash, a money order, or a cashier's check. Once your application is processed, the fee is non-refundable.
5. Identification: Any identification or combination of identifications that would permit a reasonable verification of the identity of the applicant is accepted:

- a. State or Government ID; Driver's License, Identification Card, Passport, Evidence of Social Security Number (SSN Card) or Individual Tax Payer ID Number (ITIN Card) Tribal ID, Valid Permanent Resident Alien Registration Receipt Card, Immigrant Visa, Non-Immigrant Visa, and/or any non-governmental identification or combination of identifications that would permit a reasonable verification of Identity.
6. Proof of income as described below.
7. Rental History as described below.
8. All applicants must be able to enter into a legal and binding contract.
9. Each applicant will be required to qualify individually or as per specific criteria areas.
10. Inaccurate, incomplete or falsified information will be grounds for denial of the application.

INCOME CRITERIA

1. Monthly income should be at least three (3) times the stated rent*, and must be from a verifiable, legal source. *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. 36 months of verifiable employment will be required if used as a source of income. Less than 36 months verifiable employment will require an additional security deposit or acceptable co-signer.
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 must include two (2) previous year's tax returns.

RENTAL HISTORY CRITERIA

1. 36 months of verifiable contractual rental history from a current unrelated, third-party landlord, or home ownership, is required. Less than 36 months verifiable rental history will require an additional security deposit or acceptable co-signer.
2. Two or more notices for non-payment of rent within one year will result in denial of the application.
3. Two 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.

EVICITION HISTORY CRITERIA

Five years of verifiable 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 proving that they suffered a job loss due to no fault of their own, during these dates, 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. Cosigners will not be considered for eviction history.

CREDIT CRITERIA

1. Negative credit scoring or adverse debt showing on consumer credit report may result in denial or require additional security deposits.
2. Unpaid collections over \$999.99(not related to medical expenses or education loans) will result in denial of the application.
3. Unpaid collections, repossession, liens, judgments or garnishments are reason for denial of application
4. Any FED judgements against any of the applicants will result in denial
5. Cosigners/Guarantors will not be considered for negative credit history.

BANKRUPTCIES

1. 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 the application.
2. 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 debt have been established since.

CRIMINAL CONVICTION CRITERIA

Upon receipt of the Rental Application and screening fee, Owner/Agent will conduct a search of public records to determine whether applicant or any proposed resident or occupant has a "conviction" (which means: a conviction; a guilty plea; or no contest plea; charges pending as of the date of the application;), 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 tenants, the landlord or the landlord's agent. Owner/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 dis-qualify them under these criminal conviction criteria, and desires to submit additional information to Owner/Agent along with the application so Owner/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 by email, 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.

1. Felonies involving: murder, manslaughter, arson, rape, kidnapping, child or other violent/predatory 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 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.
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 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 tenants, the landlord or the landlord's agent, where the date of 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

Owner/Agent will engage in an individualized assessment of the applicant's, or other proposed occupant's 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.
3. Supporting documentation may include:
 1. Letter from parole or probation officer;
 2. Letter from caseworker, therapist, counselor, etc.;
 3. Certifications of treatments/rehab programs;
 4. Letter from employer, teacher, etc.
 5. Certification of trainings completed;
 6. Proof of employment; and
 7. Statement of the applicant.
4. Owner/Agent will also perform an individualized assessment if no supplemental information is received as required by any local, state or federal law.
 1. Owner/Agent will 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. Owner/Agent may request additional information and may consider whether there have been multiple convictions as part of this process.
 2. Notify applicant of the results of Owner/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

Disabled Accessibility Statement

PH&CP allows existing premises to be modified at the full and complete expense of the disabled person if they agree to restore the premises (per fair housing guidelines) to their pre-modified condition.

[City of Portland 30.01.086.c.3.b-modification-or-accommodation.pdf](#)

We require:

1. Verifiable documentation from a professional confirming the functional limitation
2. Written request for accommodation or modification
3. Written approval from PH&CP before modifications are made
4. Written assurances that the work will be performed professionally by a licensed and bonded contractor(s)
5. Written proposals detailing the extent of the work to be done.
6. Names of qualified contractor(s) to be used
7. Appropriate permits from appropriate governing entities
8. A deposit for the restoration may be required

Misrepresentation: If misrepresentation(s) are found after a rental agreement is signed, your rental agreement will be terminated.

Denial Policy

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 Owner/Agent's properties for three months following an 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 Owner/Agent's approved application. If conditions have materially changed, Owner/Agent may use those changes as the basis for a denial.

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).

If your application was denied due to negative or adverse credit, please contact the credit reporting agency listed on the denial letter to identify who is reporting unfavorable information and request a correction if the information being reported is incorrect. If your application is denied and you feel you qualify as a resident under the above criteria, you should write to our Equal Housing Opportunity Manager, Portland Homes & Commercial Properties, 6420 S. Macadam Avenue, Suite 380, Portland, Oregon 97239. Explain the reasons you believe your application should be reevaluated and request a review. Your application will be reviewed within seven (7) business days of receiving the letter, and you will be notified of the outcome in writing