



RENTAL CRITERIA FOR RESIDENCY

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.

- [City of Portland Statement of Applicant's Rights and Responsibilities Notice](#)
- [City of Portland 30.01.086.c.3.b-modification-or-accommodation.pdf](#)

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

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 must be 2 times the monthly stated rent*, or 2.5 times the monthly stated rent if the monthly rent amount is below the maximum monthly rent for a household earning no more than 80 percent of the median household income as published annually by the Portland Housing Bureau.
https://www.multifamilynw.org/PHB_Rent_Income_Limits
2. 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.
3. *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.
4. Twelve months of verifiable employment will be required if used as a source of income.
5. 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. Records include the two (2) most recent previous year's tax returns.
6. Applicant's income-to-rent ratio calculation must:
 1. Include all income sources of an applicant, including but not limited to wages, rent assistance (non-governmental only), and monetary public benefits.
 2. Be based on the rental amount that is reduced by the amount of any local, state, or federal government rent voucher or housing subsidy available to the applicant and
 3. Be based on the cumulative financial resources of all applicants.
7. Financially Responsible Applicant(s) must Include:
 1. Three (3) years of income-earning history
 2. All verifiable, legal income sources, including but not limited to wages, rent assistance (non-governmental only), and monetary public benefits.
 3. Current paycheck stubs from the last 2 pay periods are required. Bank account statements are not acceptable forms of verifiable income.
 4. Self-employed applicants must show proof of income through copies of tax returns from the previous two years.
 5. Self-employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to prove employment.
 6. Recipients of any local, state, or federal government rent voucher or housing subsidy (i.e., Section 8) must provide proof of benefits at the time of applying by attaching documentation to the application.
8. Applications will be denied if a legal source of income cannot be verified.

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 may require a security deposit not to exceed

- one and a half month's rent and/or qualified co-signer.
2. It is the applicant's responsibility to provide valid information needed to contact prior landlords. We reserve the right to deny your application, if after making a good faith effort, we are unable to verify your rental history.
 3. Three or more notices for nonpayment of rent within one year will result in denial of the application.
 4. Three or more dishonored checks within one year will result in denial of the application.
 5. 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.
 6. 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.
 7. A cosigner/Guarantor may be required if rental history is unable to be verified, or applicant has no rental history. The qualified Cosigner/Guarantor must meet all applicant screening criteria, including background screening, except:
 1. Prior rental history
 2. Income - Cosigner/Guarantor income must equal at least three (3x) times the monthly rent

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 proving that 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 may result in denial or require additional security deposits or acceptable cosigners.
2. Ten or more unpaid collections (not related to medical expenses or education loans) will result in denial of the application.
3. Credit Score of 499 or less; more than \$1000.00 in past due credit obligations/collection as reported by Credit Bureau; and or, more than \$500 owed for prior rental property damages will result in denial.

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 the 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, Owner/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 pending charges that have not yet been adjudicated 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. Owner/Agent will not consider a previous arrest that did not result in a Conviction, was dismissed, expunged, voided or invalidated, determined or adjudicated through the juvenile justice system. Owner/Agent will also not consider convictions when Applicant is participating or has completed a diversion or deferral of judgment program or for crimes that are no longer illegal in the State of Oregon.

If applicant, or any proposed occupant, has a Conviction, or pending charges that have not yet been adjudicated in their past which would disqualify 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 after denial as set forth below, however, see item (c) under "Criminal Conviction Review Process" below regarding holding the unit.

A single Conviction, or pending charges that have not yet been adjudicated 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 residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 3 years.

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, or pending charges that have not yet been adjudicated 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 office;
 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. Landlord will also perform an individualized assessment if no supplemental information is received as required by any local, state or federal law.
5. 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.
6. Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.
7. 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.

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).

Denial Policy

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.