RENTAL SCREENING CRITERIA

City of Portland Standard – Financially Responsible

AGENT'S EVALUATION PROCESS

Applications are reviewed on a first come first serve basis. The application fee is $60 per adult and it is non-refundable once screening is run. There's a $10 or 10% if application fee is over $100 payment processing fee that is non-refundable. All prospective occupants 18 years of age or older are required to complete and sign an Application to Rent. 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, but Applications 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.

OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in a dwelling unit. A bedroom is defined as a habitable room intended primarily for sleeping purposes, contains at least 70 square feet and is configured to account for a fire exit.
2. The general occupancy rule is two persons allowed per bedroom plus one for the dwelling unit. Agent may adopt a more liberal occupancy policy based on whether any occupants will be infants.

GENERAL STATEMENTS

1. Any of the following items, or combination thereof, will be accepted to verify the name, date of birth, and photo of the applicant:
    a. Any government-issued identification
    b. Evidence of Social Security Number (SSN Card)
    c. Valid Permanent Resident Card
    d. Immigrant Visa
    e. Individual Taxpayer Identification Number (ITIN)

f. Any non-governmental identification or combination identification that would permit a reasonable verification of identity

2. Each applicant will be required to qualify individually or as per specific criteria areas. Income will be calculated based on the entire household unless requested otherwise.
3. Inaccurate, incomplete, or falsified information received during the screening process, regardless of the nature of the information or intent, will be grounds for denial of the application.
4. Negative credit and/or a low income ratio, may result in a raised security deposit or denial of the application (as specified in the sections below).
5. Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the property of others, or the premises will be denied tenancy.
6. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, lease termination will result.
7. Applicant must be able to enter into a legally binding contract.
8. If one financially responsible tenant is denied, all applicants will be denied.
9. Upon approval, applicant(s) will have two (2) business days after approval to sign an Agreement to Execute Rental Agreement and pay the required deposit which will secure the property/unit. This deposit will be applied to the security deposit once the applicant(s) becomes fully compliant and the rental agreement is successfully executed.
10. Failure to sign the Agreement to Execute Rental Agreement and pay the deposit will result in withdrawal of your approval.
11. Once the application is approved, execution agreement is signed, and deposit paid, any and all advance deposits will be forfeited if no rental agreement is executed by the applicant(s).
12. Properties/Units will not be held for more than 14 calendar days from the date approval is sent to the applicant unless the property/unit is occupied and the availability date exceeds the 14 day calendar day timeline.

INCOME CRITERIA

1. Applicants must provide acceptable and verifiable proof of current income equal to or greater than two (2) times the monthly. Acceptable forms of income are two (2) months' worth of paystubs (must be consecutive and most recent paystubs), a court order document indicating specific financial support from another party, or documentation of periodic government assistance. If an applicant is self-employed, copies of federal tax returns (Form 1040) from the past two (2) years will be accepted. Bank statements may not be considered as a sufficient source of income but are subject to review. Applicants who do not meet

income requirements may qualify for a Guarantor (co-signer) at the discretion of management.
Income that is not recognized by and reported to the federal government will not be considered in calculating the income of prospective applicants.

CREDIT CRITERIA

1. Credit history: Negative credit reporting, including but not limited to, late payments, past dues, repossessions, write-offs, collection accounts, default on loans, and civil judgments will result in a denial of the application if the total dollar amount owed under the categories listed exceeds $15,000.00. Any utilities collections will result in a denial of the application. Any Chapter 7 bankruptcies reported on the credit report that have not been discharged or dismissed, bankruptcy filings within 3 years of the application, or negative credit reporting occurring after any bankruptcy filing will result in a denial of the application. Applicants with negative credit reporting that does not exceed these limits or applicants with no credit history must pay an increased security deposit equal to one month's rent. To receive a copy of your credit report or ask questions about the report itself, contact the following:

   Transunion – 1 (800) 888-4213

GUARANTOR CRITERIA

A Guarantor may be considered. A Guarantor must submit an Application to Rent, together with the required paperwork from all proposed applicants, and shall be subject to all applicant policies, including but not limited to: application fee, income verification and identification. A qualified guarantor must be able to verifiably prove their income is at least four (4) times the monthly rent amount. A Guarantor must meet all credit and background requirements independently.

RENTAL HISTORY CRITERIA

Residency: Failure to provide the location and contact information for the last five (5) years of residency or a lack of rental history will result in an increased deposit. Negative reporting which includes three (3) or more late payments, three (3) or more notices to pay, or four (4) or more lease violations within a 12 month period or rental history in which unauthorized animals were found will result in a denial of the application. Any applicant who is found to have resided at a property as an unauthorized occupant, with documented violent or threatening behavior will be denied. Unpaid rent or late rent payments, 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 will not be considered.

EVICTION 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 will not be considered.

CRIMINAL CONVICTION CRITERIA

1. 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, was dismissed, expunged, voided or invalidated, determined or adjudicated through the juvenile justice system. 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 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 3. 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 involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
    b. Felonies not listed above involving: drug-related crime; person crime; sex offence; 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 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 3 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) 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:

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.

Resident Liability Insurance:

PMI Bridgetown requires you to have Resident Liability Insurance (unless minimum income requirements are met).

Property Condition:

Applicant is strongly encouraged to view the Property prior to signing any lease. Landlord makes no express or implied warranties as to the Property's condition. Should Applicant and Landlord enter into a lease, Applicant can request repairs or treatments.

Pets:

Pets are not allowed at any PMI Bridgetown property without prior written consent of management. All applicants regardless if they have a pet or not are required to fill out a pet profile at https://pmibridgetown.petscreening.com/ . PetScreening.com is a third party pet screening service. There is no charge for non-pet owners. The fee for pet owners is $20 per pet.

PMI Bridgetown is an Equal Opportunity Housing Company and a member of the National Association of Residential Property Managers (NARPM®). Our staff members adhere to a strict Code of Ethics, and to the Federal Fair Housing Laws. Applicants have the right to appeal a negative determination, if any right to appeal exists.