



Application Process and Screening Disclosure

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 local laws concerning Fair Housing.

Requirements for a Complete Application:

1. Applicant(s) must tour the property inside, and out.
2. Any individual that will be residing at the premise, and that is 18 years or older must complete an application.
3. Applications with incorrect, or missing information will not be considered complete and may be grounds for denial
4. Anyone submitting an application as specified above in item 1, must pay the \$40 application/screening fee. The fee can be paid on-line with a debit, or credit card (at the end of the application process), or at our office with either exact cash, money order, or a cashier's check. This fee is non-refundable once your application is processed.
5. Identification: One copy of identification (including one photo ID) for each individual that is submitting an application. Acceptable forms of photo identification include: state or government issued ID; driver's license, identification card, passport, Tribal ID, or social security card.
6. Proof of income as described below.
7. All applicants must be able to enter into a legal and binding contract.

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 by all applicants.

Note that the total security deposit will be based upon the least qualified applicant.

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. We process all applications in the order they are received.

APPLICANT REQUIREMENTS

Income Requirements:

1. Applicant, or combined applicants must have a monthly gross income of at least three (3x) times the monthly rent.
2. Must be a legal source of income.
3. Income must be verifiable.
4. Current paycheck stubs from the last 2 pay periods are required.
5. Five years verifiable past employment history
6. Self-employed applicants will be required to show proof of income through copies of tax returns for the two previous years.
7. Self-employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to meet verification of employment.
8. Applications will be denied if legal source of income cannot be verified.

Failure to meet any of the Income requirements is cause for denial of an application.



Rental History Requirements:

1. Five (5) years eviction-free rental history is required
2. Verifiable rental history
3. Verifiable for current, and two previous addresses
4. Rental history must be verified by unrelated, unbiased sources
 - a. It is your responsibility to provide us with the information needed to contact your 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.
 - b. If you are related by blood or marriage to one of the previous landlords listed, or your rental history does not include at least two previous landlords (not including the current landlord), we may require a qualified co-signer on your rental agreement.
 - c. Note that qualified co-signers must meet all applicant screening criteria except prior rental history.
 - d. Income must be five (5x) times monthly rent.
5. If you owned - rather than rented - your previous residence, you will need to furnish mortgage company references and proof of title transfer.
6. Two (2) or more 72-hour notices within a period of one (1) year will result in a denial
7. One (1) or more NSF checks within a period of one (1) year will result in a denial
8. Rental history demonstrating violations and/or documented complaints will result in a denial

Credit Worthiness Requirements

Credit scoring is based on real data and statistics, so it treats all applicants objectively. Your consumer credit report contains information about you and your credit experiences, such as your bill-payment history, the number and type of accounts that you have, late payments, collection accounts, outstanding debt, and the age of your accounts.

1. A credit history free of negative reports is required. A negative report is considered any item 30-60 days past due, or greater, collections, repossessions, liens, judgments or garnishments.
2. Negative credit will result in additional requirements with the following guidelines:
 - a. 1-3 items 30 days past due will result in 50% additional Security Deposit, or qualified co-signer.
 - b. 4-5 items 30 days past due will result in 100% additional Security Deposit, or qualified co-signer.
 - c. 6 or more items 30 days past due will result in application denial.
 - d. 1-2 items 60 days past due or greater will result in 50% additional Security Deposit, or qualified co-signer.
 - e. 3 or more items 60 days past due or greater will result in application denial.
3. Any discharged bankruptcy that does not apply to the above criteria will require an additional Security Deposit of 100% of one month's rent and/or qualified co-signer.
4. Credit Reports supplied by applicants will not be accepted.
5. In order to protect your private financial and credit information we do not release copies of credit reports.

In addition to the above credit requirements, an application may be denied for one or more of the following reasons:

1. Unpaid collections, repossessions, liens, judgments' or garnishments are reason for denial of application.
2. Any FED judgement against any of the applicants
3. Any bankruptcy filed within one year from the date of application is reason for denial.
4. Any open bankruptcy that has not been discharged will result in the denial of the application.
5. A discharged bankruptcy followed by any past due debt will be denied.

Criminal



Upon receipt of a Rental Application, Temporary Occupant Application, and paid screening fee, PH&CP will conduct a search of public records to determine whether the applicant, proposed temporary occupant or tenant has been convicted of or pled guilty or no-contest to any crime.

1. Any one of the following will result in a denial of an application to rent:
2. A conviction, guilty plea or no-contest plea, ever for: any felony involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug-related offenses (sale, manufacture, delivery or possession with intent to sell) class A Felony burglary or class A Felony robbery; or
3. A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any other felony charges; or
4. A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last seven years for: any misdemeanor or gross misdemeanor involving assault, intimidation, sex related, drug related (sale, manufacture, delivery or possession) property damage or weapons charges; or
5. A conviction, guilty plea or no-contest plea, where the date of disposition, release or parole have occurred within the last three years for: any class B or C misdemeanor in the above categories or any misdemeanors involving criminal trespass I, theft, dishonesty, prostitution.
6. Pending charges or outstanding warrants for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate unit is still available, the processing of the application will be completed. No unit will be held awaiting resolution of pending charges.
7. Drug Convictions: In the last five years you have been arrested for or convicted of the manufacture or distribution of a controlled substance.
8. Any applicant or household member that is subject to a lifetime registration requirement under a state sex offender registrations program

Disabled Accessibility Statement

1. PH&CP allows existing premises to be modified at the full and complete expense of the disabled person if the disabled person agrees to restore the premises (per fair housing guidelines) at their own expense to the pre-modified condition. We require:
2. Written approval from PH&CP before modifications are made
3. Written assurances that the work will be performed in a professional manner by a licensed and bonded contractor(s)
4. Written proposals detailing the extent of the work to be done.
5. Names of qualified contractor(s) to be used
6. Appropriate permits from appropriate governing entities
7. A deposit for the restoration may be required

Misrepresentation: If misrepresentations are found after a rental agreement is signed, your rental agreement will be terminated.

DENIAL POLICY

If your application was denied due to negative or adverse credit, please contact the credit reporting agency listed on the denial letter in order 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 criteria stated above, you should write to our Equal Housing Opportunity Manager, Portland Homes & Commercial Properties, Milwaukie, OR 97222. Explain the reasons you believe your application should be reevaluated and request a review. Your application will be reviewed within seven (7) business days from the date the letter is received and you will be notified of the outcome.