



An Oregon Experience, LLC Screening Criteria City of Portland Properties

Evaluation Process

- Applications are screened in the order they are received. All applications must be fully complete to be considered received. Incomplete applications will not be screened.
- Applications are compared to the screening criteria provided by An Oregon Experience, LLC 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, and encouraged to do so at the time of application.
- In the City of Portland, applications received by tenant with Disability status in the first 8 hours of open period are given preference.
- There is a \$45 screening fee for every applicant age 18 and older.
- This fee is not refundable once the application screening process has begun.
- Individuals have 30 days to appeal denied applications, during which time they may correct, refute or explain negative information forming the basis for denial. When an appeal is approved, applicant is then approved for future An Oregon Experience, LLC vacancies at the same or lower rental rate for three months. No additional screening fees apply during this three-month period. Applicants will be asked to certify in writing that no conditions have materially changes from those described in the previously approved application, or those changed conditions can be used as the basis for denial.

Occupancy Policy

- 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 purposed, contains as least 70 sq ft and is configured so as to take the need for a fire exit into account.”
- The general rule is two personas are allowed per bedroom. An Oregon Experience, LLC may adopt a more liberal occupancy standard based on factors such as size and configuration of the unit, size and configurations of the bedrooms.

General Information

- Any of the following items, or combination thereof, will be accepted to verify the name, date of birth and photo of the individual:
 - o Evidence of Social Security Number (SSN Card)
 - o Valid Permanent Resident Card
 - o Immigrant Visa
 - o Individual taxpayer Identification Number (ITIN)
 - o Non-Immigrant Visa
 - o Any government-issued identification regardless of expiration date
 - o Any non-government identification or combination of identifications that would permit a reasonable verification of identity
- Each individual will be required to qualify individually or as per specific criteria areas.
- Inaccurate, incomplete, or falsified information will be grounds for denial of the application.



- Any individual currently using illegal drugs will be denied. If approved for tenancy and later illegal drug use is confirmed, termination shall result.
- 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.
- Each applicant must qualify individually, and the denial of one applicant will result in the denial of the entire application; however, combined income will be deemed acceptable.

Income Criteria

- Income requirements vary based on the stated monthly rent. Please refer to the Portland Housing Bureau Minimum Income Requirement table found here:
<https://www.portland.gov/sites/default/files/2020-01/table-30.01.086.d.2.a-b.pdf>
 - o If the monthly state rent amount is below the amount listed for the number of bedrooms in a dwelling unit, required monthly gross income required is 2.5 times the monthly stated rent.
 - o If the monthly stated rent amount is at or above the amount listed for the number of bedrooms in a dwelling unit, the required monthly gross income required is 2 times the monthly rent.
 - o 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 will be payable by applicant and excludes any portion of the rent that will be paid through the assistance program.
- Only verifiable income will be considered
- 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. Please ensure your name is clearly stated on each document. Cancelled checks, informal letters from an employer or family member, and images of your bank balance/transactions are not sufficient. Examples of verifiable documents would be:
 - o Recent pay stub (YTD and tax info listed)
 - o Formal monthly bank statements (3 month recent consecutive months minimum)
 - o Formal offer letter if within the first 60 days of employment
 - o Financial aid/scholarship award letter
 - o Court-assigned child support or alimony documents
 - o Section 8 voucher
- Twelve months of verifiable employment will be required if used as a source of income. If less than a year of employment, AOE may at their discretion accept application with an additional security deposit not to exceed one and a half month’s rent and/or qualified co-signer.
- 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, including the previous year’s tax returns and/or 6 months of bank statements.
- If other income is included, copies of assistance checks, retirement reports, etc. which prove source, amount, frequency, and duration of income can be used as proof of income.
- Proof of income is required for application to be considered complete, and must be uploaded with your application.

Rental History Criteria

- Three years of verifiable contractual rental history from a current or previous unrelated, third party landlord, or home ownership, is required. Less than three years verifiable rental history will require a security deposit not to exceed one and a half month's rent and/or qualified co-signer.
- Three or more notices for nonpayment of rent within three years will result in denial of the application.
- Three or more dishonored checks within three years will result in denial of the application.
- Rental history reflecting any past due and unpaid balanced to a landlord will result in denial of the application.
- Rental history including three or more noise disturbances or any other material non-compliance with the rental agreement or rules within the past three years will result in denial.

Eviction History Criteria

Five years of eviction-free history is required. Eviction actions that were dismissed or resulted in a judgement for the applicant will not be considered

Credit Criteria

- A credit history showing no negative reports is required. A negative report is considered any non-medical items 60 days past due or greater, collections, repossessions, liens, judgements, or garnishments. Negative credit will result in additional requirements with the following guidelines:
 - o A credit file report containing a discharged bankruptcy in the last 7 year swill result in a denial.
 - o 1-2 items of 60 days past due or greater, collections, repossessions, liens, judgements, or garnishments will require and additional security deposit not to exceed one a half times the rent and/or a qualified co-signer.
 - o 3 or more items will result in the denial of the application.
 - o Unpaid utility debt will result in a denial.
- Income and debt will be evaluated and a debt to income (gross income) of less than 36% is required to qualify without additional deposits.

Criminal Conviction Criteria

Upon receipt of the Rental Application and screening fee, AOE 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 pleas; or no contest please), 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 the 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. AOE will not consider previous arrest that did not result in a conviction, was dismissed, expunged, voided or invalidated, determined or adjudicated through the



juvenile justice system. AOE will also not consider convictions when Applicant is participating or has completed a diversion or deferral of judgement 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 AOE along with the application so AOE 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, at the time of application. 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 for any of the following, subject to the results of any review process shall be ground for denial of the Rental Application.

- Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
- 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.
- 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.
- 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

An Oregon Experience, LLC will engage in an individualized assessment of the applicant's, or the other proposed occupant's, 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:
 - i) Letter from parole or probation office;
 - ii) Letter from caseworker, therapist, counselor, etc.;
 - iii) Certifications of treatments/rehab programs;



- iv) Letter from employer, teacher, etc.;
- v) Certification of trainings completed
- vi) Proof of employment; and
- vii) Statement of the applicant

An Oregon Experience, LLC will:

- a) Consider relevant individualized evidence of mitigating factors, which may include: the facts circumstances surrounding the criminal conduct; the age of the conviction 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. AOE may request additional information and may consider whether there have been multiple Convictions as part of this process.
- b) Notify applicant of the result of AOE's review within a reasonable time after receipt of all required information.
- c) 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 the applicant's written request (if made after denial) the unit was committed to another applicant.

Appeals

- If application is denied, AOE will consider an appeal for up to 30 days
- Applicant may provide evidence to correct, refute, or explain negative information that caused denial of your application
- If your appeal is approved, you will be eligible to rent any AOE property that becomes available for three months after approval date, and no additional screening fees will apply.