



GENERAL RENTAL CRITERIA STATEMENT

1. A valid, government issued picture ID card is preferred. This includes, but is not limited to: state issued driver's license, state issued ID card; federal issued ID card; passport or immigration visa (valid permanent resident card, immigrant visa, non-immigrant visa).
2. Under protest, but required by City of Portland, additional forms of acceptable identification include: Evidence of Social Security Number (SSN Card), Individual Taxpayer Identification Number (ITIN), any government issued identification regardless of expiration date, any non-governmental identification or combination of identifications that would permit a reasonable verification of identity. All suspicions of identity theft will be investigated.
3. A complete and accurate Application listing the current, and at least one previous, verifiable rental reference and phone numbers is required. Incomplete applications will be returned to the applicant/individual.
4. Each applicant/individual will be required to qualify individually.
5. Applicant/individual must be able to enter a legally binding contract.
6. Incomplete, inaccurate or falsified information will be grounds for denial.
7. Any applicant/individual currently using illegal drugs, as defined under federal or state law, will be denied. If approved for tenancy and illegal drug use is later discovered, eviction will result.
8. Any applicant/individual who may constitute a direct threat to the health and safety of an individual, the apartment community, or the property of others, will be denied.
9. Applicant/individual is welcome to provide supplemental evidence to mitigate potentially negative screening results at any point in the application process.



I. APPLICATION PROCESS

Steps to become a resident with Carla Properties:

1. Select your rental apartment. Applications are accepted on day 4, after an apartment becomes available. No application will be accepted unless an apartment is available.
2. Complete the Application using the designated form.
3. Financially Responsible Applicant/Individual must pay the non-refundable credit/screening charge of \$45.00 per applicant/individual (above 18). This includes co-signers.
4. Non-financially Responsible Applicant/Individual will not be charged a screening charge. This includes caregivers and roommates that do not want their income considered in the calculation of "gross monthly household income".
5. Screening charges will be waived if an applicant/individual has applied within the most recent 60 days.
6. Be prepared to wait at least one business day for the information on the Application to be verified.
7. Once the application is approved, applicant/individual will be required to pay the execution deposit within 72 hours.
8. Once the application is approved, a Rental Agreement or Agreement to Execute a Rental Agreement must be signed by all parties. Applicant/individual must pay any required deposits at the time they enter into the Rental Agreement or Agreement to Execute. Applicants/individuals are encouraged to read the Rental Agreement at the time of application.

II. OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in an apartment. A bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window, and a closet for clothing.
2. Two persons are allowed per bedroom, and one additional person is allowed in each apartment.
3. Up to two animals are permitted in each apartment home, upon management's approval. Pet policy allows for cats or dogs (up to 30lbs at full maturity). All other requests are reviewed by management and in compliance with local, state, and federal guidelines.

III. INCOME REQUIREMENTS

1. We will consider all sources of legal and verifiable income, including local, state and federal rental assistance. Verifiable income may include, but is not limited to: wages, non-governmental rent assistance, monetary public benefits, bank accounts, alimony/child support, trust accounts, social security, unemployment benefits, welfare, and grants/loans.
2. Gross monthly household income must equal 2.5 times the monthly rent. If gross monthly household income is less than the income requirement, your application will be denied. The analysis of rent-to-income ratio of applicant/individual with local, state, or federal rent voucher will be reviewed by considering the applicant's/individual's portion of the rent.
3. Applicant/individuals that are not employed and/or have no source of income may present proof of 12 months of living resources in a bank account. Living resources are calculated at (12 x 2.5 x \$rent).

4. Applicant/individuals using employment income, current proof of income will be required such as a current paycheck stub.
5. Self-employed applicant/individual will be required to show proof of income by providing copies of the previous year's signed tax returns.
6. A co-signer will be permitted for any applicant/individual that does not meet the income requirement of 2.5 times rent.
7. The rental application will be denied if the source or amount of income cannot be verified.

IV. RENTAL REQUIREMENTS

1. Six months of verifiable rental history from a third party landlord is required. Rental history demonstrating residency, but not third party rental history, will result in approval.
2. Home ownership will be verified through the county tax assessor's office. Mortgage payment history must reflect no more than 4 late payments in the past 2 years and must be current at time of rental application. Additional late payments will result in denial.
3. Three years of eviction-free rental history will be required; evictions that resulted in a judgment for the applicant/individual or were dismissed will not be considered.
4. Identifiable outstanding Landlord debt will result in denial.
5. Rental history demonstrating documented lack of compliance with the parties' rental agreement or other negative behavior or damages to the unit will result in denial of the application if the previous manager(s) would not re-rent.
6. Three or more 72 hour notices during the past year or in the last year of the most recent rental tenancy will result in the denial of the rental application.
7. Two or more NSF checks during the past year or in the last year of the most recent rental tenancy will result in the denial of the rental application.

V. CREDIT REQUIREMENTS

1. Outstanding collections of 3 or more accounts in the past 2 years reported on the credit report, exclusive of medical collections, will result in denial.
2. Poor credit history after bankruptcy will result in denial.

VI. CRIMINAL CONVICTION CRITERIA

1. Upon receipt of the Rental Application and screening fee, a search of public records is conducted to determine whether applicant/individual 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/individual 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.
2. Owner/Agent will not consider a previous arrest that did not result in a Conviction or expunged records.

3. If applicant/individual, 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 along with the application so an individualized assessment (described below) upon receipt of the results of the public records search and prior to a denial, applicant/individual should do so. Otherwise, applicant/individual may request the review process after denial as set forth below, however, see item (5)(c) under "Criminal Conviction Review Process" below regarding holding the unit.
4. 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 offense; crime involving financial fraud, including identity theft and forgery; or any other crime if the conduct for which applicant/individual 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 disposition has occurred in the last 5 years.
 - d. Misdemeanors not listed above involving: theft, criminal trespass, criminal mischief, property crimes or any other crime if the conduct for which applicant/individual 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.
 - e. Conviction of any crime that requires lifetime registration as a sex offender will result in denial.

Criminal Conviction Review Process.

Equal Opportunity Housing Manager will engage in an individualized assessment of the applicant/s/individual's, or other proposed occupant's, Convictions if applicant/individual has satisfied all other criteria (the denial was based solely on one or more Convictions) and:

1. Applicant/individual has submitted supporting documentation prior to the public records search; or
2. Applicant/individual 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/individual.

Equal Opportunity Housing Manager will:

- a. 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 rental history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Equal Opportunity Housing Manager may request additional information and may consider whether there have been multiple Convictions as part of this process.
- b. Notify applicant/individual of the results of Equal Opportunity Housing Manager'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 applicant/individual's written

request (if made after denial) the unit was committed to another applicant/individual.

VII. CO-SIGNER (GUARANTOR) QUALIFICATIONS

1. Verifiable monthly income must equal a minimum of 3 times the applicant/individual's rent.
2. Outstanding bad debt will result in denial of the co-signer, i.e. slow pay, collections, repossessions, liens, judgments and wage garnishment programs.
3. Co-signers will be required for the entire duration of the rental agreement and will be removed once the initial rental agreement period ends (lease end date). They will not remain on MTM tenancies, or renewal rental agreements.

VIII. DENIAL PROCESS

If your application is denied, it will go through an individualized assessment process, prior to being fully denied. Individualized assessments will be conducted at the Carla Properties, Ltd. corporate office. Onsite staff will not be involved in the decision-making process. Full denial (after the individualized assessment): If you believe that you qualify as a resident under the criteria set out above or for any other reason, you should do the following:

1. Correct any inaccurate information through the credit reporting agency or screening company as per their policy.
2. Request the credit reporting agency submit a corrected credit history to the appropriate screening company.
3. Upon receipt of the corrected and satisfactory information, your application will be re-evaluated for the next available apartment home. No apartment home will be held during this process.
4. If the denial is overturned during this process, no additional application fee will be charged for up to 90 days from the original application date.
5. Upon request, fully denied (post individualized assessment) applicant/individuals may present a co-signer within 48 hours of receiving denial on the sole basis of not meeting the income criteria, and the application will be reviewed once again.
6. If conditions have materially changed between initial application date, and the later date of re-applying, individuals must fully disclose those changes.

IX. DISABLED ACCESSIBILITY

The property you are applying to does not have any Accessible Dwelling Units. Carla Properties, Ltd. allows existing premises to be modified at the full expense of the disabled person. We may require the disabled person to agree to restore the premises to the pre-modified condition (per Fair Housing laws). Prior to modifying the premises the following must be done:

1. The applicant/individual must obtain the landlord's approval.
2. Reasonable assurance must be received in writing, that the work will be performed in a professional and workman manner, as well as details of the work to be completed, and names of qualified contractors to be used.
3. Appropriate building permits and required licenses will be reviewed by the landlord.
4. Restoration, in certain circumstances where the modification would make the apartment less desirable to future residents, may require a deposit to be placed in an interest bearing account and will be used for necessary restoration costs, not including normal wear and tear and/or non-required restorations.

X. NON-DISCRIMINATION POLICY

Carla Properties, Ltd. complies with all federal, state, and local Fair Housing laws. We do not discriminate in any aspect in the rental or management of our apartment communities on the basis of race, color, religion, sex, disability, familial status, national origin, marital status, sexual orientation including gender identity, source of income, domestic violence survivors or status as a member of any group protected by federal, state or local law.

If your application has been denied and you believe that you qualify as a resident under the criteria set out above, you should do the following: Write to our **Equal Opportunity Housing Manager · 633 NW 19th Avenue · Portland, Oregon 97209.**

In the letter explain the reasons you believe your application should be approved and request a review of your file. Within seven working days of receipt of your letter your application file will be reviewed and you will be notified of the outcome.

Resident Managers do not have the authority to override the recommendations of the screening company or make any changes to the Rental Criteria.

INITIALS _____