



GENERAL CRITERIA STATEMENT

- 1. A valid government issued picture ID will be required. This includes, but is not limited to: state issued driver's license; state issued ID card; federal issued ID card; passport or immigration visa.
- 2. 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.
- 3. Each applicant will be required to qualify individually.
- 4. Applicants must be able to enter a legally binding contract.
- 5. Incomplete, inaccurate or falsified information will be grounds for denial.
- 6. Any applicant 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.
- 7. Any 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.



I. APPLICATION PROCESS

Steps to become a resident with Carla Properties:

- 1. Select your rental apartment.
- 2. Complete the Application using the designated form.
- 3. Pay your non-refundable credit/screening charge of \$45.00 per applicant. For Co-Signers there is a \$25.00 charge.
- 4. Be prepared to wait at least one business day for the information on your Application to be verified.
- 5. Once you have been approved, you will be required to pay the execution deposit within 72 hours.
- 6. Once the application is approved, a Rental Agreement or Agreement to Execute a Rental Agreement must be signed by all parties. You also must pay any required deposits at the time you enter into the Rental Agreement or Agreement to Execute. You 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.

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: bank accounts, alimony/child support, trust accounts, social security, unemployment benefits, welfare and grants/loans.
- 2. Gross monthly household income must equal 3 times the monthly rent. If gross monthly household income is within \$300 of meeting the income requirement, Carla Properties, Ltd. will require an additional security deposit equal to a full month's rent and/or a qualified roommate. If gross monthly household income is more than \$300 below the income requirement, your application will be denied.
- 3. If two or more applicants apply and one is unemployed, the applicant may be conditionally approved with a full security deposit. This can only occur if previous employment can be verified for 6 of the last 12 months or the applicant can show 6 months of living resources in a bank account. Living resources are calculated at (6 x 3 x \$rent).
- 4. For applicants using employment income, current proof of income will be required, such as a current paycheck stub.
- 5. Self-employed applicants will be required to show proof of income by providing copies of the previous year's tax returns.
- 6. A co-signer will only be used for students without verifiable income.
- 7. Your application will be denied if your 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 require a deposit equal to a full month's rent.

- 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. Five years of eviction-free rental history will be required; evictions that resulted in a judgment for the applicant or were dismissed will not be considered.
- 4. Identifiable outstanding Landlord debt will result in denial. (A security deposit equal to a full month's rent will be accepted when past due rent or other charges have been paid and no additional negative information has been documented.)
- 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. Except as provided below or landlord debt under section IV 4 above, outstanding bad debt appearing on the credit bureau report which totals more than \$1,500 will require a security deposit equal to a full month's rent.
- 2. Outstanding collections of 4 or more accounts in the past 2 years reported on the credit report, exclusive of medical collections, will result in denial. Prior bankruptcy will require a security deposit equal to one month's rent as a condition of tenancy. Poor credit history after bankruptcy will result in denial.
- 3. Credit reports reflecting slow pay of 3 accounts or more will require a security deposit equal to one month's rent.

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 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 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, 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 should do so. Otherwise, applicant 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 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 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, or 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.

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 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's written request (if made after denial) the unit was committed to another applicant.

VII. CO-SIGNER QUALIFICATIONS

1. Verifiable monthly income must equal a minimum of 5 times the applicant's rent.
2. Outstanding bad debt will result in denial of the co-signer, i.e. slow pay, collections, repossessions, liens, judgements and wage garnishment programs.
3. Approved co-signers will require a deposit equal to a full month's rent.

VIII. DENIAL PROCESS

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:

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.

IX. DISABLED ACCESSIBILITY

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:

- a. The applicant must obtain the landlord's approval.
- b. Reasonable assurances must be received in writing, that the work will be performed in a professional and workmanlike manner, as well as details of the work to be completed, and names of qualified contractors to be used.
- c. Appropriate building permits and required licenses will be reviewed by the landlord.
- d. 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 restoration.

X. ASSISTED LIVING

Applicants requiring the assistance of a permanent or temporary live-in caregiver will be required to have the caregiver also fill out an application and pay a screening fee of \$25.00. A limited screening involving a credit report (for identification purposes) and a criminal background check will be performed. Caregiver must meet apartment community requirements regarding criminal history and rental history relating to conduct, or their application will be denied. Caregivers will be required to execute a Temporary Occupancy Agreement.

XI. 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 survivor 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 _____