



City of Portland - Applicant Screening Criteria & Disclosure

Community Name: _____

Address: _____

Phone: _____ Email: _____

Each rental application will be reviewed in four different areas a) Rental History b) Credit History, c) Income, and d) Criminal History. Your application may be approved or denied. To be *approved* you must meet the screening criteria without EXCEPTION. Applications that do not meet the screening criteria will be denied.

Each applicant is urged to review the screening criteria to determine if the requirements can be met. If any applicant needs assistance in the application process, please advise the landlord. Non-English speaking applicants may provide an interpreter to assist.

OCCUPANCY GUIDELINES

1. Occupancy is based on the number of bedrooms in an apartment. A bedroom is defined as a separate, habitable room to be used primarily for sleeping purposes that contains at least 70 square feet and has a fire exit. The room must have a separate door, a closet, and be in close proximity to a smoke detector.
2. Two (2) persons are allowed per bedroom plus one (1) additional person (i.e., 1 bedroom, three (3) people, 2 bedroom, five (5) people, etc.). A maximum of two (2) people are allowed in a studio or zero bedroom apartment, An infant under three (3) years of age is not considered when counting the number of occupants. In rare instances, the forgoing occupancy standard may be adjusted to a more liberal standard based on the specific factors related to the size and configuration of the unit and/or bedroom(s).

APPLICATION PROCESS

3. Select your desired apartment meeting our occupancy guidelines.
4. All applicants age eighteen (18) and older, or otherwise legally able to contract, must complete a separate application on the forms provided. At least one applicant per household must be designated a Financially Responsible Applicant. We will consider income and other financial criteria only for Financially Responsible Applicants. The income of the applicants who do not designate themselves as Financially Responsible Applicants will not be considered for purposes of satisfying our income criteria. Any fields that are blank or illegible will result in delaying the application process and/or rejection of the application as incomplete. If the requested information does not apply to you, fill in "n/a". In addition to completing the application and providing related documentation, you may submit any additional written information or materials (supplemental evidence) to explain, justify, mitigate, or negate the relevance of potentially negative information reflected in your application or related screening. We will consider any supplemental evidence submitted.
5. You will be asked to pay a non-refundable applicant screening fee of \$55.00 for each application. Your application will not be processed until all the necessary fees have been paid. We will use a screening company to obtain information relevant to your application and our screening criteria, including, without limitation, a consumer credit report and public records (including civil and criminal records). We will verify income, employment, and rental history. Verification includes contacting employers, landlords and other references. You have the right to dispute the accuracy of any information provided by a screening company or credit reporting agency. The credit reporting agency that provides information is: TransUnion, PO Box 2000, Chester, PA 19022-2000.
6. The date and time each application is received will be recorded and each application will be given a Queue #. Applications are processed on a first received, first processed basis (subject to certain legally required exceptions regarding accessible units).
7. Be prepared to wait at least seven (7) and up to fourteen (14) days for the completion of the screening process. You will be notified in writing as to whether your application was approved or denied. Notifications may be via email, fax, text, mail, or in-person delivery of a letter.
8. If your application has been approved, you will have three (3) days from the date you are notified of approval to accept the available apartment by signing your rental agreement, including the community Rules and Regulations, or by paying a reservation deposit and signing an agreement to execute rental agreement. You will be expected to begin your tenancy no later than two (2) weeks from the date of acceptance, providing the apartment is ready for move-in, and no other arrangements have been made.
9. All appropriate move-in charges and deposits must be paid before or at the time the rental agreement is signed. Any monies paid must be in the form of personal check, cashier's check, or money order.
10. If your application is approved and you decide not to move in, the applicant screening fee and/or the reservation deposit (if applicable) will be forfeited.

Norris & Stevens

INVESTMENT REAL ESTATE SERVICES

11. If you sign a rental agreement but do not move in and/or vacate prior to any lease term expiration you will forfeit your applicant screening fee and be subject to any default remedy allowed by law, including, without limitation, an early termination fee if your rental agreement so provides.

GENERAL REQUIREMENTS

12. All applicants should provide a picture ID issued by a government agency and their Social Security Number (SSN). If they do not have a government issued picture ID or SSN, they can provide a Passport, Visa, Individual Taxpayer ID# (ITIN), non-government issued ID, Birth Certificate, Resident Card or Authorization Document from Homeland Security in lieu of their SSN regardless of expiration date. All applicants must provide documentation sufficient to verify their name, date of birth and photo of the applicant.
13. At least one Financially Responsible Applicant for unit must be eighteen (18) years of age or older or otherwise legally able to contract.
14. The cumulative income of all Financially Responsible Applicants will be considered with regard to the income criteria.
15. All applicants must sign a consent form allowing prior landlords to release rental history information (Section 8 applicants must sign a consent form allowing the Housing Authority to release said information from their file).
16. The behavior and demeanor of applicants during the application process will be considered. Abusive, harassing, combative, violent, threatening, menacing, destructive, or profane behavior/conduct during the application process will be grounds for denial.
17. Information that is misrepresented on the application will be reason to deny the application. If a material misrepresentation is discovered after a rental agreement is signed, your rental agreement may be terminated as allowed by law.

RENTAL REQUIREMENTS

18. Two (2) years of verifiable unbroken rental history from a third party landlord with a positive recommendation is required. Questions asked will include: 1) Was/is rent paid on-time? 2) Length of tenancy? 3) Was proper notice given to vacate? 4) Did the applicant have any NSF checks? and 5) Would you rent to this person(s) again? Exceptional circumstances such as home ownership, student status, military status, living with parents will be addressed on a case-by-case basis with consideration of any supplemental evidence provided. Home ownership may be verified through tax assessor's office; mortgage payment must be current to count as equivalent to on-time rental payment history.
19. The following negative reference factors may result in denial of the application – a) Repeated disturbances to the neighbors peace, b) Reports of illegal activity, c) Damage to the property beyond normal wear and tear, d) Unpaid rent or damage charges (except that unpaid rent accrued from April 1, 2020 – February 28, 2022 will not be a basis for denial), e) Reports of violence or threats to landlords, neighbors, or staff, f) Allowing persons or pets not on the lease to reside on the premises, g) Two (2) or more nonpayment of rent notices served within one (1) year, and h) Failure to give proper notice when vacating the property.
20. Home ownership may be verified through the county tax assessor's office. Mortgage payment must be current to satisfy the positive rental history requirement.
21. Any pending eviction case or eviction judgment against an applicant less than three (3) years old may result in denial of the application (except that an eviction judgment entered on claims that arose between April 1, 2020 and February 28, 2022 will not be a basis for denial).
22. \$500 or more owed to a prior landlord will result in denial of the application (except that unpaid rent accrued from April 1, 2020 – February 28, 2022 will not be a basis for denial).
23. Three (3) or more NSF Checks within a period of one (1) year will result in denial.

INCOME REQUIREMENTS (Financially Responsible Applicants Only)

24. The monthly combined gross household income of all Financially Responsible Applicants must be at least two (2) times the stated monthly rent. Only income of Financially Responsible Applicants will be considered.
25. Employment verification will be made by phone, fax or email confirming position in company, length of employment, salary, and future with company. A current paycheck stub showing year-to-date earnings, W2 or tax return may be required.
26. Self-employed applicants may be required to show proof of income through copies of the previous year's tax returns.
27. Non-employment sources of income may be verified by contacting the source (Bank Accounts, Alimony, Child Support, Trust Accounts, Social Security, Unemployment, Welfare, Grants/Loans) or by applicants furnishing social security award letters, school loan award letters, savings account or checking account statements.
28. The application will be denied if your source of income cannot be verified or does not meet the dollar requirements.

CREDIT REQUIREMENTS (Financially Responsible Applicants Only)

29. No unpaid collections, liens, or judgments that are more than \$1000 in the last three (3) years (except that any collection, lien or judgment for rent accruing between April 1, 2020 – February 28, 2022 will not be a basis for denial).
30. The combined debt-to-income ratio does not exceed 45%.
31. A credit score of 500 or higher.

CRIMINAL HISTORY

32. Any pending charge or conviction for a drug-related crime (other than use or possession of marijuana), a person crime, a violent crime, a sex offense, a crime involving financial fraud (including, without limitations, forgery and identity theft), a crime involving damage to property, and any crime of a nature that would adversely affect the property, health, safety, or right to peaceful enjoyment of the landlord, landlord's agent(s), and/or other residents is grounds for denial of an application. Any misdemeanor convictions within three (3) years may be cause for denial. Any felony convictions within seven (7) years may be cause for denial. Any criminal convictions that may constitute a direct threat to the health or safety of other individuals (i.e. involvement in any violent or sexual crime) or could result in physical damage to the premises may be cause for denial with no time or degree limitation. Applicants may submit supplemental evidence they wish us to consider when we conduct an individualized assessment of the applicants pending criminal charges or convictions. A failure to disclose a pending criminal charge or conviction for any crime described above shall constitute a material misrepresentation and be grounds for denial.

REJECTION POLICY

DENIAL BASED UPON INFORMATION RECEIVED FROM THE CREDIT BUREAU

If your application has been rejected due to unfavorable information revealed on your credit report:

- Contact the credit bureau or service providing the information – the name and address is found on the adverse action form;
- Correct any incorrect information through the credit company by filing a dispute;
- Request the credit company submit a corrected credit report to Norris & Stevens, Inc. Rental Screening Services;
- Upon receipt of the corrected information, your application will be re-evaluated for the next available apartment.

RIGHT TO APPEAL DENIAL You have the right to appeal for 30 days following denial of your application. If your application has been denied and you feel that you do or should qualify as a resident per the screening criteria, you should write to:

Equal Housing Department, 900 SW 5th Ave., Suite 1700, Portland, Oregon 97204

In your letter, you should explain the circumstances surrounding denial of your application. Your appeal may include correction, explanation, or refutation of any negative factor that resulted in denial, as well as supplemental evidence supporting your appeal. The unit will not be held during the appeals process. Following the receipt of your letter, your application and any other pertinent information will be reviewed and you will be notified of the review findings. If an appeal is approved, screening fees will be waived for three months and you will be prequalified for three months for Landlord's units with equal or lower rent.

NON DISCRIMINATION POLICY

Landlord does not discriminate against any applicant on the basis of race, color, religion, sex, disability, national origin, familial status, marital status, sexual orientation, gender identity, source of income, ethnicity, citizenship, age (if over 18; exception for 55+communities), occupation (unless occupation illegal), status as victim of domestic violence, sexual assault or stalking, or any other legally protected class.

LIMITATIONS

Vehicle parking is limited to ___ vehicles.

The rental unit is a non-smoking unit.

Pets are not permitted.

The total combined income shall be 2x the rent.

City of Portland - Applicant Screening Criteria & Disclosure

THE UNDERSIGNED ACKNOWLEDGE HAVING READ AND FULLY UNDERSTANDING THE SCREEING CRITERIA.
SIGNATURES OF ALL APPLICANTS 18 YEARS OF AGE AND OLDER (or those otherwise legally able to contract)

_____	_____	Date _____
Printed Name	Signature	
_____	_____	Date _____
Printed Name	Signature	
_____	_____	Date _____
Printed Name	Signature	
_____	_____	Date _____
Printed Name	Signature	
_____	_____	Date _____
Printed Name	Signature	
_____	_____	Date _____
Printed Name	Signature	

Community Name: _____

Address: _____

Phone: _____ Email: _____



Portland Housing Bureau

Rental Services Office

Director Shannon Callahan

421 SW 6th Avenue, Suite 500 • Portland, OR 97204

PHONE 503-823-1303 • FAX 503-865-3260

portlandoregon.gov/phb/rso

Rental Services Helpdesk Hours

MON, WED, FRI 9–11am and 1–4pm

Statement of Applicant Rights and Responsibilities Notice Required Under Portland City Code Title 30.01.086.C.3.C

Within the City of Portland, a landlord is required to include this notice with application forms for the rental of a dwelling unit.

City of Portland Applicant Rights

The City of Portland has adopted local requirements that provide additional rights and responsibilities for landlords and applicants for rental housing, beyond state law requirements, during the rental unit advertising and application process.

Applicants are strongly encouraged to submit supplemental information to offset any reasons that could lead to denial. In the event of denial, applicants have the right to appeal the decision within 30 days.

Applicants are strongly encouraged to review their rights before submitting an application.

City requirements address the following landlord tenant topics: advertising and application process screening, security deposits, depreciation schedules, rental history, notice rights, and rights for relocation assistance.

The City of Portland city code, rules, required notices and forms are listed below, and are available at: [portland.gov/rso] or by contacting the Rental Services Office at (503) 823-1303 or rentalservices@portlandoregon.gov.

Residential Rental Unit Registration

- Portland City Code 7.02.890

Application and Screening Requirements

- Portland City Code 30.01.086
- Rental Housing Application and Screening Administrative Rule
- Statement of Applicant Rights and Responsibilities Notice
- Right to Request a Modification or Accommodation Notice
- Rental Housing Application and Screening Minimum Income Requirement Table

Security Deposit Requirements

- Portland City Code 30.01.087
- Rental Housing Security Deposits Administrative Rule
- Rental History Form
- Notice of Rights under Portland's Security Deposit Ordinance



Mandatory Renter Relocation Assistance

- Portland City Code 30.01.085
- Mandatory Relocation Assistance Exemption Eligibility and Approval Process Administrative Rule
- Tenant Notice of Rights and Responsibilities Associated with Portland Mandatory Relocation Assistance
- Relocation Exemption Application Acknowledgement Letter (If applicable)



If you believe you have been harassed or discriminated against because of your race, color, national origin, religion, gender, familial status, disability, marital status, source of income, sexual orientation including gender identity, domestic violence, type of occupation, or age over 18 seek legal guidance regarding your rights under Fair Housing law.

For translation or interpretation, please call 503-823-1303
TTY at 503-823-6868 or Oregon Relay Service at 711

503-823-1303: Traducción e interpretación | Chuyển Ngữ hoặc Phiên Dịch | 翻译或传译
Письменный или устный перевод | 翻訳または通訳 | Traducere sau Interpretare
번역 및 통역 | Письмовий або усний переклад | Turjumida ama Fasiraadda
الترجمة التحريرية والشفوية | ການແປພາສາ ຫຼື ການອະທິບາຍ

This requirement is in addition to any other rights and responsibilities set forth in the Oregon Residential Landlord and Tenant Act under Oregon Revised Statute Chapter 90, and Portland Landlord-Tenant Law under Portland City Code Title 30.

The information in this form is for educational purposes only. You should review appropriate state statute, city code, and administrative rule as necessary. If you need legal guidance, or are considering taking legal action, you should contact an attorney.