Alpine Property Management & Maint.
4750 SW Washington Ave., Beaverton, OR 97005
971-458-4999 / rent@alpinepdx.com

RENTAL SCREENING CRITERIA – City of Portland
Standard Financially Responsible

OWNER/AGENT'S EVALUATION PROCESS

Upon receipt of a completed application, the contents of the application are compared to the screening criteria by Agent 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. Applicants have 30 days to appeal denied applications, during which time they may correct, refute, or explain negative information forming the basis for the denial. Applicants are also prequalified for any rental opportunities at Agent's properties for three months following the approval date. All screening fees are waived for three months following the approved appeal, but Applicants under these circumstances will be required to certify in writing that no conditions have materially changed from those described in Agent's approved application. If conditions have materially changed, Agent may use those changes as the basis for a denial.

OCCUPANCY POLICY

1. 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 purposes, contains at least 70 square feet and is configured to take the need for a fire exit into account).
2. The general rule is two people are allowed per bedroom. Agent may adopt a more liberal occupancy standard based on factors such as size and configuration of the unit, size and configuration of the bedrooms, and whether any occupants will be infants.

GENERAL STATEMENTS

1. Any of the following items, or combination thereof, will be accepted to verify the name, date of birth and photo of the applicant:
    a. Evidence of a Social Security Card (SSN)
    b. Valid Permanent Resident Alien Registration Receipt Card
    c. Immigrant Visa
    d. Individual Taxpayer Identification Number (TIN)
    e. Non-immigrant Visa
    f. Any government-issued identification regardless of expiration date; or
    g. Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity.
2. Each applicant will be required to qualify individually or as per specific criteria areas.
3. Inaccurate, incomplete or falsified information will be grounds for denial of the application.
4. Any applicant currently using illegal drugs will be denied. If approved for tenancy and later illegal drugs use is confirmed, termination shall result.
5. Any individual whose tenancy may constitute a direct threat to the health and safety of an individual, the premises, or the property of others, will be denied tenancy.
6. Applicants have the right to a refund of the screening charge paid in conjunction with this application and recover damages as set forth in ORS 90.295(5) and (6)(b).
7. Failure to meet any of the below criteria may result in denial.

INCOME CRITERIA

1. Monthly gross income must be equal to 2 times stated rent*, or 2.5 times the monthly stated rent if the monthly rent amount is below the maximum monthly rent for a household earning no more than 80 percent of the median household income as published annually by the Portland Housing Bureau. 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. Applicants failing to qualify under this section may, at the Agent's discretion, be required to pay an additional security deposit in the amount of half a month's rent. *If applicant will be using local, state or federal assistance as a source of income, "stated rent" as used in this section means that portion of the rent that will be payable by applicant and excludes any portion of the rent that will be paid through the assistance program.
2. Twelve months of verifiable employment will be required if used as a source of income. Less than 12 months will result in an increase in deposit.
3. 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, which records may include the previous year's tax returns.

RENTAL HISTORY

1. Twelve months of verifiable contractual rental history from a current unrelated, third-party landlord, or home ownership, is required. Less than twelve months' verifiable rental history will require an additional security deposit not to exceed one and a half month's rent and/or qualified guarantor (co-signer).
2. Three or more notices for nonpayment of rent within one year will result in denial of the application.

3. Three or more dishonored checks within one year will result in denial of the application.
4. Rental history reflecting any past due and unpaid balances to a landlord will result in denial of the application except for unpaid rent reflected in judgments or referrals of debt to a collection agency, that accrued on or after April 1, 2020, and before March 1, 2022.
5. Rental history including three or more noise disturbances or any other material non-compliance with the rental agreement or rules within the past two years will result in denial.

EVICTION HISTORY CRITERIA

Five years of eviction-free history is required except for general eviction judgments entered on claims that arose on or after April 1, 2020, and before March 1, 2022. Eviction actions that were dismissed or resulted in a judgment for the applicant or when the applicant has provided supplemental evidence proving that they suffered a job loss due to no fault of their own will not be considered. If your eviction was related to a non-behavioral issue, you may provide supplemental evidence as instructed herein and that information will be considered.

CREDIT CRITERIA

1. Applicants with a credit score of 619 and lower will result in a denial.
2. Applicants with a credit score between 620-679 will be required to pay an increased deposit.
3. Collections, judgements, or past due balances exceeding $500 will result in denial of application.
4. Applicants with no established credit will be required to pay an increased deposit.
5. Medical and student debt will not be considered.
6. Active bankruptcies will result in denial. Discharged bankruptcies will require an increased deposit.
7. Total security deposit will not exceed 1.5 times the stated monthly rent.

RENT WELL GRADUATES

If applicant fails to meet any criteria related to credit, evictions and/or rental history, and applicant has received a certificate indicating satisfactory completion of a tenant training program such as “Rent Well”, Agent will consider whether the course content, instructor comments and any other information supplied by applicant is sufficient to demonstrate the applicant will successfully live in the complex in compliance with the Rental Agreement. Based on this information, Agent may waive strict compliance with the credit, eviction and/or rental history screening criteria for this applicant.

FAIR HOUSING LAWS

Landlord has a non-discrimination policy as required by federal, state, or local law and does not discriminate against any applicant because of the race, color, religion, sex, sexual orientation, gender identity, national origin, marital status, familial status or source of income of the applicant.

CRIMINAL HISTORY

Upon receipt of the rental application and screening fee, Agent 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 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 thelandlord’s agent. Agent will not consider a previous arrest that did not result in a Conviction, was dismissed, expunged, voided or invalidated, determined or adjudicated through the juvenile justice system. Agent will also not consider convictions when Applicant is participating or has completed a diversion or deferral of judgment program or for crimes that are no longer illegal in the State of Oregon.

If applicants, 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 Agent along with the application so Agent 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. 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 grounds for denial of the Rental Application.

a) Felonies or misdemeanors involving murder, manslaughter, arson, rape, kidnapping, child or other violent/predatory sex crimes, manufacturing or distribution of a controlled substance, or terrorism.
b) Felonies not listed above involving drug-related crime; person crime; sex offense; crime involving financial fraud, including identify 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 not listed above 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 [remises 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, or for which applicant is currently registered as a sex offender, will result in denial.

Criminal Conviction Review Process:

Agent will engage in an individualized assessment of the applicant's or other proposed occupant's, Convictions, or pending charges that have not yet been adjudicated if applicant has satisfied all other criteria (the denial was based solely on one or more convictions) as required by local, state and federal law, and:

1. Applicant has submitted supporting documentation prior to the public records search; or
2. The applicant was denied based on failure to satisfy these criminal criteria and has submitted a written request along with supporting documentation. Supporting documentation may include:
    a. Letter from parole or probation office.
    b. Letter from caseworker, therapist, counselor, etc.
    c. Certifications of treatments/rehab programs.
    d. Letter from employer, teacher, etc.
    e. Certification of training completed.
    f. Proof of employment; and
    g. Statement of the applicant.

Landlord will also perform an individualized assessment if no supplemental information is received as required by any local, state or federal law.

Owner/agent 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 tenant history before and/or after the conviction or conduct; and evidence or rehabilitation efforts. Agent 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 Agent's review within a reasonable time after receipt of all required information.

ADDITIONAL INFORMATION:

PETS: Most of our properties will consider pets on a case-by-case basis. The final decision to approve your pet(s) is always the property owner. A higher deposit and/or pet rent may be applicable – please view the specific pet criteria for the specific property for which you are applying for. If no criteria is specified in the listing, and pets are accepted, we will assess an additional refundable deposit of $500 per pet and $25-75/month additional rent. The following breeds are prohibited due to insurance limitations on liability: Pit Bulls, Bull Terriers, Staffordshire Terriers, Rottweilers, Mastiffs, Dalmatians, Doberman or German Pinschers, Chow Chows, German Shepherds, Huskies, Malamutes, Great Danes, St. Bernards, Akitas, American Bulldogs, Presa Canario, Catahoula's, Beaucerons, Cane Corso's, Dogo Argentinos, Dingo's, and Wolf Breeds. We do not allow any cross breeds related to any of the above breeds.

SMOKING POLICY: All of our units are smoke free. No smoking is allowed on the premises, including the garage. For multi-family units, smoking must be off the main premises and a minimum of 10 feet away from the property.

MARIJUANA: The growing or smoking of marijuana is prohibited in all our properties.

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DISABLED ACCESSIBILITY

All people with a disability have a right to request and be provided reasonable accommodation or modification at any time, from application through to termination/eviction. Please review the Portland Housing Bureau "Right to Request a Modification or Accommodation Notice Required Under Portland City Code Title 30.01.086.C.3.B"

APPROVAL OF APPLICATION

If application is approved and a Rental Agreement is executed, the following verbiage is part of the Rental Agreement

LATE FEE: Rent is DUE on the 1st of each month and late if not in our office by the end of day (11:59 PM) on the 4th (fourth).

- The late fee is $100.00.
- $35 charge for dishonored/NSF check, plus bank charges
- $250 for tampering with a smoke alarm and/or Carbon Monoxide Detector

Tenants will be charged a $50 non-compliance fee for the following violations of their Rental Agreement after one written warning, and a $50 non-compliance fee plus 5% of the monthly rent for all subsequent non-compliance.

- Late payment of utility or service charge owed to manager,
- Failure to clean up pet waste, garbage, rubbish, or other waste anywhere on the premises except inside tenant's dwelling.
- Parking violations and improper use of motor vehicles on the premises.
- Illegal/Unauthorized Dumping Fee, plus any actual charge levied by the hauler to dispose of the items.
- Keeping an unauthorized pet capable of causing damage to persons or property. (The fee for a second or any subsequent noncompliance under this subparagraph may not exceed $250. A landlord may not assess this fee before 48 hours after the required warning notice to the tenant).
- $250 Smoking violation in a non-smoking unit/building.
- $250 for tampering with a smoke detector, carbon monoxide detector and combination smoke/carbon monoxide detector.
- The lease-break fee equal to one and a half (1.5) times the stated rent if you terminate your lease prior to the lease end date.

$95/hr for collections, court action administrative fee in addition to court costs which vary by jurisdiction.

You will be charged the prevailing maintenance rate if you cause damage to your unit (including pet damage) or miss an appointment with a vendor.

DENIAL POLICY

- If your application is denied due to negative or adverse credit, you may dispute the report by contacting the credit reporting agency on the denial letter to identify who is reporting unfavorable information and request it be corrected, if the information is incorrect.
- If your application is denied due to rental references or lack of verifiable income, that will be explained when you are contacted.
- If your application has been denied and you believe you qualify as a resident under the criteria outlined above, you may write to us at: Equal Housing Opportunity Manager, 4750 SW Washington Ave., Beaverton, OR 97005. 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 your letter is received, and you will be notified of the outcome.
- No property is held during the denial process.

~~ Alpine Property Management & Maintenance does not discriminate based on race, color, religion, marital status, national origin, sex, sexual orientation, gender identity, familial status, disability or source of income. We comply with all Federal, State and local laws concerning Fair Housing. ~~