



Application Process and Screening Disclosure for Properties Located Within the City of Portland

Portland Homes & Commercial Properties (PH&CP) is an equal opportunity landlord. PH&CP does not discriminate on the basis of sex, race, color, religion, familial status, national origin, disability, marital status, sexual orientation, gender identity and source of income. We comply with all federal, state and the City of Portland laws concerning Fair Housing. [City of Portland Statement of Applicant's Rights and responsibilities notice](#)
[City of Portland 30.01.086.c.3.b-modification-or-accommodation.pdf](#)

Requirements for a Complete Application:

1. Applicant(s) must tour the property inside, and out prior to completing the application.
2. Any individual that will be residing at the premise, 18 years or older, financially responsible or not, must complete an application.
3. Applications with incorrect or missing required information or materially incomplete will not be considered complete and will be grounds for denial
4. Anyone submitting an application as specified above in item 2, must pay the \$45 application/screening fee. The fee can be paid on-line with a debit, or credit card (at the end of the application process), or at our office with either exact cash, money order, or a cashier's check. The fee is non-refundable once your application is processed.
5. Identification: Any identification or combination of identifications that would permit a reasonable verification of identity of applicant are accepted:
 - a. State or Government issued ID; Driver's License, Identification Card, Passport, Evidence of Social Security Number (SSN Card) or Individual Tax Payer ID Number (ITIN Card) Tribal ID, Valid Permanent Resident Alien Registration Receipt Card, Immigrant Visa, Non-Immigrant Visa, and/or any non-governmental identification or combination of identifications that would permit a reasonable verification of Identity.
6. Proof of income as described below.
7. Rental History as described below.
8. All applicants must be able to enter into a legal and binding contract.

PH&CP will not consider an application(s) complete for an individual, or group of people intending to live together, and begin the review, and screening process *until all steps are completed and all information is provided by all applicants.*

Once all requirements for a complete application are fulfilled and received by PH&CP, that application will be considered in line, and ready for processing and the applicants will be notified in writing. We process all complete applications in the order they are received.

Income Requirements:

1. Applicant, or combined financially responsible applicants must have:
 - a. A monthly gross income of at 2.5 times the monthly rent gross income of up to but not greater than 2.5 times the amount of the Rent for the Dwelling Unit when 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. [Minimum Income Requirement Table](#)
 - b. A monthly gross income of up to, but not greater than 2 times the amount of the Rent for the Dwelling Unit when the monthly Rent amount is at or above 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. [Minimum Income Requirement Table](#)
 - c. Applicant's income to Rent ratio calculation must:



- i. Include all income sources of an applicant, including but not limited to, wages, rent assistance (non- governmental only) and monetary public benefits.
 - ii. Be based on rental amount that is reduced by the amount of any local, state, or federal government rent voucher or housing subsidy available to the applicant, and
 - iii. Be based on the cumulative financial resources of all applicants.
2. Financially Responsible Applicant(s) must Include:
 - a. Three (3) years of income earning history
 - b. all verifiable, legal income sources including but not limited to, wages, rent assistance (non- governmental only), and monetary public benefits.
 - c. Current paycheck stubs from the last 2 pay periods are required. Bank account statements are not acceptable forms of verifiable income.
 - d. Self-employed applicants will be required to show proof of income through copies of tax returns for the two previous years.
 - e. Self-employed applicants will be verified through the state. A recorded business name or corporate filing will be sufficient to meet verification of employment.
 - f. Recipients of any local, state, or federal government rent voucher or housing subsidy (i.e., Section 8) must provide proof of benefits at the time of applying by attaching documentation to the application.
3. Applications will be denied if legal source of income cannot be verified.
4. Failure to meet any of the Income requirements is cause for denial of an application.

Rental History Requirements:

1. Three (3) years eviction-free rental history
2. Verifiable rental history for current, and two previous addresses
3. Rental history must be verified by unrelated, unbiased sources.
4. It is your responsibility to provide us with the information needed to contact your prior landlords. We reserve the right to deny your application if after making a good faith effort, we are unable to verify your rental history.
 - b. If you are related by blood or marriage to one of the previous landlords listed, or your rental history does not include at least two previous landlords (not including the current landlord), we may require a qualified Guarantor on your rental agreement.
 - c. Note, that qualified Guarantor must meet all applicant screening criteria except prior rental history.
 - d. Guarantor Income must be three (3x) times monthly rent if Guarantor is a friend or family member.
 - e. If you owned - rather than rented - your previous residence, you will need to furnish mortgage company payment history/or proof of title transfer/pay off. Mortgage payment history must be free of late/missed payments.
 - f. Two (2) or more 72-hour notices within a period of one (1) year will result in a denial
 - g. One (1) or more NSF checks within a period of one (1) year will result in a denial

Credit Worthiness Requirements

Credit scoring is based on real data and statistics, so it treats all applicants objectively. Your consumer credit report contains information about you and your credit experiences, such as your bill-payment history, the number and type of accounts that you have, late payments, collection accounts, outstanding debt, and the age of your accounts.

Applicants will be denied for:

1. Credit score of 499 or less
2. More than \$1000.00 past due (negative) credit obligations/collections as reported by Experian
3. More than \$500.00 owed for prior rental property damages.

Applicants will not be denied for:

1. A bankruptcy filed by the applicant that has been discharged
2. A Chapter 13 bankruptcy filed by the applicant under an active repayment plan
3. Medical or education/vocational training debt



Criminal

Upon receipt of a Rental Application for financially Responsible Tenant or Non financially Responsible Tenant, and paid screening fee, PH&CP will conduct a search of public records to determine whether the applicant, convicted of or pled guilty or no-contest to any crime. Applicant will be denied for:

1. A felony conviction, guilty plea or no-contest plea, where the dates of sentencing are 7 years or less from the date of application; which has not been judicially dismissed, expunged, voided or invalidated.
2. A Misdemeanor conviction, guilty plea or no-contest plea, where the dates of sentencing are less than 3 years from the date of application; which has not been judicially dismissed, expunged, voided or invalidated
3. Any arrest where charges are pending on the date of application. Pending charges or outstanding warrants for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate unit is still available, the processing of the application will be completed. No unit will be held awaiting resolution of pending charges.
4. Any applicant or household member that is subject to a lifetime registration requirement under a state sex offender registrations program

Disabled Accessibility Statement

PH&CP allows existing premises to be modified at the full and complete expense of the disabled person if the disabled person agrees to restore the premises (per fair housing guidelines) at their own expense to the pre-modified condition.

[City of Portland 30.01.086.c.3.b-modification-or-accommodation.pdf](#)

We require:

1. Verifiable documentation from professional confirming the functional limitation
2. Written request of accommodation or modification
3. Written approval from PH&CP before modifications are made
4. Written assurances that the work will be performed in a professional manner by a licensed and bonded contractor(s)
5. Written proposals detailing the extent of the work to be done.
6. Names of qualified contractor(s) to be used
7. Appropriate permits from appropriate governing entities
8. A deposit for the restoration may be required

Misrepresentation: If misrepresentations are found after a rental agreement is signed, your rental agreement will be terminated.

DENIAL POLICY If your application was denied due to negative or adverse credit, please contact the credit reporting agency listed on the denial letter in order to identify who is reporting unfavorable information and request a correction if the information being reported is incorrect. If your application is denied and you feel you qualify as a resident under the criteria stated above, you should write to our Equal Housing Opportunity Manager, Portland Homes & Commercial Properties, 4127 SE Harrison St. Milwaukie, OR 97222. 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 the letter is received, and you will be notified of the outcome in writing.