

Screening Criteria and Process

This document serves as:

- Our written screening or admission criteria as described in ORS90.295(3)(a) and ORS90.295(3)(b)(B)
- The process that we typically will follow in screening the applicant, including whether we use a tenant screening company, credit reports, public records or criminal records or contact employers, landlords or other references, as described in ORS90.295(3)(b)(C)
- Our Screening Criteria, a written statement of any factors we consider in deciding whether to accept or reject an Applicant and any qualifications required for acceptance, as described in PCC30.01.086B.10.
- A description of the factors we will consider in evaluating Applicants, as described in PCC30.01.086C.1.a.(2)
- A description of our Screening Criteria and evaluation process as described in PCC30.01.086C.3.d.
- Our additional Screening Criteria ("Landlord's Screening Criteria") as described in PCC30.01.086D.

We charge a screening fee, also known as a screening charge, also known as an application fee, in the amount of \$25.00.

We record the date and time of receipt of completed applications, and process completed applications in the order of receipt, as described in PCC30.01.086C.2.

In some cases, we may not process an application. We will generally not process an application if:

- The application is materially incomplete
- The application fails to include information concerning an Applicant's identification or income
- An Applicant has intentionally withheld or misrepresented required information
- An Applicant has verifiable repeated Rental Agreement violations with us and the most recent violation occurred within 365 days before the Applicantion's submission date
- The Dwelling Unit is no longer available

Screening Criteria and Process Page 1 of 3 If for any reason we do not process your application, and you have already paid the screening fee, we will refund to you the screening fee. If your screening fee is refunded a check will be sent to the "current address" listed on your rental application. If we do process your application, the screening fee is non-refundable regardless of the result of the screening. We may simultaneously process multiple applications but will accept, conditionally accept, or deny Applications in order of receipt as described in PCC30.01.086C.2.

When processing applications, we apply the General Screening Process described in PCC30.01.086D., together with the additional Landlord's Screening Criteria described in this document. We conduct an Individual Assessment as described in PCC30.01.086F. with regard to every application we process, except that in any case where we deny an Application because the Dwelling Unit is no longer available, we may not conduct or may not complete an Individual Assessment.

We may require proof of the name, date of birth and photo of each Applicant, and will accept any of the following, or a combination thereof:

- Evidence of Social Security Number (SSN Card)
- Valid Permanent Resident Alien Registration Receipt Card;
- Immigrant Visa;
- Individual Tax Payer Identification Number (ITIN);
- Non-immigrant visa;
- Any government-issued identification regardless of expiration date; or
- Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity.

We require each Applicant to demonstrate a monthly gross income at least 2.5 times the monthly rent amount. Our evaluation of Applicant's income to rent ratio will include all income sources, will be based on a 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 will be based on the cumulative financial resources of all Applicants. In some cases, when a holistic evaluation of the applicant's ability and willingness to consistently pay rent and meet other financial obligations relating to the Dwelling Units is positive, and all other factors in our evaluation yield a positive result, we may on a case by case basis make an exception and conditionally approve an application by an applicant with income less than 2.5 rent, and in this case we may require additional and documented security from a guarantor, or an additional Security Deposit, pursuant to PCC 30.01.086D.2.d. and PCC30.01.087A.3. In this case we may require any guarantor to demonstrate financial capacity.

We will deny an application if the proposed number of occupants of the Dwelling Unit is excessive, consistent with applicable law.

When processing applications, we first carefully review all information present on the application (including all Supplemental Evidence, if any is provided with a completed application to explain, justify or negate the relevance of potentially negative information revealed by screening), and all information we have received from each Applicant or prospective tenant. Next, we may contact references and/or obtain records regarding each Applicant and each prospective tenant; information revealed by screening is an important part of the process. As part of this process we typically will use a

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tenant screening company, credit reports, public records or criminal records or contact employers, landlords or other references. We may deny any Applicant or Non-Applicant Tenant in accordance with the requirements of applicable federal, state, and local laws. We make the decision to accept, conditionally accept, or deny each Application on the basis of a holistic evaluation of rental information and rental history, including and especially unacceptable or insufficient rental history, such as the lack of a reference from a prior landlord, inability to verify information regarding a rental history, or a prior action for possession under ORS 105.105 to 105.168 that resulted in a general judgment for the plaintiff or an action for possession that has not vet resulted in dismissal or general judgment, employment and employment history, including inability to verify information regarding employment and employment history, financial and credit information and history, including inability to verify information regarding financial and credit history, information provided by a consumer credit reporting agency, credit references, character references, public records and other publicly available information, criminal records and criminal history, including inability to verify information regarding criminal history, incomes or resources of each Applicant, including inability to verify information regarding incomes or resources, and any negative or insufficient reports from references or other sources. A key factor is the financial responsibility of each Applicant and whether the totality of information available indicates each Applicant will be able and willing to consistently pay the rent on time and meet other rental related financial obligations such as utilities. Another key factor is whether the totality of information indicates each prospective tenant will maintain the property in good condition, comply with all provisions and requirements of the Rental Agreement and Rules of Residency, and conduct themselves in a manner conducive to the health, safety, and peaceful enjoyment of the premises and surrounding premises by other residents, the Landlord, and neighbors. As part of this Individual Assessment we will carefully consider any Supplemental Evidence, if any is provided with a completed application to explain, justify or negate the relevance of potentially negative information revealed by screening. Important factors will be the nature and severity of any incidents, the number and type of the incidents, the time that has elapsed since the date the incidents occurred, and the age of the individual at the time the incidents occurred.

Within 2 weeks (typically much sooner), after we complete our evaluation of an Applicant, we will provide the Applicant with a written communication of acceptance, conditional acceptance, or denial, and in the case of a conditional acceptance or denial, describe the basis for the decision. In case of any denial, the written communication will include an explanation of the reasons that any Supplemental Evidence did not adequately compensate for the factors that informed the decision to reject the application. Also in case of any denial, the written communication will inform you if any denial is based in whole or in part on a tenant screening company or consumer credit reporting agency report, including the name and address of the company or agency that provided the report. You will have the opportunity to appeal for 30 days following any denial. As part of the appeal, you will have the opportunity to correct, refute or explain negative information that formed the basis of the denial, and you have the right to dispute the accuracy of any information provided by a screening company or credit reporting agency.

After an accepted Applicant indicates acceptance of the Dwelling Unit, we will schedule an appointment to sign a Rental Agreement as soon as possible.

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