

Application Screening Criteria PORTLAND (revised September 9, 2021)

There is a \$55.00 charge for each individual applicant. Checks and cash are not accepted. This charge offsets some of our costs to run a credit check and criminal background check. TransUnion provides the credit report, which relays information for the last seven (7) years.

Please review our list of criteria. We do not discriminate on the basis of age, race, color, religion, sex, handicap, national origin, familial or marital status, sexual orientation, sexual identity or source of income. Please note, if you are a caregiver to one of our residents you must complete an application.

We require:

- A complete application for each adult. Unfavorable information for any individual applicant may result in denial of all applications for that group.
- A three-year residency history; have the name, address and phone number of previous landlords ready.
- A three-year employment history; have the name, address and phone number of previous employers ready.
- Verifiable gross monthly income that is two (2) to two-and-a-half (2.5) times the amount of rent. Verifiable income may mean, but is not limited to, employment income, alimony/child support, trust accounts, social security, grants or student loans.
 - Self Employed applicants must provide a copy of their most recent tax return, current bank statement & business license
 - Section 8 or other Housing Assistance Program recipient applicants must provide proof of voucher, estimated voucher rent portion. Income requirements are based on the participant's portion of the rent.
 - Social Security recipients must provide a copy of their check or annual benefits letter.
 - Roommates: combined income from all applicants must qualify as stated above.
- Two pieces of Identification must be submitted as high a resolution photograph. The following are the types of ID we will accept to verify name, date of birth and applicant photo:
 - Group A: Photo identification, expired or not, issued by a reputable authority or government that includes the bearer's current photo and full legal name. Photo IDs not issued by the US Federal Government or a State government must comply with the 2013 AAMVA DL/ID CDS.
 - Group B: Secondary form of identification acceptable examples include but are not limited to:
 - Valid Permanent Resident Alien Registration Receipt card; Immigrant visa; Non-immigrant visa;
 - Evidence of Social Security Number (SSN card); Individual Taxpayer Identification Number (ITIN);
 - Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity.
- Proof of income (3 months of pay stubs or statements)
- Maximum occupancy of no more than two (2) people per bedroom. In a single room occupancy dwelling where bathrooms and/or kitchens are shared with other tenants in the building there is a maximum occupancy of no more than one (1) person.

You may be asked to pay a higher security deposit (up to 2x the rent) for the following or combination of the following:

- Less than 12 months of consecutive employment.
- No credit or poor credit (incl. slow pay or discharged bankruptcy more than one year ago).
- Less than 3 years of rental history (must be from an unbiased source; no roommate or family references).

The total security deposit required will be based on the least qualified applicant.

You may be denied tenancy and may forfeit your application fee for the following:

- Current/pending criminal charges.
- Any misdemeanor offense for which the date of sentencing is within 3 years of application receipt date.
- Felonies involving arson, murder, manslaughter, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
- Any felony offense for which the date of sentencing is within 7 years of application receipt date.
- Credit score below 500.
- Withholding of credit history in bad faith.
- More than 3 collections and/or past due credit that exceeds \$1,000 total (excluding medical, education debt and unpaid rent if accrued between April 1, 2020 and February 28, 2022).
- Less than 12 months of rental history or equivalent mortgage payment history.
- Property debt over \$500 on credit report.
- Bankruptcies that have not been discharged; chapter 13 bankruptcies without repayment plan.
- Judgement of restitution (eviction) within 5 years of application receipt date except for general eviction judgements entered on claims that arose between April 1, 2020 and February 28, 2022.
- Defaults in rent.
- 3 or more material violations of a rental agreement.
- Outstanding balance to current landlord except for unpaid rent that accrued between April 1, 2020 and February 28, 2022
- Lease violation(s) that resulted in with-cause termination or you were asked to vacate.

If you meet the application criteria and are accepted, you will have the peace of mind of knowing other renters are being screened with equal care. Applications are accepted online at www.streetwisepm.com and once they are fully completed, are processed on a first come, first served basis, after open application period. Processing occurs on regular working days. We accept the first qualified household.

If you do not meet the credit, rental history or income criteria above, you may be referred to a guarantor company, OneApp. If your application process with OneApp is approved and complete, Streetwise Property Management will approve your application with a minimum security deposit.

If your application is approved, a security deposit, first month's rent and fully executed lease are required to be submitted within 48 hours. If these three (3) items are not received and/or you fail to take possession of the premises as agreed, you will forfeit all monies paid. The security deposit and first month's rent must be paid in certified funds (money order or cashier's check), thereafter, until and unless instructed to the contrary, online payments and personal checks are accepted. Cash is never accepted by Streetwise Property Management.

Rental Specials: Weekly specials/discounts/incentives are published every Friday morning. The “special” expires the following Thursday at midnight. You must apply and pay your application fee before 11:59pm Thursday to receive the quoted weekly special.

Non-compliance Fees:

- up to \$150 Late Fee, when rent is not received by the 5th day of the month.
- \$35 Dishonored Payment Fee, for payment returned by your financial/banking institution.
- \$50 Rule Violation Fee, when a 2nd offense notice is issued.
- \$50+5% of one month’s rent Rule Violation Fee, when a 3rd offense notice is issued within a twelve (12) month period.
- \$50 Illegal/Unauthorized Parking Fee, plus any tow costs assessed by the tow company to remove vehicle.
- \$50 Unauthorized Dumping Fee, plus any actual charge levied by the hauler to dispose of the items.
- \$50 Pet violation, as defined by the pet agreement, plus any actual damage caused by the animal.
- \$50 for non-compliance fee related to tenant’s failure to clean up pet waste from a service/companion animal.
- \$50 Unauthorized Pet Fee (1st offense, after warning) and \$250 per violation thereafter.
- \$250 Smoking violation in a non-smoking unit/building.
- \$75/hr. (or fraction thereof) collections and court action administrative fee, in addition to court costs (varies by jurisdiction).

Smoke Detector/Carbon Monoxide Tampering or Removal: Up to \$250, per state law, plus the cost to replace detector or batteries.

Lease Break Fee: equal to one and a half times the stated rent if you terminate your lease agreement prior to the lease end date.

Please note, you will be charged the prevailing maintenance rate if you/your pet cause damage while residing in the unit or if you miss an appointment with a scheduled vendor. Streetwise Property Management, Inc does not provide lockout services. If you are locked out, you are responsible for calling a locksmith and covering all costs associated.

The lease will specify any utilities contracted by the Landlord and how applicable utilities may be billed back to you. If you have any questions about how the utilities are calculated, please do not hesitate to ask.

We require all our residents to carry renter’s insurance. Unless exempt, you will need to provide a certificate of insurance in the minimum amount of \$100,000 liability prior to moving in. This policy does not apply to a household with income less than 50% of the area median income or subsidized with public funds. Failure to carry renter’s insurance is a violation and may result in fines or eviction.

I have read and understand the Application Screening information listed above and have also received the Denial Policy. I hereby give permission to Streetwise Property Management, Inc to obtain information from any third-party source and authorize the full release of any and all information as requested by Streetwise Property Management. (agreement stipulation required within application document)

DENIAL POLICY

Pursuant to ORS 90.295(4) and 15 USC 1681 the following disclosures are made:

The consumer reporting agency which provided the investigative consumer report is:

AppFolio, Inc
50 Castilian Dr.
Santa Barbara, CA 93117
1-866-359-3630

The Fair Credit Reporting Act prevents us from telling you what is on your credit report. If your application is denied due to your credit history, you may dispute the report by contacting TransUnion at:

Experian
PO Box 4500
Allen, TX 75013
1-888-397-3742

You have the right to appeal a negative determination. In order to appeal you may write us at:

Equal Housing Opportunity Manager

Streetwise Property Management, Inc.
16255 Sw Railroad st, Sherwood, OR 97140

Your letter should include the reasons why you believe your application should be re-evaluated and request a review of your file; this request needs to be in writing and within thirty (30) days of date notified. Your application will be reviewed within seven (7) working days from the date your letter was received. You will be notified of the outcome.



Right to Request a Modification or Accommodation Notice

Required Under Portland City Code Title 30.01.086.C.3.B

For residential rental units within Portland city limits, a landlord is required to include this notice with application forms for the rental of a dwelling unit.

State and federal laws, including **the Fair Housing Act**, make it illegal for housing providers to refuse to make **reasonable accommodations** and **reasonable modifications** for individuals with disabilities. All persons with a disability have a right to request and be provided a reasonable accommodation or modification at any time, from application through to termination/eviction.

Some examples of reasonable accommodations include:

- Assigning an accessible parking space
- Transferring a tenant to a ground-floor unit
- Changing the rent payment schedule to accommodate when an individual receives public benefits
- Allowing an applicant to submit a housing application via a different means
- Allowing an assistance animal in a "no pets" building. More information about assistance animals is available here:
https://www.hud.gov/program_offices/fair_housing_equal_opp/assistance_animals

Some examples of reasonable modification include:

- Adding a grab bar to a tenant's bathroom
- Installing visual smoke alarm systems
- Installing a ramp to the front door

Under fair housing laws, a person with a disability is someone:

- With a physical or mental impairment that substantially limits one or more major life activities of the individual;
- With a record of having a physical or mental impairment that substantially limits one or more major life activities of the individual; or
- Who is regarded as having a physical or mental impairment that substantially limits one or more major life activities.

Major life activities include, but are not limited to seeing, walking, reaching, lifting, hearing, speaking, interacting with others, concentrating, learning, and caring for oneself.

Reasonable Accommodations

A reasonable accommodation is a change or exception to a rule, policy, practice, or service that may be necessary for a person with a disability to have an equal opportunity to use and enjoy a dwelling. This includes public use and common spaces or fulfilling their program obligations. Any change in the way things are customarily done that allows a person with a disability to enjoy housing opportunities or to meet program requirements is a reasonable accommodation.

All housing or programs are required to make reasonable accommodations. Housing providers may not require persons with disabilities to pay extra fees or deposits or any other special requirements as a condition of receiving a reasonable accommodation.

Reasonable Modifications

A reasonable modification is a structural change made to the premises in order to afford an individual with a disability full enjoyment of the premises. Reasonable modifications can include structural changes to interiors and exteriors of dwellings and to public use and common areas.

Under federal law, public housing agencies, other federally assisted housing providers, and state or local government entities are required to provide and pay for structural modifications as reasonable accommodations/modifications. For private housing, the person requesting the reasonable modification will need to cover the costs of the modification.

Verification of Disability

In response to an accommodation or modification request and only when it is necessary to verify that a person has a disability that is not known or apparent to the housing provider, they, can ask an applicant/tenant to provide documentation from a qualified third party (professional), that the applicant or tenant has a disability that results in one or more functional limitation. If the disability-related need for the requested accommodation or modification is not known or obvious, the housing provider can request documentation stating that the requested accommodation or modification is necessary because of the disability, and that it will allow the applicant/tenant access to the unit and any amenities or services included with the rental equally to other tenants.

A housing provider cannot inquire into the nature or extent of a known or apparent disability or require that an applicant or tenant release his or her medical records. Housing providers can require that the verification come from a qualified professional, but they cannot require that it be a medical doctor.

Nondiscrimination laws cover applicants and tenants with disabilities, as well as applicants and tenants and without disabilities who live or are associated with individuals with disabilities. These laws also prohibit housing providers from refusing

to rent to persons with disabilities, making discriminatory statements, and treating persons with disabilities less favorably than other tenants because of their disability.

Under fair housing laws, it is illegal for a housing provider to deny reasonable accommodations and reasonable modifications to individuals with disabilities. If wrongfully denied an accommodation or modification contact HUD or the Fair Housing Council of Oregon. Time limits apply to asserting any legal claims for discrimination.

Call HUD toll-free at 1-800-669-9777 or TTY 1-800-927-9275 or visit https://www.hud.gov/program_offices/fair_housing_equal_opp/complaint-process

HUD will investigate at no cost to the complainant.

For more information about reasonable accommodations and modifications visit www.hud.gov/program_offices/fair_housing_equal_opp/reasonable_accommodations_and_modifications

Call the Fair Housing Council of Oregon at (503) 223-8197 ext. 2 or <http://fhco.org/index.php/report-discrimination>.



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.



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)



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