

**PHC Property Management
IH2**

Standard Criteria for Residency and Resident Screening Process

The apartment unit you are applying for is designed to provide housing for mid-low income households.

**ALL APPLICATIONS MUST BE RETURNED VIA MAIL OR IN PERSON TO PHC PROPERTY
MANAGEMENT'S MAIN OFFICE SITE: 5312 NE 148TH Avenue, Portland OR 97230**

I. OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in a unit. A bedroom is defined as a space within the premises that is used primarily for sleeping, with at least one window and a closet space for clothing.
2. Two persons are allowed per bedroom. Studio apartments must be occupied by one person only. One-bedroom units may be occupied by one or two residents. Exception to the two persons per bedroom policy: a child, under the age of two, is allowed as a third occupant of a single bedroom provided that the child is staying with his/her parent or other adult(s) having legal custody of the child.

II. APPLICATION PROCESS

Steps to become a resident:

1. Submit a completed Rental Application Form directly to the PHC Property Management main office, via mail or in person. Incomplete applications will be returned to the applicant.
2. Applicants must be eighteen years of age or older, or an emancipated minor. Each adult applicant for a joint household must complete and submit a separate application.
3. If the application is approved and you accept an available unit, you will be required to pay a security deposit to hold the apartment until your move-in day. Any application must be processed and approved before move-in. Any and all advance deposits will be applied to security deposits due. You are encouraged to read the rental agreement at the time of application.
4. Initial rental agreements shall be for a term of no less than six (6) months.
5. Positive identification is required for all household members age 18 and older (a valid Social Security Card and state ID or driver's license at a minimum). Identification is required for all other household members as well. Acceptable identification for children fewer than 18 years of age include but is not limited to: birth certificate, baptismal certificate, census record, official record of birth or other authoritative document.
6. A complete and accurate application listing a current address and at least one previous rental reference with phone numbers will be required (if you have previously rented). Incomplete applications will be returned to the applicant.
7. 2 or more applications for cohabitation in the same unit are joint and several. If one of the applications is denied, the applications of all co-applicants will be denied.

**Appeal Rights. If your application is denied, you have the right to appeal that denial. See Section IX - Denial Policy. **



III. INCOME REQUIREMENTS

1. Monthly household income should equal 2 times the stated monthly rent. Some form of verifiable income is required for unemployed applicants. Verifiable income can be, but is not limited to: bank accounts, alimony/child support, trust accounts, social security, unemployment, welfare, grants/loans or other assistance. This income source must be verified. You will be denied if you are unable to verify income or other assistance that reasonably affirms your ability to pay utilities and successfully reside in your apartment.
2. Self-employed applicants are required to show proof of income through copies of the previous year's tax returns.
3. You will be denied if your source of income cannot be verified.
4. Complete the application and income certifications on the designated form. Management will verify your income through a third-party verification process.
5. Annual income shall not exceed the income limits noted on the Housing Application Form. Information on limits can be obtained from the Management Office. Projected annual household income must fall below a specified level at the time of the initial application for housing.
6. The maximum allowable income varies by the location of the apartment community and by household and/or unit size. An income verification process will be used to determine the projected annual household income.

IV. EMPLOYMENT REQUIREMENTS

1. Employment history is not required. However, you may be denied if you are unemployed and an alternative source of income cannot be verified.

V. RENTAL REQUIREMENTS

1. One year of positive verifiable rental history from a third party reference within the past two years from the date of application is required.
2. Home ownership will be verified through the county tax assessor's office. Mortgage payments and property tax assessments must be current. Home ownership negotiated through a land sales contract must be verified through the contract holder.
3. Three years of eviction free rental history is required.
4. Rental history demonstrating documented noise or other disturbance complaints will result in denial when the former landlord would not re-rent.
5. Four or more 72-hour notices within a period of one year will result in denial.
6. Three or more NSF checks to a landlord within a period of one year will result in denial.
5. Rental history reflecting past due rent or damage exceeding \$200.00 will result in denial unless the debt is settled and the landlord would re-rent.



VI. CREDIT REQUIREMENTS

1. A consumer credit report will be obtained. Eleven (11) or more unpaid collections (not medically related) reported by the credit bureau will result in denial of the application.
2. A discharged bankruptcy listed on a credit report is acceptable; however, any subsequent negative credit history (not medically related) will result in denial of the application.

VII. CRIMINAL CONVICTION CRITERIA

1. Management will review records for crimes where the date of disposition, release or parole occurs within seven years prior to the application. A conviction, guilty plea or no-contest plea for:
 - a. Any felony involving serious injury, death, kidnapping,, rape, sex crimes and/or child sex crimes, arson, extensive property damage or drug-related offenses (sale, manufacture, delivery or possession with intent to sell) where the date of disposition, release or parole have occurred within the last seven (7) years; or
 - b. Any felony conviction involving any type of sexual offense, current registration as a sex offender or
 - c. Any other felony, or misdemeanor(s) involving arson, assault, intimidation, drug-related offenses (sale, manufacture, delivery, or possession with intent to sell) or weapons charges where the date of disposition, release or parole have occurred within the last three (3) years; or
 - d. Any misdemeanor involving theft, dishonesty, prostitution, obscenity and related violations (ORS 167.060 through 167.100) where the date of disposition, release or parole has occurred within the last eighteen (18) months;

shall be grounds for denial of the rental application. Pending charges for any of the above will result in a suspension of the application process until the charges are resolved. Upon resolution, if applicant was not found or pled guilty or no-contest, 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.

2. This property follows the “One Strike and You’re Out” guidelines designed by the federal government to increase evictions of drug offenders and other criminals from public housing around the nation.

VIII. DISABLED ACCESSIBILITY

1. The owner will make any reasonable changes to the common areas of the apartment community or building that will make those areas accessible to all residents.
2. The owner will alter, or allow the resident to have altered, any unit to provide “reasonable accommodation” for any person with a disability. These alterations may be made at the residents’ or, in some cases, the owner’s expense. Each request for modification to a unit will be evaluated under state and federal law to determine who will be responsible for the cost.
3. A Reasonable Accommodation Request Form can be obtained from the Management Office. Management must verify that the applicant qualifies as disabled under federal law, and that the requested accommodation is necessary for the applicant to have an equal opportunity to use and enjoy the site.



4. If it is determined the resident will be responsible for the cost of modification, the following is required:
- A. All costs will be the responsibility of the applicant/resident.
 - B. The applicant/resident must seek, in writing, Management approval before making any modification.
 - C. Applicant/resident must provide reasonable assurances, in writing, that the work will be performed in a workmanlike manner.
 - D. Applicant/resident must provide reasonable details regarding the extent of the work to be done.
 - E. Applicant/resident must provide names of qualified contractors that will be used.
 - F. Applicant/resident must provide copies of appropriate building permits and the required licenses to Management for inspection.

A deposit may be required for the restoration of the premises, not including normal wear and tear. In the event restoration would be required, the owner could require a deposit not to exceed the cost of such restoration. This deposit may be paid over a reasonable period of time.

IX. DENIAL POLICY

Failure to meet any of the above criteria shall result in denial of the application (a written letter will outline the reason for denial of the application and your rights).

You have the right to dispute the accuracy of any information provided to PHC Property Management by a screening service or credit reporting agency. If your application is rejected due to unfavorable information received during the screening process you may:

1. Contact the screening company that supplied the information to discuss your application. The Management Office will supply the name, address and phone number of the screening company.
2. Contact the credit reporting agency to identify the source of unfavorable information.
3. Correct any incorrect information through the credit reporting agency as per their policy.
4. Request the credit reporting agency to submit a corrected credit check to the appropriate screening company.
5. Upon receipt of the corrected and satisfactory information, your application will be evaluated for the next available unit.
6. Be advised that incomplete, inaccurate or falsified information will be grounds for denial.

If your application has been denied and you feel that you should qualify as a resident, you have 14 days to respond in writing or to request a meeting to discuss the rejection. You should address your appeal to the following:

**Attn: Appeal Committee
PHC Property Management
5312 NE 148th Ave.
Portland, Oregon 97230**

In the letter explain the reasons you believe your application should be approved and request a review of your file. Please attach a copy of the denial letter you received. Within five (5) working days of receipt of your letter or within five (5) days of meeting to discuss your appeal, Management will give you a written final decision.

