

RESIDENT SCREENING CRITERIA #1.5 - LIHTC & AFFORDABLE HOUSING PROGRAMS

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 so as to take the need for a fire exit into account.)
2. Minimum of one person per bedroom, maximum of two persons per bedroom, plus one additional per unit. Maximum of two persons per studio, maximum of one person per SRO.

GENERAL STATEMENTS

1. Current, positive, government-issued photo identification that allows Owner/Agent to adequately screen for criminal and or credit history will be required.
2. Each applicant will be required to qualify individually or as per specific criteria areas. Denial of one household member will result in denial of all household members.
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 drug use is confirmed, termination shall result.
5. Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the premises, or the property of others will be denied tenancy.
6. Per HUD & IRS Section 42 regulations, with limited exceptions, households which are comprised entirely of fulltime students may not be eligible for housing. NOTE: If after taking occupancy, the household becomes comprised entirely of full-time students and does not meet any of the exceptions, that household will no longer qualify and will be required to vacate the premises.
7. Applicant will have five business days from the date of the original application to provide management with all verifications, signatures, and documentation necessary to determine qualification.

INCOME CRITERIA

1. Monthly household Income should be at least one and one half **(1.5) times** the monthly stated rent (plus utility allowance, if utilities are tenant paid) and cannot exceed the applicable maximum income limit assigned to the unit. The income limits are a percentage of the area median income, published annually by HUD, and adjusted for household size. Exceptions will be made to income/rent ratios for those with a minimum of six months of documented, guaranteed rental assistance and/or for those with verified assets on hand sufficient to pay rent and utilities for a minimum of six months.
*If applicant will be using local, state or federal housing assistance as a source of Income, "monthly 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. Monthly income must be from a verifiable, legal source. Unverifiable income will result in denial.
3. Minimum monthly income must be consistent with project guidelines.
4. Income and assets of all household members will be verified per methods approved by HUD and/or IRS Section 42 regulations. Verification requests will be mailed, e-mailed, or faxed by management, directly to the verifying institution/agency or employer and not hand-carried by applicant.

RENTAL HISTORY CRITERIA

1. Lack of rental history will not in itself be cause for denial.
2. Rental history reflecting past due and unpaid balances to a landlord in excess of \$1000 will result in denial of the application. 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

Three years of eviction-free history is required. Eviction actions that were dismissed or resulted in a judgment for the applicant will not be considered.

CRIMINAL CONVICTION CRITERIA

Upon receipt of the Rental Application and screening fee, Owner/ Agent will conduct a search of public records to determine whether 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 applicant or any proposed resident or occupant has a "Conviction" (which means: 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 to peaceful enjoyment of the premises of residents, the landlord or the landlord's agent. Owner/Agent will not consider a previous arrest that did not result in a Conviction or expunged records.

If applicant, 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 Owner/Agent along with the application so Owner/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.

1. Felonies involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a controlled substance.
2. Felonies not listed above involving: 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 the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 5 years.
3. Misdemeanors 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 3 years.
4. 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 premises of the residents, the landlord or the landlord's agent, where the date of disposition has occurred in the last 1 years.
5. Conviction of any crime that requires lifetime registration as a sex offender will result in denial.

CRIMINAL CONVICTION REVIEW PROCESS

Owner/Agent will engage in an individualized assessment of the applicant's, or other proposed occupant's, convictions if applicant has satisfied all other criteria (the denial was based solely on one or more Convictions) and:

1. Applicant has submitted supporting documentation prior to the public records search; or
2. Applicant is 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, employer, teacher, etc
 - c. Certifications of treatments/rehab programs;
 - d. Certification of trainings completed;
 - e. Proof of employment; and
 - f. Statement of the applicant.

