

Leasing Address:
 2045 S River Parkway
 Portland, OR 97201

Leasing Phone:
 (971) 339-9109



THE
V E R A

Office Hours:
 Monday - Friday
 9 AM – 5 PM

Email:
 TheVera@bridgehousing.com



Thank you for your interest in The Vera, a 203-unit property in the South Waterfront area of Portland, OR. This quality affordable housing has been developed by BRIDGE Housing Corporation in conjunction with Portland Housing Bureau, Oregon Housing and Community Services, Prosper Portland, and Home Forward. 50 of the 203 units have Project Based Voucher (PBV) subsidy. An additional 30 units are set aside for supportive housing, including 10 VASH units. Several of the units will include special features for people with mobility, hearing, and/or visual impairments. Disabled applicants are encouraged to apply. We do not discriminate on the basis of disability.

This attractive apartment community includes laundry facilities, a large community room with kitchen, resident services office and program space, free community room WiFi, limited underground parking, ample bike parking, landscaped courtyard, playground, and on-site management. This property is conveniently located close to a variety of public transit options: Portland Streetcar, MAX Light Rail, and TriMet Bus Service.

Please review the following tables for rent and income limits at The Vera:

Affordable Non-Subsidized Apartments			
Unit Size	Count	Rent	AMI Level
Studio	3	\$522	30%
	41	\$975	60%
1 BR	4	\$549	30%
	42	\$1,030	60%
2 BR	2	\$657	30%
	25	\$1,240	60%
3 BR	1	\$756	30%
	3	\$1,420	60%
PBV Apartments			
Studio	5	PBV*	30%
1 BR	28		
2 BR	16		
3 BR	1		

Maximum Gross Annual Income		
Household Size	30% AMI	60% AMI
1	\$23,700	\$47,400
2	\$27,090	\$54,180
3	\$30,480	\$60,960
4	\$33,840	\$67,680
5	\$36,570	\$73,140
6	\$39,270	\$78,540
7	\$41,970	\$83,940

Minimum monthly income required is 1.5 x rent
 There is no minimum income requirement for the PBV units or for applicants with Section 8 vouchers.

* The rents for PBV units are approximately 30% of the household's adjusted gross income.

The above rents include trash and water services. All other utilities and services including electricity, telephone, and cable are the responsibility of the resident.

Rents and income ranges are subject to change without notice.



To apply, please return a completed pre-application, signed by each adult applicant. You are welcome to submit your pre-application either in person or by mail.

To drop off your pre-application:

The Vera Leasing Office
2045 S River Parkway
Portland, OR 97201

To email your pre-application:

TheVera@bridgehousing.com

One reason we are able to offer these apartments at affordable rents is because The Vera is funded by a federally regulated government program called the Low Income Housing Tax Credit Program (LIHTC). This program, as well as other sources used to build the property, requires management to screen all applicants carefully. The LIHTC program also has restrictions related to full-time students, which require us to determine a student's eligibility on a quarterly or semester basis. All potential residents must qualify based on projected annual income (including all assets), household size, credit and rental history, and criminal background screening. This screening and verification process is applied equally to every applicant who applies for the affordable apartments.

Fees and Deposits

(Not accepted at time of application—Do not provide unless requested to do so.)

Type	Amount
Application/Screening Fee	\$25 per adult applicant
Security Deposit**	Studios - \$300 1 BR - \$300 2 BR - \$400 3 BR - \$500
Refundable Pet Deposit	\$300
Any other fee will be stated in the lease.	

**The security deposit is a flat rate, except for PBV units. For PBV units or holders of Housing Choice Vouchers, it will be the lesser of the flat rate and the tenant portion of the rent.

Pets

This is a pet-friendly community. A refundable pet deposit is \$300. Pets cannot exceed 20 pounds. Owners are limited to one larger animal, such as a dog or cat, per unit. Pets must be under control in public areas. For more information, please speak to your leasing associate at your interview regarding our pet policy.

No Smoking

Smoking is not permitted in any common area.

Parking

There are a limited number of resident spaces, and parking availability is not guaranteed. Parking is restricted to cars owned by resident(s). All cars must be registered in the name of the resident; and resident(s) must provide proof of current auto insurance and must provide a valid driver's license. All cars must be for personal use only, be in working order, and be maintained in a safe condition at all times. Vehicles not in compliance will be towed at the owner's expense. No exceptions. Accessible spaces are available, but cannot be assigned.

The Vera – Application Steps

Thank you for your interest in this property. Please review the steps below to understand what you need to submit for each phase of the process.

To be placed on the waitlist:

Submit a complete **pre-application**, signed by each adult (18 years and older).

Processing for an apartment – Compliance Interview:

When you are notified that it is your turn to be processed, you will need to meet with our leasing agents and submit the items listed below. Credit checks, criminal background screening, landlord references, and income and asset verifications will be required for all applicants. This meeting will also give you an opportunity to ask any questions you may have about the application process and the property. This interview normally takes approximately 45 minutes and may require a follow-up meeting. All persons who will be living in the apartment, regardless of their age, must participate in this interview. Your patience and cooperation is appreciated.

1. Submit a full application, including all required signatures for each adult applicant 18 and older.
2. Submit a non-refundable application fee of \$25 for each adult applicant 18 and older, payable to The Vera (cashiers' check or money order only; no personal checks or cash).
3. A copy of current, valid State or National Picture ID (i.e. driver's license, passport, etc.) (adult applicants 18 and older)
4. A copy of a Social Security Card for each applicant (if applicable)
5. A copy of a Birth Certificate or other document showing date of birth (minors only)

Required Documentation of Income and Assets:

At your interview, once you pass your credit and background check, we will collect the following required income and asset documentation from you:

- *Self-Employment*: Copy of last year's IRS Tax Return, including Schedule C
- *SSI or SSA/Disability or Unemployment*: Copy of latest award letter showing current monthly benefit
- *Court Ordered Child Support/Alimony*: Current court order or printout from enforcement agency
- *Non Court-Ordered Child Support/Alimony*: Notarized letter from the provider stating payment amount and frequency

We will verify all income and assets directly with a third party. Please note that if we are unable to obtain a verification, we may request that you bring in additional documentation such as pay stubs and/or bank statements.

PBV Processing

Once we complete your file, if you are being processed for a PBV unit, you will be asked to come back to our office to complete a PBV intake packet so that you can be certified by Home Forward. At that time you will need to provide additional documents, including the following:

1. Documentation of eligible non-citizen status (all family members under age 62 who claim this status)
2. Employment Income: most recent consecutive 60 days of paystubs, or a payment history from the employer (all working family members age 18 and over)
3. Social Security/Veteran's benefits/Other Pensions: award letter dated within last 60 days
4. Child Support – documentation from Support Enforcement Agency showing payments for last 12 months
5. If adult household member is student, copy of current financial aid award letter
6. If total assets are over \$5,000, most recent statement for each/all assets.

Apartment Offer

When all documents have been received, verified and approved, qualified applicants will be invited back to view the apartment that has been selected for them. Remember that you will only receive one offer of an apartment. All offers will be confirmed in writing. If you decline that apartment, you will be considered to have withdrawn your application.

12 Month Lease Term

Initial leases will be for a minimum term of one year.

The Vera- Pre-Application

Date/Time Rec'd: _____

Please fill out this form completely. Incomplete forms cannot be processed. App #: _____ (staff use only)

First Name _____ Last Name: _____		Phone#1 _____				
Mailing Address _____ Apt # _____		Phone#2 _____				
City _____ State _____ Zip _____		Email Address _____				
How many people are in your household? _____		What is your household's estimated annual gross income? \$ _____		Contact/Interpreter Name: _____		
Requested Apartment Size (check all that apply) <input type="checkbox"/> STUDIO <input type="checkbox"/> 1BR <input type="checkbox"/> 2BR <input type="checkbox"/> 3BR		Please select the program(s) you are applying for: (check all that apply) <input type="checkbox"/> PBV <input type="checkbox"/> Affordable Non-Subsidized		Contact/Interpreter Phone: _____		
OPTIONAL – For informational purposes only (check all that apply) Race <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> White <input type="checkbox"/> Other: _____ <input type="checkbox"/> Decline to State Ethnicity <input type="checkbox"/> Hispanic <input type="checkbox"/> Non Hispanic <input type="checkbox"/> Decline to State		Do you require special unit design features? Yes _____ No _____ If yes: <input type="checkbox"/> Hearing/Visual Impairment <input type="checkbox"/> Mobility Impairment		Will you or anyone in your household require a live-in aide? Yes _____ No _____		
		How did you hear about us? (circle one): Craigslist Drive By Advertisement Family/Friend Other: _____		Do you have a current Section 8 voucher or certificate? Yes _____ No _____		
Name of Applicant #1 _____		Social Security Number _____	Date of Birth _____	Relationship to Applicant #1 SELF	M/F _____	Check if Disabled <input type="checkbox"/>
Name of Applicant #2 _____						<input type="checkbox"/>
Name of Applicant #3 _____						<input type="checkbox"/>
Name of Applicant #4 _____						<input type="checkbox"/>
Name of Applicant #5 _____						<input type="checkbox"/>
Name of Applicant #6 _____						<input type="checkbox"/>
Name of Applicant #7 _____						<input type="checkbox"/>

I declare under penalty of perjury under the laws of the state of Oregon that the enclosed information is true and correct. Inquiries may be made to verify the statements herein. I authorize the release of the requested information to The Vera for purposes of income verification, credit/FED history, and criminal background history.

Adult Applicant #1 Signature Date

Adult Applicant #2 Signature Date

Adult Applicant #3 Signature Date

Adult Applicant #4 Signature Date

Management Staff Signature Date



The Vera Resident Selection Criteria

Nondiscrimination Statement

The Vera’s policy is to ensure that all applicants are screened using consistently applied, fair criteria, to provide a desirable, well-maintained and affordable place to live for an economically, racially, and ethnically integrated resident population, while complying with the provisions of any federal, state, or local law prohibiting discrimination in housing on the basis of race, color, gender, sex, religion, national origin, disability, familial status, marital status, source of income, sexual orientation or gender identity, domestic violence victims, or voucher holders (rental assistance).

BRIDGE Property Management Company requires all applicants to meet the following criteria in order to qualify for this affordable housing community. Renter’s insurance is encouraged but not mandatory.

Maximum potential rent (actual amount charged) will depend on unit size, screening results, and other factors related to affordable housing program requirements.

Deposits:

Security Deposits**		
	Studio	\$300
	One Bedroom	\$300
	Two Bedroom	\$400
	Three Bedroom	\$500
Pet Deposit		\$300

** In Portland the security deposit is a flat rate or the lesser of the flat rate and the tenant portion of rent.

Applicant Eligibility Requirements

All applicants must qualify based on the following:

A. Credit

Credit screening is a requirement for all applicants over the age of 18. Not applicable for CES referrals (PSH/VASH). Student loans and medical expenses are excluded from screening. Criteria include:

- Total unmet credit problems, including government tax liens, within the last three (3) years must not be in excess of \$2,500.
- May not have a total of seven (7) or more unmet credit problems of any value within the last three (3) years.
- Applicants without credit history will not be impacted negatively.

B. Rental History

Information regarding applicant rental history is required prior to approval of application. Criteria include:

- May not have a judgement against an applicant obtained by the current or previous landlord within the last three (3) years. (No-fault evictions will not count against applicant.)
- May not have a general judgement against an applicant within the last three (3) years due to failure to appear, and the applicant cannot present credible evidence that they had already vacated the unit at the time the notice was served.
- Information obtained from a rental reference from a previous landlord within the last two (2) years must not have:
 - Defaults in rent;

The Vera- Resident Selection Criteria

- Three or more material violations of a rental agreement within one year prior to the date of application, and that resulted in notices issued to the tenant;
- An outstanding balance due to a landlord; or
- Lease violations that resulted in termination with cause.
- Applicant must have made timely payments of the last year’s rental payments.
- Rental history reflecting any past due and unpaid balances to a landlord will result in a denial of the application except for unpaid rent, including rent reflected in judgments or referrals of debt to a collection agency, that accrued on or after April 1, 2020 and before March 1, 2022.
- Eviction judgments entered on claims that arose on or after April 1, 2020 and before March 1, 2022 will not be considered.

C. Personal History

An applicant may not have a documented history of violence or abuse (physical or verbal), in which the applicant was determined to be the antagonist, that would threaten the health, safety, or right to peaceful enjoyment of the premises by other residents or employees and contractors who work with the project.

D. Criminal Background Check

Upon receipt of the Rental Application and screening fee, Owner/Agent will conduct a search of public records to determine whether applicant or any proposed resident or occupant has a “conviction” (which means: 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 financial fraud, including identity theft and forgery; or any other crime if the conduct for which applicant was convicted or is charged is of nature that would adversely affect property of the landlord or a tenant or the health, safety or the right of peaceful enjoyment of the premises of residents, the landlord or landlords agent. Owner/Agent will not consider a previous arrest that did not result in a Conviction, was dismissed, expunged, voided or invalidated, determined or adjudicated through the juvenile justice system. Owner/Agent will not consider convictions when applicant is participating or has completed a diversion or deferral of judgement program or for crimes that are no longer illegal in the State of Oregon.

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 © under “Criminal Conviction Review Process” below regarding holding a 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.

- a) Felonies, involving: murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of controlled substance.
- b) 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 nature that would adversely affect the property of the landlord or the landlord’s agent, where the date of disposition has occurred in the last 5 years.
- c) Misdemeanors- More than one conviction for similar types of conduct (example: two theft convictions) arising out of more than one incident and/or resulting in more than one case.
- d) Misdemeanors- More than one conviction for non-similar types of conduct (example: one theft conviction, one harassment conviction and one forgery conviction).
- e) Conviction of any crime that requires lifetime registration as a sex offender, or for which applicant is currently registered as a sex offender, will result in denial.

The Vera- Resident Selection Criteria

Criminal Conviction Review Process

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

- I. Letter from parole or probation office;
- II. Letter from caseworker, therapist, counselor, etc.;
- III. Certifications of treatment/rehab programs;
- IV. Letter from employer, teacher, etc.;
- V. Certification of trainings completed;
- VI. Proof of employment; and
- VII. Statement of the applicant.

Landlord will also perform an individualized assessment if no supplemental information is received as required by any local, state or federal law.

Owner/Agent will:

- a) Consider relevant individualized evidence of mitigating factors, which may include: the facts or circumstances surrounding the criminal conduct; the age of the convicted person at the time of the conduct; time since the criminal conduct; time since release from incarceration or completion of parole; evidence that the individual has maintained a good tenant history before and/or after the conviction or conduct; and evidence of rehabilitation efforts. Owner/Agent may request additional information and may consider whether there have been multiple Convictions as part of this process.
- b) Notify applicant of the results of Owner/Agent's review within a reasonable time after receipt of all required information.
- c) Hold the unit for which the application was received for a reasonable time under all the circumstances to complete the review unless prior to receipt of applicant's written request (if made after denial) the unit was committed to another applicant.

E. Minimum and Maximum Income Requirements

The applicant household's annual income, including assets, must fall within the established restrictions for the property. The applicant household's total annual gross household income must not exceed the income limits set forth by property financing. At initial occupancy, the applicant household must meet a minimum income requirement of 1.5x income to rent. The application cover letter will outline the most current maximum income limits for the property. **Applicants with Section 8 vouchers or applicants to Project Based Vouchers (PBV) units do not need to meet minimum income requirements. The maximum income for PBV units is 30% of Area Median Income.**

F. Student Status

Full-time student households are not eligible for tax credit affordable housing unless the household meets one of the exemptions allowed under Tax Credit program requirements. A full-time student is defined as an individual who attends school full time (as defined by the institution being attended) for some part of five (5) or more months in the current calendar year (months need not be consecutive).

Exception-s - If all members of the household are full-time students, the applicants may still qualify for residency if:

1. A student receiving assistance under Title IV of the Social Security Act (TANF).

The Vera- Resident Selection Criteria

2. A student who was previously under the care and placement responsibility of the State agency responsible for administering foster care.
3. A student enrolled in a job training program receiving assistance under the Job Training Partnership Act or Workforce Investment Act or under other similar Federal, State or local laws.
4. Household consists of a single parent and his or her minor children, and neither the parent nor the children are a dependent of a third party.
5. All students are married and file a joint return.

G. Documentation

Each potential occupant must provide all documentation required by the selection process. Failure to comply with any of the following may result in denial of application:

- Not attending an interview
- Not providing a completed and signed application, release of information, resident selection criteria, and application fee (if required)
- Not providing landlord references covering the last three years of residency. Applicants who have not held a rental agreement for a minimum of a twelve-month period within the last three years will be required to provide references from a person not related to the applicant who has known the applicant for at least three years
- Not providing appropriate proof of all income sources and assets
- Not providing any other documents required to determine eligibility

H. Housing Size Requirements/Occupancy Standard

The occupancy standards for determination of a household's unit size are as follows:

Unit Type	Minimum No. of Persons in Household	Maximum No. of Persons in Household
Studio	1 person	2 persons
One Bedroom	1 person	3 persons
Two Bedroom	2 persons	5 persons
Three Bedroom	3 persons	7 persons

BPMC will allow for the certain exceptions to the occupancy standards above on a case-by-case basis for such things as reasonable accommodation and/or familial status. For PBV units, Home Forward must also approve the Reasonable Accommodation request should the request affect the voucher size.

The PBV units may have more strict occupancy standards, as per the Housing Authority's Administration Plan. In the event that the standards conflict, the most restrictive regulations will be followed.

PBV Unit Subsidy Standards:

- a) One bedroom for the head of household or a couple living together in a spousal-type relationship
- b) One more bedroom for each 2 additional people
 - If the family chooses, up to 2 more people are allowed in a unit with a living room space
- c) Exceptions can be considered due to reasonable accommodations or other extenuating circumstances.

Application and Interview Process

Pre-applications will be processed in chronological order based on the program and unit size selected. Accessible units will be offered first to persons with disabilities.

Each prospective resident will be asked to set up an interview appointment with leasing staff to complete intake paperwork and pay an application fee (if applicable), ensuring all the required paperwork is complete.

The Vera- Resident Selection Criteria

Application fees will only be collected at the time of application processing. Applicants will sign the Applicant/Tenant Questionnaire at this appointment and submit any required income and asset documentation. After the personal interview with staff, the household's income, assets, credit, criminal background, and landlord references will be verified through written third-party verifications. The application process will normally be comprised of two personal interviews. This process will follow Tax Credit regulations, and will also include an internal audit at the corporate office. Applicants for the PBV and VASH units will also be subject to screening and approval by Home Forward.

Denials & Appeals

Any denial will include a process for making sure the applicants understand the circumstances leading to the denial and their options for appeal. Denial notifications will be promptly provided and will describe the area in which the applicant criteria were not met and will specify which applicant did not meet the criteria. Upon request, management will provide the applicant with the information used to make the denial decision and all denial notices will include instructions on how to file the appeal. Applicants have 30 days to submit an appeal.

Reasonable Accommodation

BPMC is obligated to offer qualified applicants with disabilities additional consideration in the application of rules, policies, practices, services and structural alterations if it will enable an otherwise eligible applicant or tenant with a disability an equal opportunity to access and enjoy the housing program. BPMC is not required to make an accommodation or physical modification if the accommodation or modification creates undue financial or administrative burden, as determined by the Owner, to the building or if it requires BPMC to fundamentally alter or change the nature of the housing program and/or impact the health and safety of the building, other residents, guests, invitees and employees of BPMC. BPMC will require reliable (i.e. licensed medical provider) third-party verification of the disability and the accommodation required. BPMC makes all efforts to comply with a requested accommodation, and BPMC finds that the accommodation requested is not reasonable, all efforts will be made to find an accommodation that is both effective and reasonable. Reasonable accommodations will be made to meet the needs of all applicants with disabilities.

Live-in Aides

A live-in aide is a person who lives with an individual and is essential to that individual(s) care and well-being, and would not be living in the apartment except to provide the support services required. An aide cannot stay in the apartment once the qualified resident vacates, and is not counted as part of the household for determining income eligibility. Forcible entry and detainer search and criminal checks (which includes Sex Offender check) will be performed for all live-in aides. Live-in aides must also have acceptable rental history and criminal record as outlined above. For PBV units, Home Forward must also approve the Reasonable Accommodation before a live-in aide joins the household. All live-in aides must sign a Live-in Aide/Care Attendant agreement prior to moving in.

Waitlists

Two types of waitlists will be maintained: one for the PBV units and one for affordable non-subsidized units. Applications will be processed in chronological order for the unit type available. A letter will go out to applicants on the waitlists periodically asking them to advise The Vera of their continued interest, and to update any contact information, income, or household size. Applicants that fail to respond will be removed from the waitlist.

Applicants to the PBV waitlists will receive preference points as follows:

- 0-30% Area Median Income: 1 point
- Extenuating Circumstances Transfer (not applicable at lease up): 10 points
- PSH Referral: 4 points
 - 20 of the PBV units are set aside as Permanent Supportive Housing (PSH) units, which are offered to households that are exiting homelessness and include at least one PSH-eligible adult.

The 10 VASH units will be filled with referrals from the Veterans Affairs (VA).

The Vera- Resident Selection Criteria

Limited English Proficiency (LEP)

Feasible steps will be taken to assist persons with Limited English Proficiency (LEP) in gaining access and having equal opportunity to our programs, benefits, and services. Staff will utilize “I Speak” cards, and oral translation services will be offered to LEP programs.

The City of Portland – Additional Noticing

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 review their rights before submitting an application. See attached forms.

ACKNOWLEDGMENT

By signature below, Applicant acknowledges that he/she has reviewed the rental selection criteria, which includes reasons why the application may be denied. The Applicant understands that if he/she does not meet the rental selection criteria or fails to answer any question or gives false information, we may reject the application, retain fees allowed by statute and terminate any right of occupancy.

ALL ADULT APPLICANTS MUST SIGN:

Applicant Printed Name(s)

Applicant #1 Signature

Date

Applicant #2 Signature

Date

Applicant #3 Signature

Date

Applicant #4 Signature

Date

