

CRITERIA FOR RESIDENCY RESIDENT SCREENING AND SELECTION PROCESS

CAMBRIDGE
real estate services

Thank you for applying to live at our community. This criteria is provided to you to define the process we use to select our residents. Cambridge Real Estate Services is an Equal Housing Opportunity provider and seeks to process all applicants in a fair and consistent manner.

This criteria meets the requirements of the City of Portland's FAIR Ordinance effective March 1, 2020.

OCCUPANCY POLICY

1. Occupancy is based on the number of bedrooms in an apartment. A bedroom is defined as a habitable space within the premises that is used primarily for sleeping, with at least one window and a closet space for clothing.
2. Generally, two persons are allowed per bedroom plus one additional occupant will be allowed for the apartment.

APPLICATION PROCESS

Steps to become a resident.

1. Select your apartment.
2. Complete the applicable Rental Application (to be chosen and completed by each adult):
 - A Financially Responsible Application, for adults with income; or
 - A Non-Financially Responsible Application, for adults without income

Note: A minimum of one Financially Responsible Application is required to be completed for an apartment.

Note: Inaccurate or falsified information will be grounds for denial.
3. Financially Responsible Applicants will pay a non-refundable screening charge of \$45.00. (The screening charge is the cost of ordering a resident screening report. Screening entails verification that individual applicants meet the requirements listed below.) If a Financially Responsible Application is completed through the online version of this application, there will be a processing fee of up to \$4.95 in addition to the screening charge.
4. All applications will be processed in accordance with the City of Portland's FAIR ordinance effective March 1, 2020. When available apartment(s) are published, Landlord is required to wait 72 hours before initiating application screening.
 - Please provide proof of income with your application (pay stub or tax return). The screening process will take more time if the information proves difficult to verify.
5. Upon request from an applicant, landlord will provide the date and time application was received.
6. If the application is approved and you accept the available apartment, you will be required to: 1) sign a Rental Agreement in which you will agree to abide by all the rules and regulations; and 2) pay your security deposit and pro-rated rent for the month. (After the 25th of the month, the following month's rent will be required as well.)
7. The required security deposit will be equal to one month's rent. Security Deposits are calculated based on the monthly rent for the apartment.
8. If the screening report indicates your application is Conditionally Approved, you will have the option to A) pay an additional half month's rent for a security deposit; B) choose to utilize a Co-Signer, at which time the Co-Signer would complete a Co-Signer Application, pay a \$25.00 application fee and will go through the application screening process; C) decline the apartment.
9. If the application is approved and you decide not to rent, or the application is denied and your appeal is denied, you will forfeit your \$45.00 non-refundable screening charge, plus you will forfeit the processing fee of up to \$4.95 if an online application was submitted.
10. You are encouraged to read the Rental Agreement at the time of application. If you require assistance in completing the application, please contact the Manager.
11. An applicant may make a reasonable modification request for the apartment during the application process. If the modification is denied by the landlord, the applicant will have 48 hours to change, or clarify, the requested modification or accept the apartment without the modification.
12. Prior to move in, you must obtain and show proof of renter's insurance with coverage limits of at least \$100,000. The renter's insurance policy must list all residents as named insured, and list Cambridge Real Estate Services as an "interested party" authorizing the insurer to notify owner/agent of cancellation or non-renewal, reduction of policy coverage or removal of Cambridge Real Estate Services as an interested party. Please note renter's insurance is not required if the household income of all of the residents in the unit is equal to or less than 50% of the area median income.

GENERAL REQUIREMENTS

1. Identification with a picture will be required for each adult applicant. (photocopy may be kept on file). Acceptable forms of identification include a Social Security card, a Valid Permanent Resident Card, an Immigrant or Non-Immigrant Visa, Individual Taxpayer Identification Number (ITIN), any government issued, or non-government issued identification regardless of expiration date, or a combination of identifications that would permit a reasonable verification of identity.
2. A complete and accurate Rental Application listing your current and at least one previous rental reference with phone numbers will be required (incomplete applications will be returned to the applicant).
3. A minimum of one Financially Responsible applicant will be required to qualify for the apartment. Any applicant who fully meets the criteria for this property may be admitted, regardless of the qualification status of any co-applicants.
4. Applicants must be eighteen years of age or older, married, emancipated, or under the age of 18 and (a and/or b):
 - a) pregnant and expecting the birth of a child who will be living in the primary applicant's physical custody;
 - b) the parent of a child or children living in the physical custody of the person.
5. Each applicant will be required to qualify individually.

INCOME REQUIREMENTS

1. Monthly household income may be no less than 2 times the stated monthly rent.
2. A current paycheck stub or other proof of income may be required.

3. Some form of verifiable income will be required for applicants. (Verifiable income may mean, but is not limited to bank accounts, alimony/child support, trust accounts, social security, unemployment insurance benefits, AFDC, grants/loans, retirement funds). If you are unemployed and have no other source of income, at least six months of living expenses on hand will be required. "Living expenses" will be defined as the minimum required household income as specified in the rental criteria.
4. Self-employed applicants will be required to show proof of income through copies of the previous year's tax returns.
5. If monthly household income does not meet 2 times the stated monthly rent, a qualified Financially Responsible applicant for a roommate or a Co-Signer may be required. If you are an applicant that holds a current Section 8 voucher, your monthly household income will not be considered a factor in determining a required security deposit amount. All sections in the additional screening criteria will apply to applicants holding current Section 8 vouchers when determining the required security deposit amount.
6. Co-Signers' income may be no less than 3 times the monthly rent amount. Co-Signers are only valid for a single term of the Rental Agreement.
7. You will be denied if your income cannot be verified.

RENTAL REQUIREMENTS

1. One year of positive verifiable rental history from a third-party reference will be required within the past two years from the date of application.
2. Rental history demonstrating residency, but not third-party rental history, will be considered.
3. When rental history does not meet the stated third-party rental criteria, residency that can be verified with parents, student housing or military housing will be considered.
4. Home ownership will be verified through the county tax assessor's office. Home ownership negotiated through a land sales contract must be verified through the contract holder.
5. Five years of eviction free rental history will be required. Eviction actions that were dismissed will not be considered.
6. Three or more non-payment of rent notices within the last 12 months will result in denial.
7. Three or more NSF checks within the last 12 months will result in denial.
8. Rental history reflecting damage and/or past due rent will be accepted, when the debt is settled .
9. Rental history reflecting unpaid damage and/or past due rent will be denied.
10. Rental history demonstrating documented noise or disturbance complaints caused or contributed to by applicant, will be denied when the former manager would not re-rent.

CREDIT REQUIREMENTS

1. A credit report will be obtained.
2. Outstanding bad debt (i.e. slow pay, collections, bankruptcies, repossessions, liens, judgement & wage garnishment programs not medically related) being reported on the credit bureau which is more than \$2,500 is acceptable however may result in a Conditional Approval (see definition and options for a Conditional Approval in the APPLICATION PROCESS section).
3. Fifteen or more collections on the credit bureau will result in denial.
4. Discharged bankruptcy listed on the credit report may result in a Conditional Approval. Bankruptcy with subsequent outstanding bad debt (as defined in #2) will result in denial.
5. Delinquent or past due mortgage payments without subsequent bad credit (as defined in #2, #3, and #4), may result in a Conditional Approval.

CRIMINAL CONVICTION CRITERIA

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: 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 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:

- a) Felonies involving murder, manslaughter, arson, rape, kidnapping, child sex crimes, or manufacturing or distribution of a 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 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 7 years.
- c) 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 5 years.
- d) 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 3 years.
- 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.

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:

- i) Letter from parole or probation office;
- ii) Letter from caseworker, therapist, counselor, etc.;
- iii) Certifications of treatments/rehab programs;
- iv) Letter from employer, teacher, etc.
- v) Certification of trainings completed;
- vi) Proof of employment; and
- vii) Statement of the applicant.

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 14 days 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.

DISABLED ACCESSIBILITY

1. Upon request and approval, Cambridge Real Estate Services allows existing premises to be modified at the full and complete expense of the disabled person, if the disabled person agrees to restore the premises at their own expense to the pre-modified condition. Cambridge Real Estate Services requires:
 - Reasonable assurance (in writing) that the work will be performed in a workmanlike manner.
 - Reasonable details regarding the extent of the work to be done.
 - Names of qualified contractors that will be used.
 - Appropriate building permits and the required licenses must be made available for inspection by the landlord.

REJECTION POLICY

You have the 30 days to appeal an application denial and/or the accuracy of any information provided to the landlord 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 screening company that processed your application is Background Investigations. Their name and the reference number for your file will be printed on the acceptance or denial letter.
Background Investigations
27600 SW 95th Avenue, Suite 100
Wilsonville, OR 97070
2. Contact the credit reporting agency to identify who is reporting unfavorable information.
3. Correct any incorrect information through the credit reporting agent 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 again.

Be advised:

- Incomplete, inaccurate or falsified information will be grounds for denial.
- Any applicant that is a current illegal drug user or addicted to a controlled substance or has been convicted by any court of competent jurisdiction of the illegal manufacture or distribution of a controlled substance shall be denied.
- Applications and background screenings will be valid for a 90-day period from the date of submission at all Cambridge-managed communities. If the applicant(s) fails to execute a rental agreement at a Cambridge-managed community within the stated 90-day period, an updated application/background screening will need to be obtained with screening costs to paid by the applicant.
- The Criteria for Residency applies throughout the duration of tenancy. Management reserves the right to update records to confirm continue eligibility for housing.

If your application has been denied and you feel that you qualify as a resident under the criteria set out above, you have 30 days from the date of denial to do the following:

Write to: Equal Housing Opportunity Manager
Cambridge Real Estate Services
PO Box 2968, Portland, OR 97208

OR

Email to: info@cambridgeres.com
And in the Subject Line of the email, put the name of the property you are applying for, your last name, and the words "Denial Appeal."
For Example, "King Plaza - Smith - Denial Appeal"

In the letter, explain the reasons you believe your application should be approved and request a review of your file. Within 14 days of receipt of your letter, your application file will be reviewed, and you will be notified of the outcome of the review. Please be aware that an apartment cannot be held during the appeal process however, if the denial is overturned, we will offer you the next available apartment.

If an application denial is overturned, the applicant will be considered prequalified for any Cambridge-managed communities for 3 months following the approval date. Application fees are waived for 3 months at all Cambridge-managed communities following an approved appeal. Applicants will be required to certify in writing if any conditions have materially changed since the application screening process was initiated.

This institution is an equal opportunity provider and employer.

If you wish to file a Civil Rights program complaint of discrimination, complete the USDA Program Discrimination Complaint Form, found online at http://www.ascr.usda.gov/complaint_filing_cust.html, or at any USDA office, or call (866) 632-9992 to request the form. You may also write a letter containing all of the information requested in the form. Send your completed complaint form or letter to us by mail at U.S. Department of Agriculture, Director, Office of Adjudication, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410, by fax (202) 690-7442 or email at program.intake@usda.gov.

