

Resident Qualification Acknowledgment – Portland Low Barrier Financially Responsible

In order to assist you with your decision on your new home, we are providing this list of the requirements we use to qualify applicants for residency in this community. Nothing contained in these requirements shall constitute a representation that all residents and occupants currently residing in our community have met or currently meet these guidelines. Applicants have 30 days to appeal denied applications, during which time they may correct, refute, or explain negative information informing the basis for the denial. Applicants are also prequalified for any rental opportunities at our properties for three months following the approval date. All screening fees are waived for three months following the approved appeal, but applicants under these circumstances will be required to certify in writing that no conditions have materially changed from those described in the approved application. If conditions have materially changed, these changes may be used as a basis for denial. Each person age 18 or older who will live in the apartment home must submit an application and satisfy these requirements. Subject to applicable laws, our requirements include, but are not limited to, the following criteria:

IDENTIFICATION. Any of the following documents, or combinations of documents, will be accepted to verify the name, date of birth, and photo of the applicant:

- Evidence of Social Security Number (SSN Card)
- Valid Permanent Resident Card
- Immigrant Visa
- Individual Taxpayer Identification Number (ITIN)
- Non-Immigrant Visa
- Any government-issued identification regardless of expiration date
- Any non-governmental identification or combination of identifications that would permit a reasonable verification of identity

CONDUCT. Any applicant currently using illegal drugs will be denied. If an applicant exhibits hostile, abusive, or aggressive behavior at any time during the application process which interferes with management or constitutes a direct threat to management, we reserve the right to deny the application on that basis. If approved for tenancy and later illegal drug use is confirmed, termination shall result.

APPLICATION FEE. Applicants have the right to a refund of the screening charge paid in conjunction with this application and recover damages as set forth in ORS 90.295(5) and (6)b.

INCOME. Applicants must collectively have verifiable income in an amount not less than 2 times the rental rate. If applicant(s) will be using local, state, or federal housing assistance as a source of income, the rental rate will be defined as the portion of rent that will be payable by the applicant and excludes any portion of the rent that is paid by the assistance program. Twelve months of verifiable employment will be required if used as the source of income. Applicants using self-employment income will have their records verified through the state corporation commission and will be required to submit records to verify their income which include the previous year's tax returns.

RENTAL HISTORY. Applicants may not be rejected for rental history that included actions to recover possession pursuant to ORS 105.105 to 105.168 if the action:

- Was dismissed or resulted in a general judgment for the applicant before the applicant submitted an application
- Resulted in a general judgment against the applicant entered three years or more from the date of application
- Resulted in a general judgment against the applicant entered fewer than three years from the date of application if the termination was based on a no-cause notice, or the result of a default judgment due to failure to appear and the applicant presents credible evidence that the applicant had already vacated the unit upon which the action was based at the time the notice of action was served
- Resulted in a judgment or court record that was subsequently sealed or set aside pursuant to state law
- Insufficient rental history (unless the applicant withholds rental history information in bad faith that may otherwise form the basis of denial)
- Information obtained from a verbal or written rental reference with the exception of:
 - Defaults in rent
 - Three or more material violations of a rental agreement within one year prior to the date of application submission that resulted in notices issued
 - Outstanding balances
 - Lease violations resulting in termination with cause
- Resulted in a general judgment entered on claims that arose on or after April 1, 2020, and before March 2022

CREDIT HISTORY. We obtain a credit report on each applicant. Applicants may not be rejected for:

- Credit scores of 500 or higher
- Insufficient credit history (unless the applicant in bad faith withheld information that might otherwise form a basis for denial)
- Negative information provided by a consumer credit agency indicating past due and/or unpaid obligations less than \$1,000
- Balances owed for prior rental property damage in an amount less than \$500
- A bankruptcy filed by the applicant that has been discharged
- Chapter 13 bankruptcy filed under an active repayment plan
- Medical, education, or vocational training debt
- 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

RENT WELL GRADUATES. If the applicant fails to meet any criteria related to credit, evictions, and/or rental history, and the applicant has received a certificate indicating satisfactory completion of a tenant training program such as "Rent Well," it will be considered whether the course content, instructor comments, and any other information supplied by the applicant is sufficient to demonstrate that the applicant will successfully live in the apartment home in compliance with the lease agreement.

CRIMINAL HISTORY. We obtain a criminal background check on each applicant who will reside in the apartment home. It is possible your application will be denied due to criminal convictions. The criminal background check includes the following crimes as provided in ORS 90.303(3):

- Drug-related crime
- Person crime
- Sex offense
- Crime involving financial fraud (including identity theft or forgery)
- Any other crime if the conduct for which the applicant was convicted is of a nature that would adversely affect the community or another resident of the health, safety, or right of peaceful enjoyment of the premises of residents or team members at the community

Previous arrests that did not result in a conviction, were dismissed, expunged, voided, invalidated, or determined or adjudicated through the juvenile justice system will not be considered.

If the applicant, or any proposed occupant, has a conviction or pending criminal charges that have not yet been adjudicated which would disqualify them under the criminal conviction criteria, and desires to submit additional information along with the application so that an individualized assessment can occur (described below) upon receipt of the results of the public records search and prior to a denial, the applicant should do so. Otherwise, the applicant may request the review process after denial as set forth below.

A single conviction for any of the following, subject to the results of any review process, shall be grounds for denial:

- A criminal conviction for misdemeanor offenses for which the dates of sentencing have occurred within three years of the date of application (excluding court-mandated prohibitions that are present at the community for which the applicant has applied)
- A criminal conviction for felony offenses for which the dates of sentencing have occurred within the last seven years from the date of application (excluding court-mandated prohibitions that are present at the community for which the applicant has applied)

CRIMINAL CONVICTION REVIEW PROCESS. An individualized assessment of the applicant’s convictions, if the applicant has satisfied all other criteria, can occur as required by local, state, and federal law and if one of the following is applicable:

- Applicant has submitted supporting documentation prior to the public records search
- Applicant is denied based on failure to satisfy the criminal criteria and has submitted a written request along with supporting documentation:
 - Letter from parole or probation office
 - Letter from caseworker, therapist, counselor, etc.
 - Certifications of treatments/rehab programs
 - Letter from employer, teacher, etc.
 - Certification of trainings completed
 - Proof of employment
 - Statement of the applicant

An individualized assessment will also be performed if no supplemental information is received as required by local, state, and federal law. We will:

- Consider relevant individualized evidence of mitigating factors, which may include:
 - The facts or circumstances surrounding the criminal conduct
 - The age of the applicant at the time of conviction
 - The time since the criminal conduct
 - The time that has passed between release of incarceration or completion of parole
 - Evidence that the applicant has maintained a good rental history before and/or after the conviction
 - Evidence of rehabilitation efforts
- Notify the applicant of the results of the review within a reasonable time after receipt of the required information
- Hold the unit for which the application was received for a reasonable time under all circumstances to complete the review unless prior to receipt of the applicant’s written request (if made after denial) the unit was committed to another applicant

GUARANTORS. If a guarantor is needed, he/she must meet the entire qualifying criteria as presented above. All guarantors must have a verifiable source of income in an amount not less than 3 times the rental rate if the relationship to the applicant(s) is a friend or family member.

ADULT DEPENDENT. If there is a person age 18 or older who will reside in the apartment home but who will not be executing the lease documents, deemed “non-financially responsible,” that person will need to qualify as an “Adult Dependent.” In order to qualify someone as an Adult Dependent, you must execute the Adult Dependent Certification, and the proposed Adult Dependent will not be screened for credit, but must be approved through our regular criminal and rental history background check process. The leaseholder(s) will be responsible for ensuring that the Adult Dependent complies with all community rules and requirements in the lease documents, but the Adult Dependent will not be financially obligated to pay rent or other amounts due under the lease documents.

OCCUPANCY. The following occupancy standards apply based on two persons per bedroom, plus one per apartment home:

One Bedroom	Three Persons
One Bedroom with Den	Three Persons
Two Bedroom	Five Persons
Three Bedroom	Seven Persons
Four Bedroom	Nine Persons

PETS. The following breeds are restricted from this community. Additional pet and breed restrictions may apply at this community. If you have pets, please see your leasing representative for more information. These restrictions and deposit requirements do not apply to qualified assistance animals.

Pit Bull Terriers/Staffordshire Terriers	Rottweilers
Doberman Pinschers	Chows
Presa Canarios	Akitas
Alaskan Malamutes	Wolf-hybrids

RENTER’S INSURANCE REQUIREMENT. You may be required to carry a minimum of \$100,000 Personal Liability Insurance coverage. To satisfy this requirement, you must provide evidence of insurance coverage at initial lease signing and maintain this coverage throughout the entire term of your residency. In addition, we may require that you add our community as an “Interested Party,” “Party of Interest,” or similar language. Your lease will have additional details about the insurance requirements.

FAIR HOUSING STATEMENT. Greystar is committed to compliance with all federal, state, and local fair housing laws. Greystar will not discriminate against any person because of race, color, religion, national origin, sex, familial status, disability, or any other specific classes protected by applicable laws. Greystar will allow any reasonable accommodation or reasonable modification based upon a disability-related need. The person requesting any reasonable modification may be responsible for the related expense.

DATA AND COMMUNICATION. You understand and accept that we may collect, retain, use, transfer, and disclose personal information, such as the first name, last name, email address, and phone number of you or your occupants in the unit. We may collect, retain, and use that information, or disclose that information to third parties to, among other things, (a) operate the Property; (b) provide services consistent with the Lease; (c) refer you to third parties that provide products or services that may be of interest to you or your occupants in the unit; (d) collect debts; and (e) conduct and analyze resident surveys. Please review the privacy policy of the owner’s authorized agent at the time of residence for a discussion of the treatment of information during your lease. The current policy may be viewed at <https://www.greystar.com/privacy>.

By providing an email address or cell phone number, you consent to receive communications regarding marketing materials, promotional offers, and your application status via e-mail, voicemail, calls, text, and/or any other means. You acknowledge and agree that this authorization is made voluntarily.

The permissions and consents granted herein apply to the owner of the community and the owner’s authorized agents/representatives, including its property manager, and will continue even after your lease expires, the owner of the community sells the community, or the property manager no longer manages the community.

RENTAL RATES AND LEASE TERMS. Original rental rate quotes will be honored for 2 business days. The rental rate quote is associated with the apartment home’s availability at the time of your quote, move-in date, and lease term requested. Any changes to the time of the quote, your move-in date, or lease term may require a revised rental rate quote which may result in a different monthly rental rate.

FALSIFICATION OF APPLICATION: Any false statements or false information included in an application may result in denial of the application.

RENTERS’ RIGHTS AND RESOURCES: The Renters’ Rights and Resources are available and may be viewed at <https://www.greystar.com/renters-rights-resources>

APPLICANT APPROVAL ACKNOWLEDGMENT. Applicant acknowledges and agrees that the criteria referenced above will be considered in the qualification process. Applicants who do not meet the requirements referenced above will be declined or be subject to additional requirements, including, but not limited to, additional fees, deposits, rent or providing a guarantor.