

PCRI CRITERIA FOR RESIDENCY

Portland Community Reinvestment Initiatives, Inc. ('PCRI') is a private non-profit corporation that provides affordable housing for families and individuals ('households') below the 60% Average Median Income (see Section IV Median Income Guidelines Chart).

I. GENERAL INFORMATION

1. Admission for residency will be carefully monitored to ensure compliance with Income Targeting.
2. Applicants will be waitlisted and selection will follow in chronological order by date and time.
3. Waitlisted current residents may be given priority over non-residents.
4. PCRI provides equal housing opportunities in accordance with the Federal, State, and Local Fair Housing rules and regulations and does not discriminate based on race, color, creed, religion, sex, national origin, age, sexual orientation, handicap or disability, income source or familial status.
5. If applicants require assistance (Reasonable Accommodation) in any of the application process, please advise a PCRI staff member. Applicants with hearing impairment may call 711 to receive assistance through a telephone relay system.
6. PCRI provides protection to victims of domestic violence, dating violence, or stalking per the Violence Against Women Act and Department of Justice Reauthorization Act of 2005, public law 109-162.
7. We comply with all federal, state, and local laws concerning discrimination.
8. Applicants requiring ADA/Reasonable Accommodation may be given preference on waitlist. (see Section VI)
9. Applicants displaced by natural disaster or due to "governmental action" as determined by the President of the United States will be given preference. Documentation will be required for preference.
10. Applicants involuntarily displaced from North/inner Northeast Portland* at any time since 2000 due to increasing rents or the sale of property of residency, may be given preference. (**North/inner Northeast Portland is defined as: North of I-84, South of Columbia Blvd., West of 60th Ave, East of BNSF Rail Line [BNSF Rail Line runs near North Portland Road, slightly west of North Clarendon Ave and Northgate Park]*). Documentation will be required.
11. Inaccurate, incomplete, or falsified information will be grounds for removal from waitlist, denial &/or eviction.
12. PCRI has zero tolerance for illegal drug use and other illegal drug activities based on local, state and federal laws & strongly support drug free housing.
13. PCRI renovations and remodeling projects at any of its properties may require residents to temporarily or permanently be displaced from their units. When this occurs, PCRI may offer units as a preference to residents from other PCRI properties who are displaced by such activity as they become available.

II. APPLICATION PROCESS

1. Applicant to complete Pre-Application form to be added to waitlist in date/time stamp order accepted
2. Applicants must provide one (1) current I.D. (with photo) per adult applicant for management to copy for file
3. Applicant must follow procedures to remain active on our waitlist by one of the following options:
Failure to contact us using one of the below options will result in removal from our waitlist
 - a. In January and June of each year, applicant will need to go to pcrihome.org/waitlist and follow prompts, leaving full name, mailing address, current phone number, email address and any changes to income or assistance in order to remain active on the waitlist.
 - b. In January and June of each year, if applicant is unable to contact us using the online option, call (503)288-2923x210. Leave a message at the tone with full name, mailing address, current phone number, and changes to income and assistance, with the purpose of the call ONLY to update the Waitlist status. This phone line is for recording waitlist updates only.
 - c. In January and June of each year, if applicant is unable to contact us using the online or phone options, you can visit our office at 6329 NE MLK Jr Blvd, Portland, OR 97211.
4. Once pre-application has reached the top of our waitlist, applicant will be offered unit(s) available to tour.
5. Tour the PCRI offered unit(s) and if interested in applying for unit, submit completed Application, Screening Criteria & Waiver and \$35 screening fee per adult household member in the form of money order or cashier's check ONLY. This is required to hold the unit selected. Promissory note(s) from agencies may also be accepted for the screening charge. Payment of this charge is not a guaranteed acceptance into PCRI's housing. Regardless of your screening results, the screening charge will **NOT** be returned or refunded.
6. Two unit turn downs will move you to the bottom of the waitlist.
7. Allow fourteen (14) business days for the application screening/approval process.
8. If the application passes screening and you accept an available unit, you will be required to:



- a. Complete and meet the income/asset verification paperwork, including providing all the required supporting documentation.
 - b. If you hold a Tenant Based Section 8 Voucher, you must provide a copy of your voucher, a copy of your "Request for Tenancy Approval" & "Lead Based Paint" forms.
9. After final approval of background screening and income/assets initial certification:
- a. You will have five (5) business days to provide full security deposit in the amount of \$500-\$750 (amount dependent on screening results) via money order or cashier's check and complete Agreement to Execute. Promissory notes from agencies may also be accepted at this time. Failure to move in will result in forfeiture of the deposit.
 - b. After final approval you will have ten (10) business days to take possession of the unit. Failure to move in by this time will result in forfeiture of the deposit. Pro-rated rent will be due upon move in, with money order or cashier's check ONLY.

III. OCCUPANCY REQUIREMENTS

1. Occupancy is based on the number of bedrooms in a unit. A bedroom is defined as a space within the unit that is used primarily for sleeping with at least one window, heat, and a closet space for clothing.
2. Maximum occupant is two persons per bedroom (plus one additional person for the unit); minimum is one person per bedroom or as defined below (see Section VI). Unborn and foster children may qualify as occupants.
3. Exceptions may be made based upon documented need for Reasonable Accommodation. (See Section VI).

| Occupancy Restrictions/ Requirements | | |
|--------------------------------------|---------------|---------------|
| Bedroom Size | Min Occupancy | Max Occupancy |
| Studio | 1 Person | 3 People |
| One Bedroom | 1 Person | 3 People |
| Two Bedroom | 2 People | 5 People |
| Three Bedroom | 3 People | 7 People |
| Four Bedroom | 4 People | 9 People |
| Five Bedroom | 5 People | 11 People |

IV. INCOME CRITERIA

1. PCRI requires that each admitted tenant's income does not exceed 60% of the median income as established for the City of Portland/ Multnomah County (published annually by the Portland Housing Bureau and HUD). See the Median Income Guidelines Chart below. Any applicant whose total household income exceeds 60% of the median income is not eligible for housing at PCRI. Please note that this is calculated on the **total gross annual income** amount.
2. Gross household income must be at least equal to 1 ½ times the rent and/or the household holds a qualifying Tenant Based Section 8 Voucher. See the Minimum Income Requirement Guideline Chart below.
3. Please note that PCRI has various restrictions at or below the 60% median income restriction. Lower income restrictions may apply at some of our units.

| Median Income Percentages Year 2015 | |
|-------------------------------------|------------------|
| Household Size | 60% (Max Income) |
| 1 | 30,900 |
| 2 | 35,280 |
| 3 | 39,720 |
| 4 | 44,100 |
| 5 | 47,640 |
| 6 | 51,180 |
| 7 | 54,720 |
| 8 | 58,260 |

| Minimum Income Requirement Year 2015 | |
|--|-------------------|
| <i>Must meet 1.5x rent minimum income to qualify</i> | |
| Bedroom Size | Minimum HH Income |
| Studio | \$11,580/year |
| One Bedroom | \$12,408/year |
| Two Bedroom | \$14,892/year |
| Three Bedroom | \$17,208/year |
| Four Bedroom | \$19,188/year |
| Five Bedroom | \$21,168/year |

< Additional HH Size Median Income Calculations Available Upon Request



V. APPLICATION BACKGROUND SCREENING PROCESS

PCRI will conduct a search of public records to determine whether the applicant or any proposed occupant has been convicted of, or pled guilty or no-contest to, any crime; and to determine the credit-worthiness and rental history of the applicant. Any individual who may constitute a direct threat to the health and safety of an individual, PCRI staff, or the property of others will be denied. Any Applicant or household member currently using illegal drugs will be denied based on local, state and federal laws. Any household member, if there is reasonable cause to believe that member's behavior, from abuse or pattern of abuse of alcohol, may interfere with the health, safety and right to peaceful enjoyment by other residents, will be denied.

- A) Criminal Background** A criminal background report will be obtained, and conviction, guilty plea or no contest plea, will result in denial of the rental application for the following:
1. Any sex crimes; or
 2. Any felony involving serious injury, death, extensive property damage or drug related offenses (sale, manufacture, delivery or possession with intent to sell) where latest to occur of disposition, release or completion of parole have occurred within the last ten (10) years; or
 3. Any other felony, or any misdemeanor involving: arson, assault, intimidation, drug related offenses (sale, manufacture, delivery, or possession with intent to sell) or weapons charges where the latest to occur of disposition, release or completion of parole have occurred within the last ten (10) years; or
 4. Any misdemeanor involving theft, dishonesty, prostitution, obscenity and related violations (ORS 167.060 through 167.100) where the latest to occur of disposition, release or completion of parole within the last two (2) years; or
 5. Any other criminal activity that would threaten the health or safety of the owner, or any employee, contractor, subcontractor or resident who is involved in the housing operations
- B) Rental History**
1. F.E.D.'s (evictions) within the last seven years will result in a denial.
 2. Applicant must list complete and accurate information regarding current landlord and for all previous five years of verifiable landlord reference, including phone numbers.
 3. Rental history demonstrating noise or other disturbance complaints or violations of the rental agreement or state law will result in denial if that applicant's former manager would not re-rent to the applicant.
 4. Applicants receipt of four (4) or more notices for non-payment, or two (2) or more NSF checks within a period of 12 months may result in a denial.
 5. Applicants with outstanding rental collection balances, whether for damage or non-payment of rent or fees will be denied.
 6. Positive landlord references are required. Parents, friends, and relatives do not count as "landlords". In a situation where an applicant has only lived with relatives, additional security deposit may be required.
- C) Credit Requirements**
1. Utility or Property/Landlord Debt in any amount will result in the denial of your application.
 2. Unfavorable credit (non-property or utility debt) may require additional security deposit.

VI. DISABLED ACCESSIBILITY (PCRI allows existing premises to be modified at the full expense of the disabled person, if the disabled person agrees to restore the premises to the pre-modified condition per Fair Housing guidelines) PCRI requires:

1. Written proposals detailing the extent of work to be performed. However, oral presentations are acceptable.
2. Written assurance that the work will be performed in a professional manner by a licensed/bonded contractor.
3. Written approval from PCRI before any modifications are made.
4. Documents identifying the names and qualifications of the contractors to be used.
5. All appropriate city, county or state building permits and required licenses made available for landlord inspection, prior to beginning the work.
6. A restoration deposit may be required per Fair Housing guidelines.

VII. BUILDING ACCESS CRITERIA

1. Applicants requiring the assistance of a permanent or temporary live-in caregiver will be required to have the caregiver fill out an application and pay a screening fee of \$35. A limited screening involving a credit report (for identification purposes) and a criminal background check will be performed. The Caregiver must meet requirements regarding criminal history (see Section V), or their application will be denied.
2. Similarly, prior to being issued a security faub (keyless entry device) or key, non-residents must pass the limited screening as described above.



VIII. REJECTION POLICY

If your application is denied due to an unfavorable credit report, you may:

1. Contact the credit reporting company at: Background Investigations at 27600 SW 95th Ave Suite #100 Wilsonville, Oregon 97070, 503-639-6000.
2. Correct any misinformation as outlined by the credit reporting company.
3. Request a corrected report to be sent to PCRI.
4. Upon receipt of a satisfactory, updated report, your application may be considered for the next available unit

If your application is denied for reasons other than unfavorable credit, you may:

1. Submit a written explanation appealing your denial, within 14 days of issuance of the denial letter to: Senior Portfolio Manager, Portland Community Reinvestment Initiatives, 6329 NE MLK Jr Blvd Portland, OR 97211
2. The Portfolio Manager will review the materials regarding your application and will notify you in writing of the results within five (5) business days of review.
3. Persons with disabilities have the right to request reasonable accommodations to participate in the informal hearing process.
4. If you feel you have been a victim of discrimination, you can contact Fair Housing Council of Oregon at: 1221 SW Yamhill Ave #305, Portland, OR 97205, 503-223-8197 www.fhco.org

SCREENING CRITERIA WAIVER

By signing below you are acknowledging that you have read and understand the above PCRI Criteria for Residency and although your household may be denied application approval, you are agreeing that you still would like to go through the application screening process.

Signature of Head of Household

Date

Signature of Adult Applicant

Date

Signature of Adult Applicant

Date

Signature of Adult Applicant

Date

*** This form should be signed by each adult applicant before it is accepted by an authorized employee of PCRI. Please note that we will need a signed Screening Criteria Waiver per each adult household member in order to process the full application for screening.**

