



## Rental Qualification Criteria

At Bloom Real Estate.

We are committed to providing quality housing while maintaining a fair and consistent screening process for all applicants. We conduct business in accordance with all Federal and State Fair Housing Laws and are an equal opportunity housing provider.

We carefully review each application to ensure a strong tenant–owner relationship built on trust, responsibility, and reliability.

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### Basic Qualification Requirements

To be considered for one of our rental properties, applicants should meet the following general criteria:

- **Income Requirement:** Household income should be at least three (3) times the monthly rent, with verifiable proof of income.
- **Rental History:** Applicants must have good rental history with no significant negative references.
- **Evictions & Bankruptcies:** No evictions or bankruptcies within the past five (5) years.
- **Background Screening:** We review credit, civil, and criminal records, including court filings such as evictions, felonies, and misdemeanors.

While we do not require a specific credit score, credit history is taken into careful consideration and may impact approval decisions, deposits, or lease terms.

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### Application Process

- All individuals 18 years of age or older must submit a separate application.
- Application fees are non-refundable.

- Applications are reviewed based on overall qualifications, not on a first-come, first-served basis.
- Additional documentation may be requested during the screening process.

We do accept co-signers, which may help strengthen an application when additional support is needed.

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## Additional Requirements & Partnerships

To enhance your rental experience and ensure compliance with lease requirements, we partner with the following providers:

- **Obligo:** Security deposit alternative option available for qualified applicants.
  - **PetScreening:** All applicants must complete a pet profile (even if you do not have a pet).
  - **Second Nature:** We partner with Second Nature for our Resident Benefits Package and insurance options.
  - **Flex:** rent payment flexibility to make a split payment towards your rent
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## Renters Insurance Requirement

All residents are required to maintain active renters insurance throughout the lease term.

- You may obtain coverage through a provider of your choice, or
- Enroll in a policy through our partner, Second Nature

Proof of insurance must include:

- Property address
  - Bloom Real Estate listed as an interested party (if required)
  - Policy number
  - Coverage dates
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## Important Notes

- Incomplete or inaccurate applications may result in denial.
- Meeting the minimum requirements does not guarantee approval.

- The most qualified application will be selected based on income, rental history, credit profile, and overall screening results.
- Unapproved applicants can request a copy of their credit report and management company will provide within (3) business days.

If you have any questions about our requirements or application process, please contact our office, we're happy to assist you.