



RENTAL SCREENING CRITERIA

GENERAL STATEMENTS

1. Current, positive, government-issued photo identification will be required, which allows the Agent to adequately screen for criminal and/or credit history.
2. Each Applicant will be required to qualify individually or per specific criteria areas.
3. Inaccurate, incomplete, or falsified information will be grounds for denial of the application.
4. Any Applicant currently using illegal drugs will be denied. If approved for tenancy and later illicit drug use is confirmed, termination shall result.
5. Any individual whose tenancy may constitute a direct threat to the health and safety of any individual, the premises, or the property of others, will be denied residency.
6. We may consider co-signers or require an extra security deposit when an applicant needs additional support to qualify. These options are available to those who meet the majority of our requirements.
7. Smoking is prohibited on the premises.
8. Each adult over the age of 18 years needs to submit an application. The Application Fee is **\$50 per adult and is a Non-Refundable FEE**. Before you apply for the home, read the following information carefully concerning the approval process.

INCOME CRITERIA

To qualify, households must have a combined gross monthly income that is at least three times the monthly rent. All applicants are required to provide verifiable income documentation. The gross monthly income for all applicants combined must equal at least three times the monthly rent. We calculate this by adding year-to-date income and dividing it by the number of months in the year so far.

What Counts as Verifiable Income?

- Issued by an employer, agency, or government.
- Must be current (within 30 days of application) and not expiring within 30 days of move-in.
- Employment location must be verified. Remote workers will need additional documentation.
- We conduct checks for fraudulent documents.

Acceptable Forms of Income Documentation:

- Recent paystubs covering at least 90 days.
- Signed offer letters on company letterhead with income details and start date.
- Court documentation for child or spousal support.
- Government assistance like welfare, Social Security, pensions, or VA payments.
- Self-employment income supported by tax returns and bank statements.

Additional Documents (Helpful but Not Standalone Proof of Income):

- Bank statements (last 3 months of summary pages).
- Trust account documentation.

Documents Not Considered Proof of Income:

- Loans, investments, real estate, or assets.
- Non-verifiable income such as tips or undocumented cash.

Special Circumstances:

1. Self-Employed Applicants:
 - o Must provide last year's tax return, profit and loss statements for the previous six months, and corresponding bank statements.
2. Unemployed Applicants:
 - o Must prove they can cover rent for the entire lease term with bank statements showing a balance equal to at least 3 times the total lease amount.
3. International Applicants:
 - o Must submit the same documentation as citizens, minus the Social Security number. International bank statements will be converted using the daily exchange rate.



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RENTAL HISTORY CRITERIA

- 1. Twelve months of verifiable rental history from a current, unrelated, third-party landlord or homeownership is essential.
 - 2. The presence of two or more notices for nonpayment of rent within a year will lead to the denial of the application.
 - 3. Two or more dishonored checks within a single year will also result in application denial.
 - 4. Any rental history indicating past due and unpaid balances to a landlord will culminate in denial of the application.
 - 5. A history marked by two or more noise disturbances or any significant non-compliance with the rental agreement or rules within the last two years will result in denial.
- Should one terminate a lease agreement prior to its expiration, the current property management company must provide written verification that the applicant is being released from the obligations of their current lease.

CREDIT CRITERIA

- 1. The credit score must be a minimum of 550.
- 2. Unpaid collections for utility accounts or property debt will result in the denial of the application.
- 3. Unpaid collections greater than one month’s rent (unrelated to medical expenses) will be grounds for denial.
- 4. Applicant must submit a letter of explanation for any collection accounts.
- 5. No record of an active bankruptcy may be found during the screening process.

EVICTION HISTORY CRITERIA

- Prior evictions of any age will result in automatic denial.

CRIMINAL CONVICTION CRITERIA

- 1. Felonies shall lead to an immediate denial.
- 2. Misdemeanors encompassing: drug offenses, personal crimes, sexual offenses, domestic violence, violations of restraining orders, stalking, weapon-related crimes, criminal impersonation, possession of burglary tools, and financial fraud crimes (with dispositions occurring within the last five years) will all incur automatic denial.
- 3. Misdemeanors not previously mentioned, such as theft, criminal trespass, criminal mischief, property crimes—or any offense where the conduct could jeopardize the landlord's or tenants' property, health, safety, or peaceful enjoyment of the premises—will result in automatic denial if the disposition date is within the last three years.
- 4. A conviction for any crime necessitating lifetime registration as a sex offender, or for which the applicant is currently registered, will lead to automatic denial.

AGENT WILL:

- Consider relevant, individualized evidence of mitigating factors; Agent may request additional information.
- Applicant approval will be based on the lowest score of all individually approved Applicants. If one application is denied, all Applicants will be rejected.
- Notify Applicant of the results of Agent's review within a reasonable time after receipt of all required information.
- If there are multiple applications for the same property, Agent will process applications in the order they receive per Fair Housing Guidelines.
- Hold the unit for 24 hours for an approved Applicant to pay the security deposit.