

SFI Properties Rental Requirements

Please review our rental requirements before applying. Meeting the minimum requirements does not guarantee approval or selection for a particular property.

Basic Requirements

- **Application Fee:** \$35 nonrefundable fee for each applicant age 18+
- **Adults:** Every person 18+ who will live in the home must apply and be approved
- **Income:** Combined gross monthly household income must be at least **3× the monthly rent**
- **Credit:** A credit score of 600 or higher is preferred
- **Rental History:** Up to **3 years of rental/housing history** may be reviewed
- **Evictions:** Eviction judgments within the past 7 years may result in denial
- **Background:** Criminal background screening is required
- **Animals:** All animals must be disclosed and processed through **PetScreening**

Income & Employment

- Income must be reliable and verifiable.
- Income documentation must clearly show the **applicant's name, employer or other income source, applicable dates or pay period, and gross income/payment amount.**
- Cropped screenshots, partial documents, or records that do not contain the required information will not be accepted.
- Depending on the income source, SFI may request paystubs, employment verification, bank statements, tax documents, benefit documentation, or other objective verification. SFI may request the original or complete document when necessary.
- Applicants employed for less than 90 days may be required to provide additional income verification.

Credit & Financial History

- Applicants with a credit score of **600 or higher meet our credit-score requirement.** Applicants with a score of 575–599 may qualify with an approved co-signer, not guaranteed. Applicants with a score below 575 do not meet our credit requirements.
- Applicants with no credit score may still qualify if they meet all other rental requirements.
- SFI also reviews **payment history, collections, outstanding debts, landlord/housing debt, and utility-related debt.**
- Outstanding balances owed to a previous landlord, housing provider, or housing-related utility may result in denial.

Rental History

- SFI may review up to **3 years of rental or housing history**, when available, including payment history, lease compliance, outstanding balances, and prior evictions.
- **Eviction judgments within the past 7 years** may result in denial. SFI verifies the court outcome and reviews the record under its rental screening standards. Unpaid balances owed to previous landlords may also result in denial.
- Applicants without traditional rental history are not automatically disqualified but may be required to provide additional verification or a qualifying co-signer when applicable.

Criminal Background

- Convictions involving violence, drugs, property damage, or fraud within the past five years may result in denial under SFI's screening criteria.
- A pending criminal charge that could affect qualification may cause an application to **remain pending until a verdict or other disposition is available.**
- Arrests or charges that did not result in a conviction are not treated as convictions.

Household & Occupancy

- Every adult **18 or older** who will reside in the property must apply and be approved. All intended occupants must be disclosed on the application.
- Occupancy must comply with applicable occupancy, building, housing, health, and safety requirements. Maximum occupancy may vary by property based on its **size, configuration, sleeping areas, and location**.

Co-Signers

When permitted, a qualifying co-signer must:

- Be an **Ohio resident**
- Have a minimum **650 credit score**
- Have verified gross monthly income of at least **3× the monthly rent**
- Meet SFI's screening requirements
- Sign the lease and accept full financial responsibility for the lease obligations

A co-signer may help an otherwise acceptable applicant meet certain financial requirements but **cannot cure an independently disqualifying application issue**.

Pets & Assistance Animals

- All animals that will reside at the property must be **disclosed and processed through PetScreening**, including pets and assistance animals.
- Household pets must be approved and are subject to applicable pet fees and/or pet rent.
- Due to insurance requirements, household pets cannot include **Pit Bulls, Doberman Pinschers, Rottweilers, Alaskan Malamutes, Akitas, Staffordshire Terriers, Presa Canarios, wolves, wolf hybrids, mixes containing any of these breeds, or pets with a known history of biting a person**.
- Assistance animals are handled through the applicable reasonable-accommodation process and are not treated as household pets for purposes of ordinary pet fees or pet restrictions.

Application Processing

- Applications must be **complete, accurate, and verifiable**.
- If SFI requests missing or additional documentation, it must be provided within **3 business days**. Incomplete applications may take longer to process, and **properties are not held while documentation is outstanding**.
- Knowingly providing materially false, misleading, fabricated, altered, or intentionally omitted information or documentation may result in denial.
- Multiple applications may be considered for the same property. Meeting SFI's minimum rental requirements does not guarantee selection for a particular property. Applications are evaluated using SFI's established screening criteria. **Submitting an application first does not guarantee approval or reserve the property.**

Once You're Approved

Approval does not reserve or hold the property.

If you are approved but are not ready to move forward, the property will remain on the market and may be rented to another qualified applicant.

Once you confirm that you would like to move forward and SFI sends the lease:

Within 24 hours:

Signed lease and security deposit must be received.

Within 30 days:

The lease must begin. A security deposit may hold a property for a maximum of **30 days**.

Before receiving keys:

- First month's rent and all remaining move-in charges must be paid
- PetScreening must be completed and all required animal approvals finalized
- Required utilities must be transferred into the resident's name

Keys will not be released until all move-in requirements are complete.

Approved applications remain valid for up to 6 months, provided there have been no material changes to the information used to qualify the applicant.

SFI may require updated documentation or re-verification if there are changes to income, employment, credit, rental history, household composition, background screening, or other qualification requirements before a lease is offered.

An existing approval does not guarantee approval for a particular property or reserve a property.

Application Decisions

SFI applies its rental requirements consistently. **Application decisions are not subject to negotiation based on personal preferences or explanations.**

Applicants may request correction of inaccurate information or submit requests for reasonable accommodation as required by law.