
Rental Criteria

Income.

- Combined income for all applicants must be at least 2.5x the rent, based on net (take-home) income.

Criminal history.

- Each crime is evaluated on a case-by-case basis, considering the type of offense, the age of the offense, and time since occurrence.

Residential history.

- Rental or home ownership qualify
- 3 years of verifiable history must be provided
- Must provide a current utility bill to show residency
- Previous evictions, broken leases, notices to comply, or money owed to previous landlord will be grounds for denial
- A Current Residence Inspection (CRI) may be conducted as part of the screening process to verify occupancy and assess the general condition of the residence.

Credit.

- 640 or higher: Standard approval; Requires only a security deposit
- 580 to 639: Additional deposit or cosigner may be required.
- 579 or lower: denied

All credit reports will be reviewed for:

- Bankruptcy: none in the past 5 years
- Poor payment history: 3 or more in the past consecutive 12 months
- Collections: Any accounts in collections and/or past due balances. Collections accounts that have been paid and can be verified will be reviewed individually.

Credit reports reflecting any of the above *may* be grounds for denial, regardless of score.

Cosigners: Submitting a cosigner does not guarantee approval.

- Cosigners are not automatically accepted. The primary applicant is always reviewed and screened first.
- Cosigners may be requested only if the applicant:
 - Has a credit score of 580–639, or
 - Has no or limited credit history (N/A), or
 - Has insufficient residential history or income
- Cosigner requirements:
 - Verifiable net income of at least 4x the rent; Proof of home ownership; Credit score of 670 or higher
 - Must sign the lease and a guaranty agreement acknowledging responsibility for rent
- Cosigners cannot override serious negative credit history, including recent bankruptcies, collections, or repeated late payments