
Rental Criteria

The following criteria serve as our general guidelines for evaluating applications.

However, meeting or not meeting these standards is not an automatic approval or denial; each application is reviewed on a case-by-case basis.

Depending on the overall application review, we may occasionally request a cosigner or an additional deposit for applications that do not fully meet certain criteria.

- **Income**
 - Combined net (take-home) income of 2.5x the rent
- **Criminal History**
 - Evaluation of each crime on a case-by-case basis, considering type, age, and time since occurrence
- **Residential History**
 - 3 years of verifiable rental or home ownership history
 - Provision of a current utility bill to show residency
 - Current Residence Inspection (CRI) conducted as part of the screening process to verify occupancy and assess general condition
 - Review focus areas across residential history:
 - Previous evictions
 - Broken leases
 - Notices to comply
 - Money owed to a previous landlord
- **Credit**
 - Score of 640 or higher: Generally considered for standard approval with a security deposit
 - Score below 640: Evaluated on a review basis
 - Review focus areas across credit reports:
 - Bankruptcy history
 - Payment history
 - Collections and past due balances
- **Cosigners**
 - Primary applicant reviewed and screened first
 - Verifiable net income of at least 4x the rent, proof of home ownership, and credit score of 670 or higher
 - Signature required on the lease and a guaranty agreement acknowledging responsibility for rent