

## Expertise | Experience | Integrity

## **Applicant Screening Criteria**

We use screening procedures to evaluate each prospective tenant before we rent to them. These procedures are listed below. Reasons why an application may be rejected are also listed.

Please review our listed criteria. If you feel you meet the criteria, please apply. Please note that we provide equal housing opportunity; we do not discriminate on the basis of race, color, religion, sex, handicap, national origin, familial status, marital status, sexual orientation, lawful source of income, age, ancestry.

**APPLICATION:** Each adult (18 years or older) must complete a rental application in it's entirety. Your application will be denied if all portions are not completed. You will be denied if you misrepresent any information on the application.

**RENTAL HISTORY:** It is your responsibility to provide us with the information necessary to contact your past landlords. We reserve the right to deny your application if, after making a good faith effort, we are unable to verify your rental history. If you previously owned property rather than renting, you may need to provide references from your mortgage company. A negative reference or inability to get a reference by current or former landlord may result in denial.

**PRIOR EVICTIONS:** If a judgement of eviction has been entered against you within the last 7 years your application will be denied.

**INCOME:** We must be able to verify independently the amount and stability of your income through your most recent paycheck stub, or employer hire letter. If self-employed you will need to provide a your most recent tax records and the last three months of bank records. Monthly income must be more than three (3) times the total monthly rent.

## **CREDIT SCORE/FINANCIAL BACKGROUND:**

- Application will be denied if your credit score is 599 or lower.
- Credit Score of 575-599 may be accepted with an approved cosigner with credit score of 650 or greater. This credit score does not qualify for any discounted security deposit specials.
- Household applicant with credit score of 575-599 may be accepted if the other applicant(s) is approved with credit score of 650 or greater.
- Any unpaid collections or judgements, not related to medical or education expenses, may result in denial of the application.

**CRIMINAL:** Your application will be denied for the following reasons; any felony offenses, any misdemeanors of drug possession, drug trafficking/manufacturing, and sexual & violent offenses within the last 7 years, or if you are listed on the sex offender registry, or found in the OFAC/Terrorist database records.