

BEFORE SUBMITTING THE RENTAL APPLICATION, PLEASE REVIEW THE FOLLOWING:

Our Screening Process

- Applications are processed in the order they are received with all required documents and information.
- An application cannot be approved until all aspects of the screening policy have been completed and reviewed by the property manager.
- Housing is on a first-come, first-served basis. Therefore, we do not hold units until the application is approved and a deposit payment is made.
- When an application is approved or denied, we will contact you.
- Denied applicants will also receive an "Adverse Action Letter" via email to the email address listed on the application explaining why the application was denied.

Documents Required

- Rental Application
- Credit Authorization Release Form
- Copy of driver's license
- Copy of W-2, if employed
- Copy of tax return or completed IRS Form 4506-T, if self-employed
- Current Landlord reference, if applicable
- Other personal references

Income Requirements

- Each applicant is required to provide two (2) months of paystubs from employer as proof of income.
- If employment is to begin shortly, applicant must provide an offer letter on company letterhead.
- If applicant lists another source of income, they are required to provide proof of that income.
- Self-employed applicants must submit previous year's filed tax return for income verification.
- If an applicant does not demonstrate the ability to pay rent based on their income, a cosigner may be required (see Guarantor Requirements).
- If a Guarantor is not available, the applicant may pay the entire lease term at move-in to be approved.

Credit Requirements

- Credit score must be at least 600
- If applicant has "no credit score", a positive landlord reference may be used instead. Applicant must still meet all other criteria shown here.
- Monthly income must be at least two and a half (2 1/2) times the monthly rent amount.
- No bankruptcies or foreclosures within the past two (2) years.
- No more than three (3) accounts in collection.

- No more than \$1,2500 past due debt (medical bills and student loans disregarded).
- No evictions within the past seven (7) years.
- No outstanding utility collections or unpaid utility bills.
- No balances owed to any prior Landlords.

Criminal Requirements

- No Sex-Offenders subject to lifetime registration on the Sex Offender Registry.
- No criminal convictions related to the manufacture and/or distribution of a controlled substance.
- Per HUD criminal screening guidelines, no criminal history "that indicates a *demonstrable risk to resident safety and/or property*".

Guarantors

- Credit score must be at least 700.
- No more than one item in collection.
- No more than \$500 past due debt (medical bills and student loans disregarded).
- No bankruptcies or foreclosures within the past seven (7) years.
- If no guarantor is available, prepayment of all rents and deposits for the entire lease period is required in order to be approved.