

**Application & Positive Identification:**

**Requirement:** Valid government issued photo identification is required of all applicants.

**Requirement:** A fully completed application must be presented or an explanation acceptable to the landlord must be provided as to why the application is not complete.

**Requirement:** Small Pet may be considered with approval from the owner and an additional \$25/mo. rental amount per month.

**Requirement:** You must be at least 18 years of age

**Requirement:** NO SMOKING ALLOWED

**Rental History Criteria:**

**Requirement:** 12 months valid, verifiable rental (mortgage or military housing) history - *Valid rental history is a written lease or month-to-month agreement.*

*If rental history is less than 12 months then an increased deposit or cosigner will be required. However, military housing is considered valid rental history.*

*Paid (disclosed) eviction will result in Increased Deposit or Cosigner requirement.*

*Final decision is also dependent on credit history, income and length of employment.*

Deniable Factors:

*2 or more late payments, NSF checks and/or noise complaints within a 12 month rental period.*

*Unfulfilled lease obligations.*

*Balance owing to a landlord (for rent or damages).*

*Unpaid (and/or non disclosed) eviction.*

*Falsification of the rental application.*

**Credit History Criteria:**

**Requirement:** At least 2 accounts established for 1 year and in good standing

*Derogatory credit history (past due accounts, collections, judgments, tax liens, charge off - excluding medical debt) in excess of \$500 will result in an increased deposit or cosigner requirement.*

*Past due or foreclosed mortgage will result in an increased deposit or cosigner requirement.*

*Discharged bankruptcy will result in an increased deposit or cosigner requirement.*

*Paid rental collection and/or judgment will result in increased deposit or cosigner requirement.*

*Final recommendation will also be dependent on income, rental & employment history.*

Deniable Factors:

*Open Bankruptcy.*

*Unverifiable (and/or falsified) social security number.*

*Unpaid rental collection or judgment.*

**Employment History Criteria:**

**Requirement:** 6 months of employment with current employer or in same field of work

*Employment that is less than 6 months will require an increased deposit or cosigner.*

*Employment requirements will be waived for retired and self-employment applicants. However, most recent tax returns will be required for verification of income.*

*Employment requirement will be waived for international students. An I20 will be required for verification.*

*Military personnel will be required to provide L.E.S. for proof employment.*

*Final recommendation will also be dependent on rental, credit history and income.*

**Income Requirement Criteria:**

**Requirement:** Verifiable monthly (garnishable and non garnishable) income equal to or greater than 3 times the rental amount.

*Income that is 2.25 – 2.99 times the rental amount will require a cosigner or an increased deposit*

*Income that is less than 2.25 times the rental amount will require a cosigner.*

*Proof of income required prior to move in. Valid proof includes but is not limited to current paystubs, tax returns, W2's, I20's (International Students),*

*Leave and Earning Statements (military) or bank statements.*

Roommates: Verifiable monthly (garnishable and non garnishable) income equal to or greater than 2.25 times the rental amount for each roommate.

*Roommate income that is less than 2.25 times the rental amount for each roommate, will require a cosigner.*

Deniable Factors:

*Lack of proof of income (or falsification of income information).*

**Public Records Criteria:**

**Requirement:**

Eviction and criminal records searches will be conducted.

Paid unlawful detainer (eviction) will result in co-signer or increased deposit.

Criminal search includes felony and misdemeanor offenses. With the exception of sexual offences or a drug manufacturing and/or distribution conviction, all other convictions will be reviewed on a case-by-case basis taking into consideration the following: the nature and severity of the conviction, the amount of time that has elapsed since the conviction, the facts or circumstances surrounding the criminal conduct; the age of the individual at the time of conviction; and/or evidence of rehabilitation efforts.

**Verified name and date of birth match on criminal conviction for the following offenses (disclosed or not):**

Murder (1st and 2nd degree)

Kidnapping (All counts)

Manslaughter (1st degree)

Theft (1st & 2nd degree)

Assault 1st, 2nd & 3rd degree)

Burglary (1st, 2nd degree & vehicle prowling 1st degree)

Robbery (1st & 2nd degree)

Malicious Mischief (1st degree)

Rape (All counts)

Arson (1st, 2nd degree & Reckless Burning 1st degree)

Child molestation (All counts)

Delivery or Sale (All counts)

Rape of a child (All counts)

Possession with intent to Deliver (All counts)

**Deniable Factors: Criminal convictions for sexual offenses and drug manufacturing and/or drug distribution**

Verified (unpaid) eviction.

Failure to disclose eviction or criminal records.

**Cosigner Criteria:**

**Rental History:** Same as applicant.

**Credit:** At least 4 accounts established for 1 year and in good standing.

**Deniable Factors:**

*Derogatory credit history is in excess of \$100.*

*Open or discharged bankruptcy.*

**Employment History:** Same as applicant.

**Income:** Verifiable monthly income equal to or greater than 4 times the rental amount.

Deniable Factors:

*Monthly income less than 4 times the rental amount.*

**Public Records Criteria:** Same as applicant