

**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 landlord must be provided as to why it is incomplete.
- Requirement: You must be at least 18 years of age
- Requirement: NO PETS ALLOWED
- Requirement: NO SMOKING ALLOWED

**Rental History Criteria:**

- Requirement: 12 months valid, verifiable rental (mortgage) history
- Valid rental history is a written lease or month-to-month agreement.*
- Final decision is also dependent on credit history, income and length of employment.*

Deniable Factors:

- Rental history less than 12 months.*
- Any late rental payments*
- Any NSF checks*
- Any noise complaints*
- Unfulfilled lease obligations.*
- Balance owing to a landlord (for rent or damages).*
- Any paid or 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 – No more than 2 past due accounts 60 days or less and in excess of \$250 but less than \$1000 will result in a requirement of last months rent in addition to 1<sup>st</sup> month and deposit paid at lease signing.*
- Final recommendation will also be dependent on income, rental & employment history.*

Deniable Factors:

- Derogatory credit history (past due accounts in excess of 60 days, more than 2 past due accounts, more than \$1000 past due, collections, judgments, tax liens, charge off)*
- Past due or foreclosed mortgage*
- Discharged bankruptcy*
- Paid rental collection and/or judgment*
- 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 1 year (12 months) in same field of work
- Military personnel will be required to provide L.E.S. for proof employment.*
- Employment requirements will be waived for retired and self employment applicants.*
- However, most recent tax returns will be required for verification of income.*
- Final recommendation will also be dependant on rental, credit history and income.*

Deniable Factors:

- Employment that is less than 6 months (12 months in same line of work).*

**Income Requirement Criteria:**

- Requirement: Verifiable monthly (garnishable and non garnishable) income equal to or greater than 3 times the rental amount.
- 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.*
- Requirement: Roommates – Each roommate must have verifiable monthly income equal to or greater than 2.5 times the rental amount.

Deniable Factors:

- Income that is less than 2.99 times the rental amount or less.*
- For roommates income that is 2.49 time the rental amount or less will be an instant denial for all parties.*
- 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.