Qualifying Criteria for Rental Applicants

ALL applicants are subject to the same qualifying criteria across the board. *Applications are serviced on a first come first serve basis. If there is no response to communication within 24 hours for requested information or documents we are subject to move onto the next applicant in line.

I. General Requirements:

- Applicants must be 18 years of age or older, or legally emancipated.
- A valid copy of a state or federally issued photo ID is required.
- A non-refundable application fee of \$60 per applicant aged 18 or older is required for processing. Fee is payable upon preliminary screening approval, touring the unit and expressing interest moving forward.
 - Application fee is also due and payable when requesting permitted occupants aged 18 or older. Permitted Occupant applicants are also subject to requirements mentioned in sections IV and V below. *Note: a Permitted Occupant is anyone taking residence or occupying a rental unit more than 14 days.

II. Financial Stability:

 Applicant's gross monthly income must equal or exceed three (3) times the marketed monthly rent.

Primary Considered Income: Gross base pay or salary.

Other Accepted Income: Verifiable income from the following sources will also be considered:

- Court-ordered child support payments received.
- Social Security income (e.g., SSI, SSDI).
- Other verifiable government assistance program income.
- Rental assistance subsidy.
- Section 8 housing vouchers (only for applicable units)
- VA benefits / Service Member benefits
- Job Offer Letter must include a start date, pay rate and expected hours unless salary.

Excluded Income: Income from bonuses, holiday pay, tips, non-guaranteed overtime, or other forms of non-guaranteed or irregular income will generally not be included in qualifying income calculations.

- Current employment and payroll verification is required.
- Applicants must have a credit score of 575 or higher.
- Applicants must have no outstanding debt exceeding 30 days to utility, cable, internet, or phone companies. (Medical and student debt are exempt.)

• Applicants must have no bankruptcy filings within the past three (3) years.

III. Rental History and References:

- Applicants must have positive references from previous landlords, with NO history of:
 - Evictions within the past three (3) years.
 - o Routinely delayed or non-payment of rent and/or associated fees.
 - Drug-related issues.
 - Breach of pet policy.
 - Breach of occupancy policy.
 - Violent or harmful behavior that disrupts the safety and peace of other tenants.

IV. Criminal History and Background:

- Applicants must have no violent or drug-related misdemeanor or felony convictions within the past three (3) years.
- Applicants must not appear on any sex offender registry (local or federal).

V. Occupancy and Property Specifics:

- Occupancy is limited to two (2) persons per bedroom.
- Properties with septic systems will adhere to the septic system's occupancy limitations.
- Pet policies vary by property owner. Properties allowing pets may have restrictions on the number, size, and breed of pets, based on the owner's insurance policy.
- A one time non-refundable pet fee of \$250 per pet, plus a \$50 monthly pet fee, is required for all approved pets. Photos of pets and shot records are also required.
- Service Animals and registered or prescribed emotional support animals are exempt from pet fees. However, tenants are responsible for any damages caused by these animals. Documentation of service, prescription or registration is required.