

# Screening Criteria

(Subject to change without notice)

## 1. **A complete application**

A complete application is required for each adult (18 years of age or older). If a line isn't filled in, or the omission explained satisfactorily, we will return the application to you.

## 2. **Rental history verifiable from unbiased sources.**

If you are related by blood or marriage to one of the previous landlords listed, or your rental history does not include at least two previous landlords, we will require a qualified co-signer on your rental agreement (qualified co-signers must meet all applicant screening criteria) and / or an additional security deposit amount.

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 owned, rather than rented, your previous home, you will need to furnish mortgage company references and proof of title ownership or transfer.

## 3. **Sufficient income/resources.**

If the combination of your monthly personal debt, utility costs, and rent payments will exceed 30% of your monthly income before taxes, we will require a qualified co-signer on your rental agreement and / or an additional security deposit amount. If the combination exceeds 45% of your monthly income, your application will be denied. You can use the Debt-To-Income calculator at <http://www.credit.com/calculators/dti/> to determine if your your monthly personal debt, utility costs, and rent payments will exceed 30% of your monthly income before taxes.

## 4. We must be able to independently verify the amount and stability of your income. (For example: through pay stubs, employer/source contact, or tax records. If self-employed: business license, tax records, bank records, or a list of client references.)

For Section 8 applicants, the amount of assistance will be considered part of your monthly income for purposes of figuring the proportion.

## 5. **Two pieces of I.D. must be shown.**

We require a photo I.D. (a driver's license or other government issued photo identification card) and a second piece of I.D. as well. Please present your ID with your completed application.

## 6. **Section 8 information access.**

Section 8 applicants must sign a consent form allowing the local Public Housing Agency to verify information from your file regarding your rental history.

**7. False information is grounds for denial.**

You will be denied rental if you misrepresent any information on the application. If misrepresentations are found after a rental agreement is signed, your rental agreement will be terminated.

**8. Criminal convictions for certain types of crimes will result in denial of your application.**

You will be denied rental if, in the last 5 years, you have had a conviction for any type of crime that would be considered a serious threat to real property or to other residents' peaceful enjoyment of the premises, including the manufacture or distribution of controlled substances.

**9. Certain court judgments against you may result in denial of your application.**

If, in the last 5 years, you have been through a court ordered eviction, or had any judgment against you for financial delinquency, your application will be denied. This restriction may be waived if there is no more than one instance, the circumstances can be justified, and you provide a qualified co-signer on your rental agreement and / or an additional security deposit amount..

**10. Poor credit record (overdue accounts) may result in denial of your application.**

Occasional credit records showing payments within 30 to 60 days past due will be acceptable, provided you can justify the circumstances. Records showing a credit score below 600 and/or payments 90 days past due are not acceptable. Records showing a credit score between 600 and 675 will require payment of the last months rent and / or an additional security deposit amount.

**11. Poor references from previous landlords may result in denial of your application.**

You will be turned down if a previous landlord would be disinclined to rent to you again because of late payment or non-payment of rent or for any reason pertaining to lease violating behavior of yourself, your pets, or others allowed on the property during your tenancy.

Also, You will be turned down if previous landlords report significant complaint levels of noncompliance activity such as: repeated disturbance of the neighbors' peace; reports of prostitution, drug dealing or drug manufacturing, damage to the property beyond normal wear; reports of violence or threats to landlords or neighbors; allowing persons not on the lease to reside on the premises; failure to give proper notice when vacating the property.

**12. There is a \$45.00 per adult application fee, conditionally refundable.**

If you are accepted, \$25.00 of the application fee will be applied to your first month's rent\*. If you are declined or withdraw your application after we have incurred screening expenses, we will not refund your application fee.

(\* \$50.00 maximum; initial occupants only. Other restrictions may apply.)

**13. We will accept the first qualified applicant.**

Rental applications are processed in the order they are received. We will accept the first qualified applicant.