Applicant Screening Standards

These standards describe the criteria used to determine whether an application is approved, approved with conditions, or denied. All required screening categories apply. A denial under a required category results in denial of the entire application package.

1. Application and Property Requirements

- Every person age 18 or older who will reside in the unit, and every person who will make or guarantee rent payments, must submit an application, qualify, and sign the lease.
- Each adult applicant must provide a legible, valid photo ID and complete any required PetScreening profile before the application can be finalized.
- The household may not exceed two persons per bedroom, including children, and must comply with all applicable occupancy and zoning requirements for the property.
- An application will be denied if an applicant reports a pet that is restricted from the rental property.
- If required information or documentation is missing, management may request supplemental information. Failure to provide requested items within the stated deadline may result in cancellation of the application.
- Lease signing is handled on a first-approved, first-served basis. A property is not held while an application remains incomplete or under review.

2. Income Verification and Qualification

Management verifies income using third-party documentation. Applicants should provide enough current documentation to establish the amount and stability of the income being relied upon, generally at least one month of verifiable income documentation. Self-employed applicants may be asked for tax records, bank records, business documentation, or similar third-party support. Verified lawful non-employment income and housing assistance will be considered as per applicable law and statute.

- **Standard income qualification:** Combined verified gross monthly income for the applicant household must be at least 3 times the monthly rent.
- **Alternative income qualification:** An applicant household that does not meet the standard income requirement may qualify by providing a qualified cosigner or by paying three months of rent up front. All other screening standards still apply.
- **Higher monthly debt/payment amount:** If the screening report reflects a Total Estimated Monthly Payment greater than $1,000, the required monthly income is increased by that full payment amount above the normal 3× rent requirement, unless an approved alternative income qualification method is used.

3. Credit History

A credit report is reviewed for each applicant. Credit review may include credit score, collections, past-due utility accounts, tax liens or legal judgments, charge-offs, bankruptcies, and whether accounts are being paid as agreed. Medical collections are not considered.

- A credit score of 600 or greater meets the credit-score standard. For purposes of credit and rental-history qualification, applicants meeting this score standard are not required to provide rental verification, satisfactory housing history, or a cosigner solely because of credit score.
- For a multi-applicant household, the average of the available applicant credit scores may be used. An applicant with no reported score is not treated as having a score of zero when calculating that average.

- For monthly rent of $1,999 or less, an applicant household with a credit score or combined average below 600 must provide either at least two years of satisfactory, verifiable housing history or a qualified cosigner.
- For monthly rent greater than $1,999, an applicant household with a credit score or combined average below 600 must provide a qualified cosigner. Without a qualified cosigner, the application will be denied.
- If an applicant has no credit score or no accounts reported as paid as agreed, a qualified cosigner is required. Without a qualified cosigner, the application will be denied.
- If an applicant is currently in open bankruptcy proceedings, a qualified cosigner is required. Without a qualified cosigner, the application will be denied.

Adverse Credit Thresholds

Credit item	Conditional approval	Denial threshold
Unrelated non-medical collection accounts over $300	3–5: increased security deposit	6 or more: denied unless otherwise qualified
Unrelated utility accounts in collection or more than 59 days past due	1–2: increased security deposit	3 or more: denied
Unrelated tax liens or legal judgments	1–3: increased security deposit	4 or more: denied
Discharged bankruptcies within the past 10 years	1–2: increased security deposit	3 or more: denied
Credit charge-offs	No increased-deposit condition for 1–2	3 or more: denied

Conditional approval based on the credit items above requires an increased security deposit.

4. Rental and Housing History

- An application will be denied for an eviction judgment entered within the preceding five years, subject to the reconsideration provision below.
- An application will be denied if the applicant owes money to a previous landlord.
- A landlord-tenant filing or dispute that did not result in an eviction judgment is not, by itself, a denial. Management may require direct verification that no money remains owed to the prior landlord.
- When housing history is required because the credit score or combined average is below 600, at least two years of satisfactory housing history must be verifiable directly with the property owner or authorized agent, unless a qualified cosigner is accepted under these standards.

5. Criminal History and Sex-Offender Screening

A nationwide criminal-history review is performed to evaluate convictions falling within the standards below. The time-based criteria apply to convictions; a pending matter is not treated as a conviction for purposes of these standards until it is concluded.

- Misdemeanor convictions within the preceding five years involving violent criminal offenses, crimes against property, or drug trafficking will result in denial.
- Felony convictions within the preceding seven years involving crimes against persons or property, or drug trafficking, will result in denial.
- An applicant listed on the National Sex Offender Registry will be denied for all rental properties.

6. Multiple-Applicant Households

- All required adult applicants are screened. Household income is considered on a combined basis.
- Where the screening uses a combined average credit score, available applicant scores are averaged and a non-reported/N/A score is excluded from the average rather than treated as zero.
- A denial-level rental-history or criminal-history result for one applicant may result in denial of the entire household application.
- Each applicant remains subject to all other applicable screening requirements and property-specific occupancy requirements.

7. Qualified Cosigner Standard

A qualified cosigner is an individual who satisfies the required credit and income standards for a cosigner. Unless a specific standard above states otherwise, use of a cosigner does not waive criminal-history, sex-offender, occupancy, or property restrictions applicable to the applicants.

- **Credit score:** 600 or greater.
- **Income:** Verified combined gross monthly cosigner income of at least 3 times the monthly rent.
- Multiple cosigners may be considered together when necessary to meet the income requirement.

8. Reconsideration / Appeal

Applicants may request reconsideration in the limited circumstances below. The applicant remains subject to all other screening categories and must provide documentation sufficient to support the request.

- **Eviction judgment:** An applicant may appeal a rental-history denial when the eviction was based on rent owed only and the applicant provides verifiable documentation showing that the judgment has been fully satisfied. If approved on reconsideration, the applicant must provide a qualified cosigner and an increased security deposit equal to two times the standard security deposit.
- **Expunged or dismissed criminal record:** An applicant may appeal a criminal-history denial when the record relied upon was expunged or dismissed. Court documentation must be provided to substantiate the expungement or dismissal.

9. Decision Outcomes

- **Approved:** The application satisfies all required screening standards and no additional qualification condition is required.
- **Approved with Conditions:** The application may proceed subject to an identified condition, such as an increased security deposit, a qualified cosigner, or prepayment of three months of rent where allowed by these standards.
- **Denied:** The application does not satisfy one or more denial-level standards and no applicable alternative qualification or reconsideration provision applies.

These standards are intended to provide applicants with the basis used for rental-application decisions. Property-specific requirements, occupancy limitations, and requested documentation may vary where applicable.