

Rental Criteria

- The minimum credit / resident score is 580. We pull a Resident Score from TransUnion. This will not be same score that you get on any app or credit reporting agency. This is not a FICO score or typical credit score, it is a Resident Score that is compiled using different criteria than the credit score you get when applying for credit. This system was designed specifically for Real Estate.
- The only exception to the minimum score is for active-duty military. Active-duty military only can have a score as low as 550, with a mandatory MyPay Allotment for all rent payments.
- There must be proof of local income, for at least 30 days, in the form of paystubs or tax return documents. Paystubs must include hourly wages, and hours worked. We will not take bank statements, or handwritten check copies as proof of income.
- For new jobs with no paystubs, we must have a signed offer/acceptance letter on company letter head.
- For self-employed or contract workers, we must have the most current tax return or 1099.
- We will require a Verification of Rent (VOR) to be completed by a previous landlord when applicable. Please list all prior rental information to speed up your application process.
- All pets listed on the application must have prior approval from the property coordinator, cannot be less than one year old. Inquire about restricted breeds.
- If application lists an ESA/Service animal, they will need to provide documentation from their health care provider.
- If there is a married couple, we will combine income and one of them must have a qualifying score.
- If there is more than one person on the application, we WILL NOT combine income unless a married couple.
- Each person on the lease MUST qualify on their own with both credit score and income. If someone does not qualify, they can be an OCCUPANT ONLY, and will not be included in the income needed to qualify.
- Example, there will be no using a parent's credit score if the parent is not financially qualified as well. No combining income with parents, grandparents, siblings, etc.
- INCOME WILL NOT BE COMBINED UNLESS WITH MARRIED COUPLES.
- There will be a NON-REFUNDABLE application fee of \$65.00

AUTOMATIC DENIALS

- Credit / Resident score below the minimum required
- Bankruptcy that has not been discharged
- Bankruptcy that includes any kind of real estate account (rental or mortgage), regardless of discharge status
- Collection accounts on mortgage or rental
- Foreclosures, evictions, negative rental history (VOR)
- Applicant, co-applicant, or any intended occupant is listed on any sex offender registry