

QUALIFYING CRITERIA

INCOME REQUIREMENTS

Applicants must demonstrate verifiable gross monthly income of at least three (3) times the monthly rent.

Applicants must demonstrate stable employment history (generally a minimum of six months with current employer). Applicants relocating or transferring must provide a valid offer letter.

Acceptable proof of income includes:

- Most recent four (4) pay stubs or two months for Military members
 - Employer verification letter on company letterhead
 - Benefit award letters (e.g., Social Security, VA, child support)
 - Self-employed applicants must provide most recent tax return or CPA-prepared financials
- Applicants are responsible for any employer verification fees.

CREDIT HISTORY

Credit history will be evaluated as part of the application screening process:

- 620+: Generally meets standard criteria
- 600–619: May require a \$500 risk mitigation fee
- 580–599: May require a \$750 risk mitigation fee

Additional factors such as rental history, debt obligations, and overall credit profile may also be considered.

RENTAL HISTORY

Applicants must demonstrate satisfactory rental history, including:

- No evictions or unpaid rental balances
- No history of lease violations or early terminations
- No pattern of late payments
- No documented disturbances, property damage, poor housekeeping, or other breaches of lease.

CRIMINAL HISTORY

Applications will be reviewed in compliance with applicable federal, state, and local laws. Certain criminal histories, including but not limited to violent offenses, sexual offenses, or drug-related crimes, may result in denial.

CO-SIGNERS / GUARANTORS

All applications are screened using our standard criteria. Specific requirements, including whether co-signers or guarantors are permitted, may vary in accordance with owner guidelines. Co-signers must:

- Meet all standard screening requirements
- Have verifiable income of at least three (3) times the rent
- Maintain a credit score of 700 or higher