

*Please be aware that all applications are evaluated holistically based on objective and subjective criteria. We do not have a blanket exclusion policy for eviction or credit, meaning that no prospective tenant application will be automatically denied solely due to an eviction record or solely based upon credit score. However, we still do review credit factors\* and eviction records\* as part of our holistic scoring. Applicants with poor credit or with recent evictions are not automatically denied, but may be subject to other requirements such as a cosigner, a higher amount in savings, or other requirements. Each applicant is given an individualized application assessment, based on the following objective and subjective factors:*

- Bank Balance (Savings) of at least 3.5x rent amount, after paying off any delinquent debt or judgments. We will require a bank statement and we will also use this to verify paystub information.*
- Gross Income of at least 3x rent, indicating the ability to comfortably pay rent and utilities.*
- Criminal History showing no felonies in the past 7 years and no misdemeanors in the past 3 years.*
- Recent Home Photos showing how you keep your current residence.*
- Landlord References indicating a positive previous rental history. First Time renters may be subject to additional screening requirements.*
- Phone Interview indicating that we will all get along.*
- Property Viewing: We typically require that all applicants have seen the property themselves so that they are aware of the neighborhood and the amenities.*

*However, as part of our holistic scoring, we also consider the following factors that may result in a denial, or additional requirements for acceptance:*

- Stability of Income (Length of Employment if employed usually at least 1 year, net profit if Self-Employed, or stability/duration of non-employment income)*
- Credit Score*
- Family & Friend References*
- Total Debt*
- Past Due Debt (Total)*
- Bankruptcy Listed*
- Rental History Length*
- Move Distance*
- Housing History*
- Prior Evictions\**

*\*See exceptions related to Prohibited Screening*