

## Rental Application Policies

Our application policies include specific credit and reference requirements while remaining compliant with all state and federal Fair Housing Laws, Regulations, Rules and Guidelines.

### **Application Process:**

1. View the property- All applicants (or appointed representative) must arrange to view the unit with the property manager before an application will be considered
2. Apply-
  - a. All occupants 18 years and older must submit an application, pay the credit check fee, provide a photo ID and sign the lease agreement. (If a guarantor is allowed for the property, the guarantor must submit an application and pay the credit check fee)
  - b. Incomplete applications will not be considered (i.e. blank spaces on application, missing proof of income and/or references, or providing false information)
  - c. Payment of application fee must be submitted with each application
  - d. Applications differing from advertised terms will not be considered (i.e. desired move-in date more than 15 days advertised, etc.)
  - e. All co-applicants must apply before an application could be considered complete
3. Notify-
  - a. Complete applications are processed in order received and approved or denied in writing
  - b. Tenant must complete lease signing and deposit requirements within 24 hours

### **\*Approval Requirements:**

1. Credit Review- A credit report/criminal background check will be processed for all applicants/guarantors
2. Residential Reference Verification-All applicants are required to provide any current or past residential rental references within the last five years if applicable
3. Income/Employment Verification-Proof of income is required. (Applicants without verifiable income- additional documentation, additional references, and/or prepaid rent may be required)

**\*Immediate denial:** Application process will not move forward if any of the below are present

- Bankruptcy
- Eviction(s)
- Judgments or liens
- Unpaid collections of \$1,000 or more
- Poor or non-verifiable rental reference
- Any current or previous landlord debt
- Income level below 2.75 times market rent
- Incomplete application
- Criminal record

**\*Possible denial:**

- Unpaid collections without proof of payment
- Excess of two 30-day late payments with any creditor
- Rental reference reporting any late rent payments or insufficient funds, damage to previous unit, outstanding balance, noise or nuisance complaints
- High debit to income ratio or non-verifiable income

***All properties are non-smoking***

***Some properties may allow pets (with restrictions and upon owner approval) for additional rent/deposit***