



**The following are standards that will be used to judge your application for tenancy. You must meet the following standards to qualify for a rental in our community. Please review our list of criteria. If you feel you meet the criteria, please apply with us.**

- 1) **Equal Opportunity Housing Provider** – We fully comply with the Federal Fair Housing Act. We do not discriminate against any person because of race, color, sex, handicap, familial status, or national origin. We also comply with all state and local fair housing laws.
- 2) **Application Fee** – Non-Refundable Application \$\_\_\_\_\_ per applicant.
- 3) **Identification** – All applicants over the age of 18 must provide current photo identification at the time of application.
- 4) **Income Requirements** – A sole applicant must have verifiable, gross monthly income of three times the monthly rent. A minimum gross monthly income of two times the monthly rental amount is required for each applicant when there is more than one applicant.
- 5) **Employment Requirements** - Employment will be verified. At minimum, employment history should reflect six months with current employer and/or six months with previous employer. Recent graduates must provide proof of enrollment or graduation.
- 6) **Rental History** – A minimum of 6 months landlord reference is required. Family, friends, and roommates cannot be used as references. Negative rental history is grounds for the denial of an application. If your reference(s) cannot be verified, it may be possible at management's discretion, to substitute rental payment history. Negative rental history includes but is not limited to the following: previous evictions, FED filing(s) against you, defaults in lease agreements, outstanding balances owed to another apartment community, any record of disturbance of neighbors, illegal occupants, unauthorized pets, housekeeping habits at a prior residence which may adversely affect the health or welfare of other residents.
- 7) **Credit History** – Applicant(s) must have established credit with a credit report that reflects a favorable payment history. Credit from jewelry companies, secured credit cards or deferred payment accounts do not count as positive credit. Applicants with some blemished credit history, or applicants with past bankruptcies will be considered in the application process if a majority of their credit is positive and assuming that they meet all other qualifying guidelines along with current employment of over two years. Additional security deposit monies and/or a co-signer may be required. Applicant with utility collections may be required to pay the utilities bills before application will be considered. Applicants with collections from prior rentals will be declined, even if the collections have been paid. Negative credit ratings pertaining to hospital/medical bills will generally not be considered to be reason for rejection of the application. **If you have a collection from a utility company, you will be required to show proof that utilities have been turned on in your name prior to move in.**
- 8) **Criminal Background** – A criminal background search will be conducted as a necessary and integral part of the application process. **Some out of state criminal searches may require additional fees.** Any convictions or pending charges may, at the discretion of management, result in a denial of application. Some violations such as DWS or possession of less than 1 oz of marijuana may result in the application being declined. Any individual whose occupancy could constitute a direct threat to the health, financial stability or safety of other individuals or could result in physical damage to the premises will be denied.
- 9) **Occupancy Guidelines** - Occupancy is based on the number of bedrooms in an apartment. The definition of a bedroom is a room that is used primarily for sleeping, is at least 70 sq ft in size, has a fire exit, a separate door, a closet, and is close to a smoke detector. Two (2) people are allowed per bedroom. Children under the age of five (5) are not considered when counting the number of occupants.

**Note: Any applicant with 3 months or less of rental history is required to obtain renters insurance**

**Exceptions - Full Time University Students:** An applicant who is a full time student may be considered even if he/she has no credit history or landlord references if they can provide a qualified co-signer. Students must provide proof of their enrollment in school. On-line university students are not included in this exception.

**Exceptions** – A Foreign Resident who is a full time university student may qualify as a tenant with a co-signer.

**Exceptions** - If your credit does not meet standards in paragraph 7, you may still qualify if:

- a) Employed for at least 3 years
- b) Verifiable references
- c) Income is 4x rent
- d) no unpaid utilities

### **Cosigner**

- 1) Co-signers will not be accepted for an applicant(s) lack of income or the applicant(s) poor credit and rental history.
- 2) If a co-signer is accepted, they will be responsible for paying the monthly rent as well as any and all damages or fees that may result from the applicant(s) residency should the applicant(s) be found to be in default of the Rental Agreement.
- 3) Co-signers must qualify in all areas as outlined herein. Additionally, co-signers income must be 4 times the monthly rent and they can not be a current resident of the property.
- 4) The co-signer(s) must sign the Rental Agreement and/or any other documents required by Management prior to the applicant(s) taking possession of the premises.

**If your application has been denied, you must wait 6 months before resubmitting.**

**If you submit a co-signer and the co-signer is declined, additional co-signer applications will be charged \$25.00 per submittal.**