



REQUIREMENTS & APPLICATION INFORMATION

NO MINIMUM CREDIT SCORE

WHO MUST APPLY

All applicants 18 years or older must submit an application.

REQUIRED FEES AND DOCUMENTS

- Non-refundable application fee and admin fee
- Copy of valid Driver's License or State ID
- Copies of 2 most recent pay stubs

BACKGROUND REQUIREMENTS

- All applicants must pass a background check and meet the following within the last 7 years:
- No outstanding balances, collections, judgments, or charge-offs related to prior rental housing
- No evictions
- No criminal convictions
- No pattern of non-payment, lease violations, or housing-related lawsuits

AUTOMATIC DENIAL

- Active Chapter 7 or Chapter 13 bankruptcy
- Applications will only be considered if bankruptcy is dismissed or discharged.
- Outstanding balance owed to a previous landlord or property management company

MINIMUM QUALIFICATIONS

AT LEAST **ONE APPLICANT** MUST MEET THESE REQUIREMENTS.; ALL APPLICANTS ARE SUBJECT TO SCREENING

Employment:

- 1 year of current job (must be W-2)
- If not W-2: 6 months of bank statements required

Rental History:

- Minimum of 12 months of verifiable rental or mortgage history
- Must be verified through a third-party landlord, property management company, or mortgage records
- Living with family or friends does not qualify as rental history

Income Requirement:

- Combined gross household income must be at least 3x the monthly rent
- Income must be verifiable and consistent
- Income requirements do NOT apply to **Section 8** voucher holders

Current Rent:

- Current housing payment must be within \$300 of the proposed rent amount
- Exceptions may be considered with strong compensating factors

CONDITIONAL APPROVAL

IF YOU DO NOT MEET STANDARD REQUIREMENTS, YOU MAY STILL QUALIFY IF:

- Approved with a co-signer or guarantor
- Second Chance Program (additional deposit required)
- Strong compensating factors (as determined by management)