

Approval Process

Application Fee - \$40.00 per application - Non Refundable

Credit/debit card fee - \$2.00 per application - Non Refundable

Any persons 18 years of age or older will need to fill out a separate rental application

On average the application process takes 2 days.

Photo ID must be submitted with all applications - this can be emailed

Credit, income, length of employment, landlord references, and a search on the sex offender registry. All aspects/categories are taken into consideration when processing the application.

Credit- 300-579 - Very poor 580-669 - Fair 670-739 - Good 740-799 - Very good
800-850 - Exceptional

We look at all accounts on the credit report. How many are current, delinquent or in collections.

Income - Required to be at 35% or lower. You can figure this by taking the monthly rent amount divided by your monthly income. If there are several applicants this is combined total income.

Rental References - These are to be from an unbiased source. References from friends, family, employers etc will not be considered. If you receive an unsatisfactory reference or owe a landlord money it is an automatic denial.

Any address that is listed on your credit report will need to be verified. We will need the contact information of the property manager/owner.

Being on the sex offender registry is a denial. We do not do criminal background checks.

Automatic denials include - this will also make you ineligible for a cosigner.

- Unsatisfactory landlord reference
- Owing a previous/current landlord money
- Unable to get utilities in your name (Collections)
- Unsatisfactory/no credit AND no references
- Being on the sex offender registry

If you are eligible for a cosigner we will contact you once your application has been processed. Do not submit your cosigner application until we advise it is necessary. The cosigner application fee is \$40.00.

Cosigner requirements

- Must be 18 years of age or older
- Must have good credit history that is well established
- Rent to income ratio must be 25% or less (monthly rent ÷ monthly income)