

Application Approval Policy

We check credit, criminal, income/employment, and landlord info. The application process can take up to 2 to 3 business days, but could take additional days should it warrant.

Credit Score

Should be equal to 550 or higher. We use Transunion for a credit score. No Score -2 security deposits held

Criminal Background Check

Felony – Applicants denied if felony occurred within last 7 years. Misdemeanor – No more than 1 count in the last 3 years. Megan's Law Registered Persons- Denied

Income/Employment Check

Net Income needs to be 3 times the rent. Depending on credit, we may be able to qualify at 2 ½ times the rent. Other Income, such as Assistance, Disability, SSI can be used in addition to total household income. Payment of rent, 1 year up front, is acceptable in lieu of acceptable credit or household income. Collections- no more than \$4,000 in collections. Medical or Student Loans will be reviewed on a case by case basis.

Landlord Reference Check

Current & Prior Landlord (if needed) may be contacted to answer questionnaire. Late Rent in excess of 3 per year – Applicant Rejected Complaints against Tenant – Up for discretion.

Other Reference Checks

Personal Reference Checks can be used if needed to further determine applicant's qualifications. Should be used if prospect is coming out of state.