Rental Screening Requirements

### Income

**Income-to-Rent Ratio**
- At least 3 times monthly rent: Approved
- At least 2.5 times but less than 3 times monthly rent: Approved with increased deposit
- Less than 2.5 times monthly rent: Must make at least 2.5 times monthly rent

**Estimated Disposable Income after Debt and Rent**
- At least $450.00: Approved
- At least $350.00 but less than $450.00: Approved with increased deposit
- Less than $350.00: Must have at least $350 of income

### Credit History

**Credit Score**
- 650 or higher: Approved
- 550-649: Approved with increased deposit
- 549 or lower: Must have a credit score of at least 550

*If no credit file/score available, approve with increased security deposit

**Bankruptcies**
- Any open bankruptcies: Must have no open bankruptcies
- Any discharged bankruptcies within the last 3 years: Approved with increased deposit

**Accounts in Good Standing**
- At least 85% of accounts are in good standing: Approved
- At least 75% of accounts are in good standing: Approved with increased deposit
- Less than 75% of accounts are in good standing: Must have more than 75% in good standing

**Accounts in Collection**
- 1 or more accounts in collections: Approved with increased deposit
- 3 or more accounts in collections: Must have less than 3 accounts in collections

*Calculation excludes accounts less than $100, medical accounts and student accounts.
Rental Screening Requirements

**Rental History**

**Evictions**
- Any eviction judgments within the last 2 years
- Any eviction judgments within the last 5 years

**Criminal History**

No Felonies or Misdemeanor convictions related to fraud, drug related, or violent crimes against person, properties, or communities within the past 7 years

- **Must have no evictions within last 2 years**
- **Approved with increased deposit**