



### *Apartment Application Criteria*

We are an equal opportunity housing provider. We fully comply with the Federal Fair Housing Act. We do not discriminate against any person because of race, color, religion, sex, handicap, familial status, or nation origins. We also comply with all state and local fair housing laws.

**Application Process.** We evaluate every apartment application in the following manner: each applicant or occupant 18 years of age or older must submit a separate rental application and completely answer all questions on the form. You must pay the nonrefundable application fee. We will determine whether, from your responses to the application questions, you qualify for the apartment. If you do not, we will reject your application. If you meet our criteria and the information that you have provided us has been verified, we will approve your application. This process normally takes one day. **Upon approval, payment of the security deposit is required to hold an apartment.**

#### **CREDIT**

All credit status will be checked through the appropriate Credit Bureau. Your credit record must be satisfactory. If your credit report shows any current unpaid debts, your application may be rejected. A previous bankruptcy that has been fully discharged will not automatically disqualify an applicant. Individuals actually involved in personal bankruptcy action will be rejected.

#### **RESIDENTIAL/RENTAL HISTORY**

Verification of the previous 12 months residential history (living with relatives, parents, dormitory, etc.) and/or rental history is required. If you are currently under eviction or you have ever been evicted or sued for any lease violation, your application will be rejected.

#### **EMPLOYMENT**

Employment must be verified, including salary amounts and start date. If the applicant is not employed, they must show proof of having the equivalent of 12 months rent in liquid assets or proof of a source of income. Including a current check stub with your application will help expedite the application process.

#### **GROSS MONTHLY INCOME**

Each applicant's gross income **MUST BE VERIFIED**. Each applicant must provide a current check stub with which current income can be verified. If a check stub is not available, phone or written verification of income must be obtained. Self-employed individuals must provide copies of tax returns, bank statements, contracts, 1099's or copies of other forms deemed necessary to establish an adequate source of income. Non-reported or "under the table" income will not be included when calculating gross monthly income.

Required monthly income is \$1500 for a 1 bedroom and \$2200 for a 2 bedroom.

#### **CO-SIGNER/GUARANTOR**

If you do not meet one or more of the above criteria, you may be able to qualify for an apartment if you can get third party guarantee your lease. The guarantor must pass the same application and screening process that you must pass, except that we will deduct the guarantor's own housing costs before applying his or her income to our income standard.

By signing the rental application, you declare that all of your responses are true or complete and authorize D&P Communities to verify this information. Any false statement supplied to D&P Communities can lead to rejection of your application or immediate termination of your lease.

If we are unable to verify, or if your application is deficient in any of the above categories, your application may be rejected by D&P Communities. PLEASE TAKE YOUR TIME AND FILL OUT YOUR APPLICATION THOROUGHLY TO INSURE TIMELY PROCESSING.