

# Rental Criteria

We are an equal opportunity housing provider. Accepted applicants will be required to sign a rental agreement or holding statement and pay a holding fee.

## **Positive Identification:**

Requirement: Valid government issued photo identification is required of all applicants.

## **Rental History Criteria:**

Requirement: 12 months valid, verifiable rental (mortgage or military housing) history. If rental history is less than 12 months then an increased deposit will be required. Lack of, limited, or negative rental history may result in a denied application.

### Deniable Factors:

3 or more late payments, NSF checks and/or noise complaints within a 12-month rental period.  
Unfulfilled lease obligations.  
Balance owing to a landlord (for rent or damages).  
Unpaid (and/or non-disclosed) eviction.  
Falsification of the rental application.

## **Income Requirement Criteria:**

Requirement: Verifiable monthly income equal to or greater than 3 times the rental amount.

Income that is 2.5 – 2.99 times the rental amount will require an increased deposit

Income that is less than 2.5 times could result in a denied application.

Proof of income required prior to move in. Valid proof includes but is not limited to current paystubs, tax returns, W2's, I20's (International Students), verbal verification from payroll department, Leave and Earning Statements (military) or bank statements.

### Deniable Factors:

Lack of proof of income (or falsification of income information).

## **Credit History Criteria:**

Requirement: At least 2 accounts established for 1 year and in good standing

Derogatory credit history (past due accounts, collections, judgments, tax liens, charge off – excluding medical debt) in excess of \$500 will result in an increased deposit.

Past due or foreclosed mortgage will result in an increased deposit.

Discharged bankruptcy will result in an increased deposit.

Paid rental collection and/or judgment will result in increased deposit.

Final recommendation will also be dependent on income, rental & employment history.

### Deniable Factors:

Open Bankruptcy.

Unverifiable (and/or falsified) social security number.

Unpaid rental collection or judgment.

## **Employment History Criteria:**

Requirement: 6 months of employment with current employer or in same field of work

Employment that is less than 6 months may require an increased deposit.

Employment requirements will be waived for retired and self-employment applicants.

However, most recent tax returns will be required for verification of income.

Employment requirement will be waived for international students. An I20 will be required for verification.

Military personnel will be required to provide L.E.S. for proof employment.

Final recommendation will also be dependent on rental, credit history and income.



**Public Records Criteria:**

Requirement:

Eviction and criminal records searches will be conducted.  
Criminal search includes felony and misdemeanor offenses.

Deniable Factors:

Verified (unpaid) eviction.

Failure to disclose eviction or criminal records.

Verified name and date of birth match on criminal conviction for the following offenses (disclosed or not):

- Murder (1st and 2nd degree) Kidnapping (All counts)
- Manslaughter (1st degree) Theft (1st & 2nd degree)
- Assault 1st, 2nd & 3rd degree) Burglary (1st, 2nd degree & vehicle prowling 1st degree)
- Robbery (1st & 2nd degree) Malicious Mischief (1st degree)
- Rape (All counts) Arson (1st, 2nd degree & Reckless Burning 1st degree)
- Child molestation (All counts) Delivery or Sale (All counts)
- Rape of a child (All counts) Possession with intent to Deliver (All counts)

Additional screening information will be obtained by a third-party:

MOCO Inc, 800-814-8213, info@moco-inc.com

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