

Applicant Name: _____

Residential Application Criteria *****Howard's Apartments Only*****

	<u>Qualifying Criteria</u>	<u>Conditionally Qualified</u>	<u>Condition to approve</u>	<u>Not Qualified</u>	<u>Approved / Denied</u>
1.	Complete Application & Fee Paid:			Incomplete or falsified application or application fee not paid in full.	
2.	Checking of Credit Report:			An outstanding balance greater than \$1000.00 or any current delinquency of 90 days or more. <u>Medical debt is excluded.</u>	Verified <input type="checkbox"/>
3.	Criminal History: No conviction of a violent or sexual crime or any felony.			Conviction of a violent or sexual crime or felony depending on the nature of the offence	
4a.	Home Owner: Mortgage in good standing	a. Less than 60 days delinquent on mortgage b. More than 60 days	a. DoubleDeposit b. Cosigner AND		
4b.	Rental History: 2 years good verifiable rental history.	Less than 2 years good verifiable rental history.	Cosigner	Poor Rental History / Prior Landlord would not rent again.	
	Rent Payment History: No payments 5 or more days late.	1 or 2 late payments in 1 year that were 5 or more days late.	Cosigner or Double Deposit	3 or more late payments in 1 year that were 5 or more days late.	
	Lease Violations: No Lease Violations.	One Lease Violation.	Double Deposit	a. More than 1 Violation for Unauthorized Pet or Tenant or for Smoking. b. 3 Violations of any type during one lease term. c. Hostility toward landlord.	
	Balance due to Landlord:			Unpaid balance owed to landlord	
	Eviction: No past or current Eviction			Past or current eviction	
5.	Household Income: of at least 3 times the rental amount.	a. Household income less than 3 times rental amount. b. Liquid assets equal or greater than 1 year of rent.	a. Cosigner b. Double Deposit		
6.	Supporting Documentation: Provide: a. Most recent checking & savings bank statements with full name. b. Most recent, full months income, or if self-employed, most recent tax return (<i>or proof of liquid assets per line 5.</i>) c. Valid vehicle registration. d. Legible copy of government issued ID.	a. No bank account b. Not employed c. No car	a. Cosigner b. Cosigner (excludes those using liquid assets or Household income qualifies) c. 2 nd form of ID	d. No government issued ID	

Applicant Approved up to \$_____ in Rent per month

Total Household Income: \$_____