

## **Property Rental Requirements**

### **Pet & Smoking Policy:**

- No pets allowed.
- No smoking inside the home.

### **Rental History:**

- No evictions on record.
- Less than 12 months of rental history may require a higher deposit.
- Deniable factors:
  - More than 2 late rent payments in 12 months.
  - More than 1 noise complaint in 12 months.
  - Broken lease agreements.
  - False or inaccurate application information.

### **Income Requirements:**

- Rent should not exceed 33% of gross monthly income.
- Not meeting this may result in a higher deposit or denial.
- Deniable factors:
  - No proof of income.
  - Falsified income information.
  - Inability to meet income requirements.

### **Employment History:**

- 12 months with current employer or in the same field.
- If not met, security deposit increases by \$250.
- Exceptions:
  - Retired/self-employed: Tax returns or bank statements required.
  - Military: Must provide L.E.S.
  - International students: I-20 required.

### **Credit History:**

- Minimum 600 credit score.
- 550–599 may require a higher deposit or cosigner.
- Bankruptcy discharge, paid rental collections/judgments may require a higher deposit or cosigner.
- Deniable factors:
  - Unpaid rental collections/judgments.
  - Unverifiable Social Security Number.
  - Open bankruptcy.

- Liens/judgments over \$1,000.

**Public Records:**

- Eviction and criminal records check required.
- Deniable offenses include major crimes such as murder, assault, theft, burglary, robbery, arson, drug-related charges, and sex offenses.

**Cosigner Requirements:**

- Must not spend more than 33% of gross monthly income on rent.
- Must not have active liens, judgments, or recent bankruptcies.

For questions, call **Hall Property Management** at **765-720-8420**.