



## APPLICATION QUALIFICATION STANDARDS

**Fair Housing** | OneWall Communities complies with the Federal Fair Housing Act. OneWall Communities does not discriminate on the basis of race, color, religion, national origin, sex, familial status or disability, or any other basis protected by applicable state, Federal, or local fair housing laws.

**Applications** | OneWall Communities requires all applicants over the age of 18 to complete an application. Applications containing untrue, incorrect, or misleading information will be declined.

**SSN** | Applicants without a physical Social Security Card can provide a formal letter from the Social Security Office verifying their number. If an applicant does not have a social security number, a valid VISA must be provided.

**Income Requirements** | A gross monthly household rent-to-income ratio of 36% is required alongside Proof of Income to qualify for an apartment home. Three (3) most recent pay stubs are acceptable Proof of Income. YTD earnings and stability are reviewed for applicants with unpredictable and potentially frequent income gaps.

**Guarantors** | Guarantors (aka Co-Signers), if applicable, must have a gross monthly income of 5x the monthly rent and will only be granted for situations involving insufficient income only. Proof of income is required for approval.

**Credit History** | A credit report will be run on each applicant. Unsatisfactory credit history, such as bad debts, late or unpaid payments, or bankruptcies may disqualify an applicant.

**Criminal History** | A criminal history report will be run on each applicant. OneWall Communities reserves the right to decline applicants for both violent and nonviolent crimes.

Nothing set forth in these Qualification Standards is a guarantee by OneWall Communities that residents of this community have not been convicted or plead guilty or "no contest" to any misdemeanor or felony.

**Rent/Mortgage Payment History** | Any legal judgments, evictions, or skips may result in a declined application. Outstanding rental balances with OneWall Communities will result in a declined application. OneWall Communities may require Previous Landlord Verification as a part of the application process.

**Occupancy Standards** | OneWall Communities adheres to all standards governed by state, city, and local ordinances. Please ask the Management office for more details.

