

Application Criteria

Applicants must be at least eighteen (18) years old to be considered for residency. They will be screened for income, credit, criminal, and rental history.

Income – 2.5 times the monthly rent amount

- All sources of income must be verifiable.
 - Housing assistance payments and student loans are not considered an income source.
- Income may be verified by providing the following:
 - Verification of Employment by Employer (Management will contact Employer directly for Verification).
 - Employment paystubs from the past 2 months of employment.
 - Bank statements from the past 2 months.
 - Other forms of verifiable income are to be provided upon request.
- Applicants with less than 2.5 times the monthly rental income will be required to find a guarantor.

*Eighth Street Manor, Redwood Estates, Savanna Apartments, Silver Oaks Townhomes, and Stetson Village are 2 x's the monthly rental amount.

55+ Communities-

Eighth Street Manor, Redwood Estates, Savanna Apartments, Silver Oaks Townhomes, and Stetson Village occupants must be 55+.
*Savanna Apartments must meet the income qualification.

Credit History- 600+ Credit Score

- Credit History: Credit Reports containing a history of late payments, judgments, bankruptcies, collections, and closed accounts are all grounds for denial of the application.
- If any balance is owed to a previous rental or utility company, that balance must be paid in full, and a receipt must be provided, before being approved to rent an apartment or townhome.
- Any applicant with an unfavorable credit history will be required to find a guarantor.

Other

- The guarantor must meet the 700+ credit score and the income requirements of 4 times the monthly rent to be approved.
- When multiple Applicants apply as a group for one apartment, at least one Applicant must meet the credit and income criteria.

*Covington Place Apartments and Dock 9 must meet a 500+ credit score.

Criminal History

- Applicants who have been convicted of, or who plead guilty or no contest to felonies or gross misdemeanors for certain offenses, including, but not limited to, homicide, assault, robbery, theft, burglary, attempted murder, manslaughter, domestic violence, and drug activity, may be denied. Applicants may be offered an opportunity to furnish qualifying information regarding their criminal background.
- Criminal history involving Sexual Offenses is grounds for immediate denial of the application.
- Applicants with dependents in the household with a record of offenses listed above may be denied.

Rental/Housing History – Positive Reference

- Applicants must provide, at least, for the past two years, or their residence history if available.
- An applicant's past residence history must be verifiable, and verification must indicate a positive residence history. Verification must be by the apartment community, company, or organization. An individual cannot verify rental history unless proof of payments on a timely basis can be confirmed.
- Applicants with an unlawful detainer (eviction) may be denied.
- Applicants with a history of habitually late payments may be denied.
- Applicants with negative rental references, such as a lease violation, property damage, disturbing the peace, etc., may be denied.
- Applicants with a mortgage and no previous verifiable rental history must be able to verify mortgage or home ownership. This may be verified via credit reports or formal written documentation of home ownership.

Occupancy Standards

- Only Adults (age 18+) are considered lessees.
- There is a maximum limit of 2 (two) occupants per bedroom occupancy standard. There may be circumstances that allow an exception to the occupancy standard. Management will evaluate such requests on a case-by-case basis.
- Dependents under the age of eighteen (18) are not included in the application process.

***Campbell Properties has the right to deny any applicant based on the above criteria or for any other reasonable cause.
Application Criteria are subject to change.***