



Statement of Rental Qualification Policy

Thank you for your interest in becoming a resident with ERGS Properties. When renting our apartments, we consistently abide by the following guidelines:

ERGS Properties is an equal opportunity housing provider. ERGS Properties fully complies with the federal Fair Housing Act, and does not discriminate against any person because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation or ancestral heritage. ERGS Properties also complies with all state and local fair housing laws.

Age Requirements. Lease holder(s) must be 18 years or older. All occupants 18 years and older must complete an application for a background check.

Occupancy Guidelines. Two persons per bedroom plus one maximum occupancy.

Application Process. Once a completed rental application and the appropriate application fees are received, a credit report and background check will be run and income and rental references will be verified. Based on the information received, a point value will be assigned to the following rental criteria: credit, income, and rental history. The applicant's overall score (0-10) will determine if the applicant is approved/denied, requires an additional security deposit or co-signer, is required to pay 6 months in advance, or qualifies for a move-in special (if offered at that time).

Denial. In the event an applicant does not qualify, the admin fee is refundable. Should the applicant fail or refuse for any reason (other than caused by ERGS) to occupy their assigned apartment by the agreed upon date, ERGS will retain the admin fee. Should an applicant be denied based on inability to qualify, the entire application is denied, including any co-applicants. There is a waiting period of 90 days before you are eligible to reapply.

Accommodation/Modification. At any time during your residency with ERGS, you may request an accommodation and/or modification of our rules and/or property when necessary. All requests must be submitted in writing. It is the responsibility of the resident to submit such requests. Office staff is available to assist in filling out these forms upon request. (e.g.- shower grab bars, service/assistance animals, etc.)

Rental Criteria. All applications will be scored based on the following criteria:

Criminal History. A criminal background check is required for all persons 18 years and older. Applicants who have a criminal history of sexual misconduct will be denied. Felonies and other criminal convictions regarding violent crime, theft, and drug sales and/or manufacturing will be evaluated by management, and may be grounds for denial in the interest of keeping our communities safe.

Credit (0-5 points). Point values for credit are determined by the applicant's FICO score. If there is more than 1 (one) applicant the FICO scores will be averaged. Applicant(s) will be denied if they owe any monies to a landlord or property management company. Applicant(s) will be denied if an eviction exists on their credit history.

Income (0-3 points). Point values for income will be determined by monthly gross income. Applicants must provide documented proof of income. Wages earned, social security/pension disbursements, other income and child or alimony supports are considered income. Income values below two times the rent will result in denial of application.

Rental History (0-2 points). Rental history must be obtained from a landlord, property management company, or mortgage company. Credit given is based on the most recent 24 months of verifiable rental history. Verifications provided by a relative will not be awarded credit. Applicants with a history of evictions or outstanding balance owed to a landlord will be denied.

Cosigner Applicant must meet minimum qualification to be offered a cosigner. All cosigners must pay the application fees and undergo the same application process. Cosigners will be a responsible party for the entire tenancy of all residents in the household. A cosigner cannot be in a current lease agreement with ERGS. A cosigner must have an overall score at least 8 points based on the above rental criteria. No exceptions!

