



All applicants must meet the following criteria to lease from a Harvest Property Management community:

Household Monthly Income:

- All applicants must provide proof of income prior to being approved. Acceptable proof of income includes:
 - One (1) months' paycheck stubs
 - Checking/savings account statements showing deposits for the last (3) months
 - Income tax forms (1099, w-2) showing income from the past year
 - Financial Aid award letters from an accredited institution of higher learning
 - Employment offer letter from a verifiable employer
- The applicants verified household income must be at least three (3) times the monthly rent prior to any discounts or monthly concessions in order to qualify.
- Applicants with a verified household monthly income less than three (3) times the monthly rent may be approved with conditions.

Credit Scores:

- Applicants with credit scores must be 600 or higher in order to qualify.
- Applicants with credit scores between 200 and 599 may be approved with conditions.
- Applicants with credit scores 199 and lower will not qualify.

Bankruptcies:

- Applicants with any discharged bankruptcies within the last 5 years may be approved with conditions.
- Applicants with open bankruptcies will not qualify.

Utility Accounts:

- All utility accounts (electric, gas, trash, water) must be in good standing to qualify.

Accounts in Collections (Excluding: accounts with a balance of less than \$750, medical and educational accounts):

- Applicants with two (2) or fewer accounts in collections will qualify.
- Applicants with three (3) to five (5) accounts in collections may qualify with conditions.
- Applicants with more than six (6) accounts in collections will not qualify.

Rental History:

- In order to qualify, applicants cannot have any evictions within the last five (5) years.
- Applicants with evictions longer than five (5) years may be approved with conditions.
- Any applicant who owes a balance to a landlord will not qualify.

Criminal History:

- Those with felony offenses within the last seven (7) years will not qualify.
- Felony offenses over seven (7) years ago may qualify with conditions.
- The following misdemeanor offenses within the last five (5) years will not qualify:
 - Any Criminal Mischief
 - Any Dishonesty/fraud
 - Any Drug possessions
 - Any Drug trafficking/manufacturing
 - Any Crimes against persons
 - Any Crimes against properties
- The following misdemeanor offenses within the last five (5) years may qualify with conditions:
 - Alcohol
 - DUI
 - Marijuana possession
 - Crimes against society
 - Financial non-violent
 - Non-violent
 - Sexual
 - Violent
 - Weapon
- Anyone who is required to be listed on the following registries will be denied:
 - National Sex Offender
 - FAC/terrorist database records
 - Violent Offender
 - Drug Offender

Co-Signers:

- Co-signers must have a verified household income at least five (5) times the monthly rent prior to any discounts or monthly concessions and be approved without conditions.

