



Qualification Standards

Fair Housing Commitment

OneWall Communities strictly complies with the Federal Fair Housing Act and all applicable state and local laws. We do not discriminate based on race, color, religion, national origin, sex, familial status, disability, or any other protected class.

Application Requirements

All individuals aged 18 or older must complete a rental application. Providing false, misleading, or incomplete information may result in denial.

Identification & Social Security Number

Applicants must provide a valid form of government-issued photo ID. If a Social Security Number is not available, a formal letter from the Social Security Administration or a valid U.S. Visa may be accepted.

Income Requirements

Applicants must demonstrate a gross monthly household income of at least three (3) times the monthly rent. Income can be verified using the most recent three (3) consecutive pay stubs, tax returns, benefit award letters, or other verifiable sources.

- *Income derived from sources such as housing vouchers, child support, social security income, or disability payments are accepted.*
- *A minimum income floor may apply to ensure rent affordability at market rate levels. A guarantor may be required if the applicant's income does not meet the minimum threshold.*

Guarantors

Guarantors are only accepted when the applicant's credit is insufficient. Guarantors may not reside in the home and must show a gross monthly income of at least five (5) times the monthly rent and a minimum credit score of 700.

Credit History

A credit report will be obtained and reviewed for all applicants. Applicants with low credit scores or no credit history may still qualify with conditions unless there is evidence of negative credit history, such as utility collections, collection accounts, etc.

- *Medical debt and student loans are not considered.*

- *Applicants with no credit or a “thin file” are still eligible and will not be denied based on this factor alone.*
- *Credit screening criteria may be adjusted if an applicant’s poor credit history is related to a disability*
- *Minimal or poor credit history due to domestic violence, dating violence, sexual assault, or stalking will not be considered.*

Rental History & Evictions

Evictions that occurred within the last 3 years may result in denial. In evaluating prior evictions, we will consider whether the case was dismissed, settled without judgment, or related to no-fault circumstances. In these instances, evidence of an eviction will not be reason for denial.

Criminal History

Criminal background checks will be conducted. We consider the type of offense, severity, and how recently the conduct occurred. Arrests that did not result in a conviction will not be considered.

- *Applicants will not be denied for offenses unrelated to tenancy or those where mitigating factors or rehabilitation apply.*
- *An accommodation may be required if the criminal activity is related to an applicant’s disability*
- *Applicants will not be penalized for criminal history stemming from experiences related to domestic violence, sexual assault, or stalking.*

Occupancy Standards

Occupancy limits follow state and local laws. Please speak to the management office for specific guidelines.

Dispute Process

Applicants who are denied will receive a written notice outlining the reason(s) and may dispute the decision by submitting additional documentation or clarifying information within 5 business days of the denied application.

