Thank you for choosing to apply to rent with OCF Realty!

Please read the below information and instructions fully.

Rental Criteria:

Applications are reviewed based on several factors, including rental history, income, employment, criminal and eviction history, and credit history. While we take all criteria into consideration, credit history plays the most significant role in our decision-making process.

1. Credit history: Applicants should demonstrate a consistent record of on-time payments and responsible credit utilization.
2. Applicants should have a combined gross monthly income equal to at least 3 times the monthly rent, unless a housing subsidy (such as a PHA voucher) covers all or part of the rent. In those cases, the income requirement will apply only to the tenant's portion of the rent. We accept all lawful sources of income, including but not limited to wages, self-employment, child support, SSI/SSDI, unemployment benefits, and housing assistance programs *such* as Section 8 or PHA vouchers. We do combine all applicant's incomes.
3. Criminal History**:** Relevant criminal convictions may be considered as part of the application review process and may influence eligibility or the approval decision.
4. An eviction within the past four years may affect your eligibility and could impact the outcome of your application.
5. If you currently have an open collection with a landlord or property management company, your application may not be approved.
6. A valid government-issued photo ID is required from all applicants.
7. Please make sure all information provided is accurate. If any material details are found to be incorrect, we will not move forward with your application.
8. Security Deposit requirements may vary depending on application strength.
9. If you are a registered sex offender; your application may be denied.

NOTICE: Your application will not be denied solely because you have an eviction record or solely because your credit score, in whole or in part, from a tenant screening report which falls below a specific numerical threshold. Additionally, your application will not be denied based in whole, or in part, on the following:

1. Credit information or credit report, tenant screening report, or any other consumer report demonstrating a failure to pay rent or utility bills during COVID-19 emergency periods (March 1st, 2020 to December 31st, 2020)
2. The following events in an eviction history or eviction record:
   (a) any eviction proceeding pursuant to Pennsylvania law, or other equivalents in other states, that did not result in a judgment in favor of the plaintiff; or

(b) any sealed record of an eviction proceeding; or
(c) any eviction judgment against you that has been vacated or marked satisfied pursuant to Pennsylvania law; or
(d) any eviction case filed, or eviction judgment that was entered, four or more years before the application to rent was submitted;
(e) an eviction proceeding brought against you during the Covid-19 emergency period, other than an eviction based on violent or dangerous criminal activity that resulted in a judgment against the tenant.

Next Steps:

Each occupant, age 18 and above, must complete an application and pay a non-refundable application fee of $50.

An incomplete application may result in another applicant being approved while we wait for your information. Applications with more than one applicant will not be considered complete until all parties have applied and all required supporting documentation has been received.

In the case where we receive more than one application for a property, we will process all completed applications.

Once we receive your completed application, we will notify you of the results within one business day.

The property will continue to be marketed until a tenant is approved and the first month's rent is paid.

If your application is denied, you may notify us by written or electronic means of your intent to dispute or request reconsideration of the denial within forty-eight (48) hours after receiving the denial. Thereafter, you may provide to us within seven business days, and we will consider the following (as applicable to your situation):

- **Income & Employment**: Recent pay stubs, employment verification letter, tax returns (if self-employed), bank statements showing income deposits, or proof of additional income (e.g., child support, Social Security, pension).
- **Credit History**: Letter of explanation for negative items, proof of paid debts or settlements.
- **Rental History**: Landlord reference letters, proof of past rent payments, or documentation showing an eviction was dismissed/resolved.
- **General Support**: A letter of explanation outlining changes in your circumstances (such as a new job, or paid debts).