

Non-Active Duty Rental Criteria

Thank you for considering Fort Drum Mountain Community Homes as your new home. Fort Drum Mountain Community Homes adheres to all Federal, State, and Local Fair Housing laws. The following residency standards are in place to assure our compliance with these laws, and all resident applications will be considered using these standards. Each applicant must meet the rental criteria in order to qualify.

Documentation of Income:

To minimize the security deposit required, applicants must have a verifiable gross monthly income of at least two times the monthly rent. Documentation of income is required and can be provided in the following formats including but not limited to:

Consecutive Pay Stubs	Bank Statement/s	Tax Returns (Form 1040)
Retirement Income/Savings	Military Housing Allowance	W-2 or 1099 Forms

Applicants who do not meet the credit and income requirement may qualify with a co-signer or guarantor.

Rental Scoring:

The property utilizes a third-party rental scoring agency to ensure an objective and consistent review of all non-active duty applicants. Please review the [SafeRent Solutions VantageScore 4.0 & Your Rental Application](#) document for details about what can impact your rental score. Some states allow the use of a portable tenant screening report within 30 days.

Criminal History:

Criminal history will be verified for each occupant 18 years and older through a third-party agency. Convictions may result in a decline of the application. Examples of potential disqualifying convictions include but are not limited to those involving homicide, kidnapping, arson, weapons, sexual acts, or distribution of drugs, etc. To qualify as a resident, each occupant 18 years and older must pass all applicable criminal history checks. Some states have limits on the use of criminal background history. In addition to our criminal history verification, as most homes require installation access, the installation reserves the right to run their own background check using current installation standards.

Application Process:

Rental scoring is completed within 90 days of the expected move-in date. An application fee of \$20 is due for each occupant aged 18 years and older. At the applicant's request, the leasing team can complete rental scoring earlier. However, it will be conducted again within 90 days of the expected move-in date at the applicant's expense. Applications with inaccurate or false information will be declined.

Security Deposit:

A security deposit between \$500 and one month's rent will be collected at the time of lease signing based on your credit screening results.

Appeal Eligibility:

Applicants may submit an appeal if they believe their rental application was declined due to incorrect or outdated credit information, errors in criminal background records, or special circumstances such as identity theft. A free copy of your consumer report is provided with the Adverse Action Letter and you can contact SafeRent Solutions to dispute any information on your consumer report that you believe is inaccurate by contacting: SafeRent Solutions, P.O. Box 3890, Coppell, TX 75019, by email Consumer@saferentsolutions.com, or by phone 888-333-2413.

Guarantors:

Guarantors must complete an application and meet higher income and credit requirements including verifiable gross monthly income of at least three times the monthly rent to qualify.

Lease Renewals:

Lease renewals are not automatic and are subject to eligibility and/or availability. A notice of renewal or non-renewal will be provided 30-60 days prior to lease expiration date. Lease renewals will outline the terms and conditions for the renewal including any changes to rent or term.