



## Rental Application Requirements

The Troy Community Land Bank is committed to providing safe, quality, and affordable housing. To ensure a consistent and fair process for all applicants, the following minimum requirements apply to all rental applications.

### Income Requirements

Applicants must demonstrate the ability to afford the rent.

- Household income should be at least **three (3) times the monthly rent**
- Income may include employment wages, self-employment income, retirement benefits, disability income, housing assistance, or other verifiable sources
- Applicants may qualify with **other reliable sources that cover rent**, such as:
  - Housing Choice Vouchers (Section 8)
  - Other rental assistance programs
  - Verified third-party payments
- All income must be **documented and verifiable**

### Credit Requirements

- A **minimum credit score of 580** is required for all applicants
- Credit reports will be reviewed for overall financial responsibility, including payment history and outstanding obligations

### Rental History

- Applicants must demonstrate a **clean rental history**
- This includes:
  - Proof of rent payments for the past **3 months**.
  - No history of nonpayment of rent
  - Positive references from prior landlords when applicable

### Pet Policy

- A maximum of **one (1) pet per household** is permitted
- Pets must comply with all property rules and local regulations
- Additional requirements, fees, or restrictions apply depending on the property based on our pet policy

### Emotional Support Animals (ESA)

- Emotional Support Animals are not considered pets under applicable law
- Applicants requesting an ESA must provide **appropriate documentation for a medical professional**, which may include:
  - Verification of a qualifying disability
  - Documentation showing the relationship between the disability and the need for the animal
- All ESA requests will be reviewed in accordance with Fair Housing laws

### General Screening Criteria

All applicants are subject to a comprehensive screening process, which may include:

- Identity verification
- Background checks as permitted by law
- Review of application completeness and accuracy

### Equal Housing Opportunity

The Troy Community Land Bank complies with all federal, state, and local fair housing laws. Applications are reviewed consistently and without discrimination.