



Application Screening Process

I appreciate your interest in applying for one of our rental homes! We will work diligently to process your application quickly, usually within 24 hours. We use a tenant analytical scoring model, which has been developed to eliminate subjective decision-making from the screening application process. The scoring model uses a scoring range of and is compiled from information submitted by the tenant via this application. The application data is confirmed and verified with documented information required of the potential resident, employers, previous landlords, credit bureaus, and public criminal records. Data is tabulated based on years of employment, income-to-rent ratios, credit history, past tenant history, evictions, foreclosures, bankruptcies, and criminal background. The outcomes of these categories create numeric values totaled for a tenant score, which must exceed the demographic score value for acceptance. If multiple tenants are in contention for the same property, then the tenant with the higher score prevails. Misrepresentation or inconsistency in the application or supporting information will result in an automatic denial of your application. Every occupant 18 years or older MUST fill out a separate application (even if married) and pay the application fee.

Below are the items that Oz Accommodations will check when we screen an application.

A. Credit History.

The following will result impact negatively your score for acceptance: (1) a bankruptcy closed a minimum of 12 months from the date of your application; (2) a foreclosure within the past two years; (3) a negative credit history after bankruptcy; or (4) over five current negative credit accounts. Medical bills and student loans have a minimum negative impact. If you are in a bad credit situation, a co-signer with good credit who scores strongly in all other areas may apply to you. The co-signers credit score needs to be a minimum of 740, and his/her income needs to be at least one times the amount of his/her monthly rent plus three times the rent for the home for which you are applying.

B. Rental History.

We will contact your current and prior landlords to verify (1) your rental payment history, (2) your history of taking care of the rental unit, (3) your relationship with your prior landlords and other tenants, and (4) your history of following their rules and regulations. A prior eviction filed within the last four years, unpaid rent or mortgage, negative landlord reference, or misrepresentation could result in an automatic denial or lower overall score. Applicants with evictions over four years that have been paid in full, along with an excellent rental history since then and excellent scores in all other areas, will be considered. Applicants who have outstanding mortgage payments past due will be denied, as this is regarded as a negative mortgage history.

C. Income History.

We will verify your employment history with your current employer if you have been a full-time college student during the 2-year period, the requirement for consistent job history will be waived with proof of schooling. (Financial Aid Award Letters may serve as proof of education.) We consider your income-to-rent ratio as a factor in the total score. This amount can include all applicants. All income must be verifiable. If you own a business, you must provide tax statements and current year-to-date Profit and Loss Statements. You must provide proof of benefits if the income is from social security, SSI, AFDC, retirement, student loans, or child support. A strong employment history for at least four years will increase your applicant score.

D. Criminal History.

We will complete a Criminal History check. A prior felony that was not discharged a minimum of seven years before the date of your application will impact your score.

Please also review our Pet Policy before applying if a pet will be living in the home with you.