

Tenant Qualification Criteria

At TXC Realty, our goal is to place qualified residents who will care for the property, fulfill lease obligations, and maintain a positive rental experience for both the resident and property owners. All applicants are evaluated using the same standards in accordance with Fair Housing laws.

General Qualification Requirements

- Applicants must provide a valid government-issued photo ID.
- All occupants over the age of 18 must complete a separate rental application.
- Applications must be completed in full before processing.
- Application fees are non-refundable.

Income Requirements

- Combined gross monthly household income should generally be at least 3 times the monthly rent.
- Proof of income is required and may include:
 - Recent pay stubs
 - Bank statements
 - Offer letters
 - Tax returns
 - Proof of self-employment income

Credit History

- Credit history will be reviewed as part of the approval process.
- Credit scores alone do not automatically determine approval or denial.
- Outstanding utility balances, landlord collections, excessive late payments, or unpaid housing-related debt may negatively impact approval.

Rental History

- Positive rental or mortgage history is required.
- Previous evictions, lease violations, unpaid landlord balances, excessive property damage, or repeated late payments may result in denial.

- Current and previous landlord references may be verified.

Background Screening

- Criminal background checks are performed in accordance with applicable laws.
- Certain criminal history may result in denial depending on the nature, severity, and timing of the offense.

Employment Verification

- Employment and income may be verified directly with the employer.
- Self-employed applicants may be required to provide additional documentation.

Pets

- Pet approval is property specific.
- Breed, weight, age, and quantity restrictions may apply.
- Additional pet deposits, pet fees, and/or monthly pet rent may be required.

Additional Factors

The following may also be considered:

- Number of occupants
- Smoking status
- Bankruptcy history
- Debt-to-income ratio
- Ability to begin lease within required timeframe

Conditional Approvals

Some applicants may qualify with additional conditions such as:

- Increased security deposit
- Qualified guarantor/co-signer
- Advance rent payment

TXC Realty complies with all Federal Fair Housing laws and does not discriminate based on race, color, religion, sex, national origin, familial status, disability, or any other protected classification under applicable law.