

EQUAL HOUSING OPPORTUNITY

Our communities do not discriminate based on race, color, sex, religion, disability, familial status, sexual orientation, national origin, ancestry, age, marital status, source of income, medical condition, gender, gender identity, gender expression, genetic information, immigration status, citizenship, primary language, military or veteran status, domestic or sexual violence victim status, or any arbitrary basis.

Qualification for Residency

Residency at a Knickerbocker leased property is based on income, credit/rental history, and criminal history. All three factors are equally considered, and applicants must meet all three standards independently for final qualification.

Credit / Rental History

Credit and rental information are evaluated as part of the qualification process. A rental score is calculated based on your payment history, length of payment history, account status, number of accounts, write-offs, collections, and any bankruptcies.

Positive payment history, such as consistent payments on trade lines (e.g., credit card accounts, loans, mortgages) is weighed against negative accounts (e.g., collections, bankruptcies). A greater number of positive accounts leads to a favorable score, while negative payment history results in a lower score. We exclude certain negative items from consideration, including:

- Medical collections
- Education debts
- Paid/settled collections
- Collections with balances below \$150

An adverse score alone is not grounds for disqualification. If your total negative debt is below \$750, you will not be disqualified based on the score. Medical collections, paid debts, or small collection amounts are excluded from this assessment. Landlord-tenant judgments may affect your score based on age and disposition.

Income Requirements

To qualify, your gross monthly income must be at least 3 times the monthly rent (or 2.75 times for conditional qualification). Income must be verified before approval. Only verifiable income will be accepted, and undocumented income (such as cash deposits) will not be considered.

Criminal History

Criminal background checks are conducted for all applicants who meet the screening criteria. Criminal convictions are not automatic grounds for rejection; we consider the nature, severity, and age of the offense to determine if the applicant poses a threat to resident safety or property.