

How to Qualify for a Property

At **Allegiance Property Management (APM)**, we are committed to providing a fair and transparent application process for all prospective residents. Applications are reviewed in accordance with federal, state, and local laws, as well as the REALTOR® Code of Ethics.

Please note: Allegiance Property Management represents the landlord only.

Step 1: Submit Your Application

All applications must be submitted online at www.allegiancepm.com/vacancies.

Each adult (18 years or older) who will reside in the home must complete a separate application and pay a **non-refundable \$60 application fee**.

Step 2: Co-Signers or Guarantors

If your credit or income is limited, a qualified **Virginia co-signer** may be considered.

To qualify, they must:

- Complete a full application and pay the application fee.
 - Be a legal resident of Virginia.
 - Be listed as financially responsible on the lease.
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Step 3: Required Documents

To avoid delays, please upload the following documents with your application:

- Valid, unexpired government-issued photo ID for each applicant.
- Rental history and landlord contact information for the past three years.
- Proof of income (see Step 4 for details).
- Pet or animal photo and details (type, breed, weight, name, and color/markings), if applicable.

- Tenant's agent business card, if represented by an agent.
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Step 4: Income Verification

Income verification is handled through **Rentvine** for faster and more accurate processing. You can choose one of the following methods:

1. Connect your online bank account.
2. Connect your online payroll provider.
3. Upload a recent pay stub.

If these options are not available, we may request offer letters, W-2s, tax returns, or bank statements.

To qualify, applicants must show a **combined gross monthly income of at least three times the monthly rent**, with a maximum of two applicants combining income.

Step 5: Credit & Background Screening

All applicants must authorize a credit and background screening through **Rentvine**, which uses a **FICO® Score**.

Allegiance Property Management requires a **minimum FICO score of 670** to qualify.

Step 6: Rental History and Stability

We look for the following:

- No evictions within the past ten years.
- No unsatisfied judgments or landlord collections.
- Positive rental references demonstrating timely payments and responsible tenancy.
- At least six months of verified employment or consistent self-employment income.

- Bankruptcy must be discharged for at least two years.
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Step 7: Grounds for Denial

Applications are automatically denied if they include:

- False or omitted information.
 - Incomplete applications pending for more than three business days.
 - Evictions or landlord collections within the past ten years.
 - Bankruptcy within two years or not discharged.
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Step 8: Processing Timeline

Applications are processed on a **first-come, first-completed** basis.

Once all required documentation is received, processing typically occurs within **48 business hours**, though verification may take up to **five business days** depending on response times from employers or landlords.

Step 9: Fair Housing and Compliance

Allegiance Property Management follows all provisions of the **Fair Housing Act, Virginia Residential Landlord and Tenant Act (VRLTA)**, and the **Fair Credit Reporting Act (FCRA)**.