



How Darwin Selects a Resident

At Darwin, we take a transparent and objective approach to screening residents. This ensures we remain compliant with all Fair Housing laws and treat all applicants equally while placing responsible residents.

We use a point system across a number of key criteria and, based on the resulting score, determine whether an application is approved and if so, the necessary Security Deposit requirements. When there are multiple qualified applications for the same property, we accept the “most qualified” application, as determined by the application with the highest number of points. We take the score of either the highest individually scored applicant in the group or the group score for the two most qualified applicants in the group, whichever is higher.

Total Points & Approval Decision

Total Points	Decision
10+	Qualified
7-9	Qualified with a 50% higher security deposit
<7	Rejected



Key Criteria & Points

Income

Reject: <2x monthly rent
0 Points: >2x monthly rent
3 Points: >3x monthly rent
4 Points: >4x monthly rent

For co-applicants: sum only the top TWO applicant incomes.

For applications with co-signers: Co-signers MUST have an income 6x that of the monthly rent. 4 points if this is met, reject if not.

For applicants who pay a lump sum of the lease amount up front: +1 point for every 6 months of the lease paid up front. Cannot exceed 4 points.

Current Employment

0 Points: <1 Year
2 Points: >1 Years
3 Points: >3 Years

For co-applicants: average the points for the top TWO applicants.

For applications with co-signers: Co-signers MUST be employed at current job for >3 years or self employed for >5 years / retired. 3 points if met, reject if not.

Credit Score

0-549 or no score: Guarantor/cosigner will be required, Reject if no co-signer.
0 Points: 550-599
2 Points: 600-649
3 Points: 650-675
4 Points: 676-699
6 Points: 700+

For co-applicants: average the credit score for the top TWO applicants.

For applications with co-signers: Co-signers MUST have a 700+ credit score. 6 points if this is met, reject if not.

For applicants who pay a lump sum of the lease amount up front: +1 point every 6 months of the lease paid up front. Cannot exceed 6 points.



Bankruptcies

Reject: Open Bankruptcy
-2 Points: Within last year

For co-applicants: reject entire group if any applicant has an open bankruptcy.
For applications with co-signers: reject entire group if co-signer has any bankruptcies in the last 12 months.

Evictions Filed

No evictions allowed. Reject the entire group if there are any evictions present for any applicant.

Criminal History

Reject: Sex Offender or Domestic Violence Charge
-3 Points each: Misdemeanor in past 7 years
-4 Points each: Felony in past 7 years

If you are a prospective applicant with an ITIN #, please email leasing@darwinhomes.com and we will send you next steps.

Management Reference

4 Points: Good reference from prior landlord or management company
0 Points: Lived with friends or family previously
-4 Points: Bad / Poor reference from prior landlord or management company
-1 Point Each: For each late payment

For co-applicants: to receive points in this category, must receive one landlord/property manager reference for EVERY applicant, unless applicants have lived together previously.

For applicants who own their home: we will look at mortgage payments history from the credit report to determine points in this category.

Section 8 Vouchers

At this time we are not accepting Section 8 housing vouchers across any of our listed homes.





Owners

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Residents

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Application Scoring

Rules & Regulations

Pet Policy

Resident Portal

Company

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Locations

Austin, TX

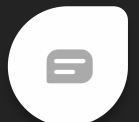
Dallas, TX

Fort Worth, TX

Houston, TX

San Antonio, TX

Waco, TX (Coming Soon)





Owners ▾ Residents ▾ Company ▾ Locations ▾ 1-833-DARWIN-1

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Need help? Let us know! partnerships@darwinhomes.com

