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## APPROVAL CRITERIA

Applications will be evaluated holistically on a case-by-case basis. Favorable factors include, but are not limited to:

- Clean criminal background (no felony convictions).
  - Where a felony conviction or plea exists, the Board shall consider: nature and severity, recency, rehabilitation efforts, and whether the offense indicates a direct threat to safety or property.
- Positive prior rental/residence history.
- Satisfactory financial history and creditworthiness.
  - The Association adopts a guideline minimum credit score of 650 as one factor in assessing financial stability.
- Sufficient, verifiable income to meet ongoing obligations.
  - The Association may consider whether the applicant's gross monthly income is at least three times the total monthly housing obligation (rent or mortgage plus regular assessments)
- Accuracy and completeness of application materials.
  - Knowingly providing false, misleading, or incomplete information on the application or supporting documents is grounds for denial.

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## LEGAL COMPLIANCE

This Policy shall be interpreted and applied consistently with:

- The Fair Housing Act (42 U.S.C. § 3601 et seq.).
- The Fair Credit Reporting Act (15 U.S.C. § 1681 et seq.).
- Florida Statutes Chapters 718 and 760.
- The Association's Declaration, Articles, By-Laws, and Rules and Regulations.

If there is a conflict between this policy and applicable law or the governing documents, the law or governing documents control.

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**This non-exhaustive summary is from the APPLICANT SCREENING AND APPROVAL POLICY adopted by the Board of Directors of Casa Costa Condominium Association, Inc. on March 10, 2026**