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Columbia Vista Applicant Screening Criteria

All applicants aged 18 and older are screened using the following criteria:

- **Minimum credit score:** 650
- **Derogatory History:** Evaluated per applicant
- **No past evictions**
- **Debt to income ratio:** Must be below 35%
- **Criminal activity:**
 - Type of offense
 - How long ago
- **Bankruptcy:**
 - How long ago
 - Amount discharged
 - Credit behavior after bankruptcy

Each application is reviewed individually to ensure the safety, stability, and long-term financial responsibility required for residency in the community.