

Rental criteria & application process

Applicant disclosure v1.0 · Effective October 1, 2026 · Georgia & Alabama

These screening criteria apply to Foxfire's market-rate long-term rentals in Georgia and Alabama. The individual history-review approach below applies in both states. Each property's current listing and written terms identify its rent, deposit, lease term, utilities, screening charge and approved pet restrictions. These criteria do not change an existing lease or apply to short-term vacation rentals. Applicable law, reasonable accommodations and housing-program requirements are preserved.

Already applied? We preserve your application date and adequate records already supplied. This update does not require another fee or automatically impose new, more burdensome requirements on a pending application. We address material conflicts with criteria previously provided before relying on them.

1. Application and fees

Each intended occupant age 18 or older submits a separate RentRedi application. A household application is complete when all required adult applications and supporting records have been received. One adult's screening does not replace another's.

Screening charges are disclosed by property, not assumed for every Foxfire rental. The current RentRedi screening charge is **\$49.99 per applicant age 18 or older** for 6410 Mableton Pkwy SW, Unit B; 5030 S Cobb School Road; and Units A, C and D at 1800 18th Court. Review the exact vendor charge and payment terms before paying; contact Foxfire first if they differ. Unit B has no separate Foxfire application or administrative fee. Any other applicable property charges must be disclosed in the listing or written terms before payment.

The complete applicable criteria must be available before screening payment. Foxfire includes the criteria link in application invitations or instructions; if the page is unavailable, request the same criteria directly. A separate signed acknowledgment is not required simply to receive the criteria.

1. Review the current unit listing, these criteria and applicable charges.
2. Schedule a tour or apply securely. A tour is available by appointment but is not required to apply. Contact Foxfire with any questions before payment.
3. Use the property's RentRedi listing or invitation for secure application and screening.
4. Provide the records needed for your applicable pathway.
5. Foxfire completes the evidence review and makes the application decision.

We collect outstanding preliminary questions together and reuse information already provided to reduce back-and-forth. Inquiry profiles and tour discussions are preliminary information; they do not replace verification through the application process.

Priority goes to the first complete household that meets the published criteria, rather than the first person to inquire or tour. Applying, paying for screening or meeting one criterion does not guarantee approval or reserve a home.

2. Income and verification

Verified recurring gross household income must be at least **3.0 times monthly rent**, subject to the assistance method below. This is a combined household standard, not a separate earnings requirement for each adult. Sources may include wages, recurring overtime and shift pay, commissions, tips, self-employment, pensions, benefits and other documented recurring income. Employment is not mandatory when another qualifying source supplies the income.

Adult incomes may be combined when each income-earning adult applies, will sign the lease if approved, and each counted source is independently verified and reasonably expected to continue. No employer guarantee of future employment is required.

Ordinary evidence periods

Source	Records reviewed
Fixed wages	About one month: 4 full weekly, 2 biweekly, 2 semimonthly or 1 monthly period.
Variable wages, overtime or shift pay needed to qualify	About two months: 8 full weekly, 4 biweekly, 4 semimonthly or 2 monthly periods, including lower/zero-pay periods where applicable.
New job or changed compensation	All available records plus independent corroboration of current compensation, start date and recurring schedule. No six-month tenure requirement.
Commissions, tips, gig or other irregular income	Ordinarily a representative six-month average when needed to qualify. Shorter history may be supported by reliable evidence of the recurring arrangement.
Self-employment or strongly seasonal income	Ordinarily a representative 12-month average with supporting records. Count business income after ordinary business expenses and before personal income tax. Shorter history requires a supportable representative amount.

Readable payroll histories or equivalent summaries may replace individual statements when they establish the same facts. We exclude isolated bonuses, reimbursements, loans, transfers and assets from recurring income, and count wages and corresponding bank deposits only once. Fixed compensation that meets the standard does not require a longer overtime history merely because overtime appears.

Three permitted verification methods

One adequate method is sufficient; you do not have to complete all three.

- **Employer:** an authorized representative reached through an independently verified channel.
- **Payroll:** independently obtained payroll records or an authorized verification service.

- Payroll plus bank-linked corroboration:** the required consecutive payroll records, independently obtained provider-linked deposits and current written confirmation of employment and usual pay.

For the third method, deposits must match at least 4 consecutive weekly, 2 biweekly, 2 semimonthly or 1 monthly payment within the applicable payroll window. The latest payroll date and latest matched deposit must each be within 30 calendar days of the final screening decision. The provider report identifies you as an account holder and payroll attributable to the employer; a forwarded screenshot alone is insufficient.

We reconcile every available overlapping payment, gross-to-net amounts, year-to-date progression, split deposits and posting differences. Your written confirmation addresses active employment, whether earnings reflect your usual work/pay arrangement, and recent or known upcoming changes. A direct HR callback is not additionally required after another adequate method.

You may use another permitted method if you cannot or prefer not to use bank-linked verification. Never give account credentials to Foxfire. Shorter job history follows the new-employment pathway; an employer’s nonresponse alone is not a failure.

Changed earnings, shorter histories and assistance

We use longer-term records already supplied to assess whether recent earnings are representative. A comparable recent monthly rate more than 25% above a supported historical average calls for targeted clarification, not automatic rejection or an income reduction. A verified pay increase or changed schedule may support the current rate. We do not average superseded compensation into that rate when a documented change explains it.

For a new job, verify start date, pay, recurring schedule and relevant start conditions. A contingent offer, possible overtime or target commission alone does not quantify recurring income. We identify specific missing facts and accept adequate alternatives. A short business history does not authorize annualizing a peak season.

For verified rental assistance, count the approved subsidy toward contract rent and evaluate the applicant’s ability to meet tenant-responsible rent, utilities and other recurring obligations under the applicable program. The ordinary 3.0-times-full-rent calculation does not replace this method.

3. TransUnion ResidentScore

Use each adult’s actual **TransUnion ResidentScore**; scores are not averaged. These published pathways address the score criterion. Other applicable criteria must also be satisfied. Foxfire does not use unpublished exceptions or improvised financial conditions to qualify an applicant.

Score pathways

Score	Review
620-850	Score criterion satisfied, subject to all other criteria.
580-619	Manual credit review with all requirements below.
Below 580	Score criterion not met unless a material report error, identity mismatch or active consumer dispute requires review to pause.
No score / unscorable	Alternative screening; no score is not an automatic pass or failure.

All requirements for scores of 580-619

- Verified combined household income of at least 3.0 times rent.
- All adopted rental-history, landlord-balance, eviction, identity and background criteria satisfied.
- No material application misrepresentation or unresolved identity discrepancy.
- **Either** 12 months of satisfactory verified housing payments, **or** limited/no rental history and 12 months of stable verified income.
- **At least one** of: household income at least 3.5 times rent; 24 months of satisfactory rental history; or liquid reserves after move-in equal to at least two months' rent.

A brief voluntary explanation and objective evidence of an isolated, resolved event may be provided. We do not request medical diagnoses or unnecessary sensitive information. These additional requirements do not apply to the 620-850 pathway. Reserves are not required when another permitted factor satisfies that component.

No-score / alternative screening requirements

For each adult without a usable ResidentScore or unable to complete standard TransUnion screening:

- Separate completed application and verified government-issued photo identification.
- 24 months of address/housing history where available.
- Current income verification and employment verification when wages are counted; recent pay records or equivalent documentation.
- Direct housing-history verification and payment evidence where reasonably available.
- Lawful, FCRA-compliant third-party criminal and eviction screening using available identifiers.
- The same applicable substantive income, rental-history, eviction, criminal-history, identity and application-accuracy criteria.

Limited/no rental history is not automatically negative. Verify the actual housing arrangement and stable income. If adequate alternative criminal and eviction review cannot be completed, the review remains incomplete. Another adult's reports do not substitute.

4. Individual history review

For both Georgia and Alabama rentals, verified criminal convictions, eviction judgments and bankruptcy records that may materially affect tenancy obligations receive documented individual review. A record alone does not determine the outcome.

We verify identity, accuracy, disposition, dates and status. You may correct inaccurate information and provide relevant explanatory or mitigating evidence. Review considers the circumstances' nature and seriousness, time elapsed, subsequent history, resolution and relevance to rent payment, lease compliance, resident safety or property protection.

- **Housing and landlord balances:** Verify actual current housing and available payments; permit reliable alternatives. Limited history or landlord nonresponse alone is not adverse. No new minimum duration outside the manual-credit pathway. Verify any balance's amount, dates, support, status and dispute/resolution; no automatic exclusion or dollar cutoff based solely on a collection label or unsupported opinion.
- **Criminal records:** No blanket exclusion or adverse finding based solely on an arrest. Relevant convictions receive individualized review; no automatic lifetime exclusion or numerical lookback is adopted.

- **Eviction:** A filing alone is not proof of eviction or breach. Verify the underlying reason and disposition, including dismissal, satisfaction, reversal or dispute. No automatic exclusion merely because a record appears.
- **Bankruptcy:** Distinguish active, discharged and dismissed cases. Assess current documented finances and the adopted credit pathway; no separate automatic exclusion or requirement to repay discharged debt.

Foxfire documents the applicable criterion, evidence considered and reasons for the decision. We do not invent unpublished debt or bankruptcy cutoffs during individual review. You have an opportunity to correct or explain adverse information before it is relied upon.

5. Terms, pets and reservation

The current property listing and written terms identify rent, lease term and charges. The standard deposit is one month's rent per approved household. No qualification remedies involving higher deposits, routine guarantors/co-signers, prepaid rent, higher rent or altered lease terms are offered. Manual/alternative screening are defined pathways, not permission to combine underwriting exceptions.

Ordinary pets are considered subject to written approval and verified property/insurance restrictions. At 6410 Mableton Pkwy SW, Unit B, and 1800 18th Court, each approved ordinary pet has a \$300 one-time fee and \$25 monthly pet rent. Confirm the applicable property's written pet terms before applying. Assistance animals follow a separate accommodation process and are not charged ordinary pet fees or rent.

Application approval and reservation are separate. After approval, reservation requires written acceptance of disclosed terms plus receipt and clearance of the full standard deposit. A promise or payment screenshot alone does not reserve a home. Written terms specify deadlines, refund provisions and all amounts before funds are requested. Any required pre-deposit condition disclosures are provided before deposit payment; for applicable Georgia rentals, this includes the existing-damage list and the opportunity to inspect before occupancy. Possession requires the executed lease and completed move-in requirements.

6. Questions, corrections and accommodations

We apply adopted criteria consistently and consider reasonable accommodations separately. If consumer-report information contributes to an unfavorable disposition, we provide the required notices, including reporting-agency and dispute information.

For questions, corrections, reasonable accommodations or an accessible copy of these criteria, contact Foxfire at 404-594-8787 or leasing@foxfireproperty.com.

This page does not collect applications or sensitive documents. Use RentRedi or another secure channel Foxfire expressly identifies for requested records. Do not email Social Security numbers, account credentials, consumer reports or sensitive accommodation documents.