**69-81 Prospect St. & 263-287 Pleasant St. Application Process:**

Option 1)

If you meet the credit requirements of the Prospect St. or Pleasant St. apartments which is an annual salary of three times the annual rent of the apartment for which you would like to apply; then we only need you to fill out the **Northampton Credit Application** and submit a certified bank check, money order or cash in the amount of your first month's rent along with your Credit Application. Once we received the money and the credit application we will decide if you have been accepted as a potential leaseholder for the apartment. If you are, we will email the lease (and subsequent forms) to you and ask you to either sign the lease in our office, or have it notarized and mail it to our office along with two more bank checks/money orders or cash (both in the amount of the rent) and the additional required forms attached in the email. Once we received the money, lease and forms; the apartment will be yours. Until that point all apartments are first come first serve. Please note the deposit check is non-refundable if you decided not to rent the apartment and we have offered you a lease. **Please note; we do not require a Last months rent check for our 263-287 Pleasant St. apartments. (Only First and Security)**

Option 2)

If you **don't** meet the credit requirements of the Prospect St. or Pleasant St. apartments which is an annual salary of three time the annual rent of the apartment for which you would like to apply; then you must have a person who is qualified fill out the **Northampton Credit Application** for you as your leaseholder. The may be a guardian or parent. Your guardian or parent would then need to fill out the Northampton Credit application and submit a certified bank check, money order or cash in the amount of your first month's rent with your Credit Application. Once we received the money and the credit application we will look to see if your guardian/parents have been accepted as potential leaseholders for the apartment. If they are, we will email the lease (and subsequent forms) to you and the parents/guardians and ask them to either sign the lease in our office, or have it notarized and mail it to our office along with two more bank checks/money orders or cash (both in the amount of the rent) and the additional required forms attached in the email. Once we received the money, notarized lease and forms; the apartment will be yours. Until that point all apartments are first come first serve.

Option 3)

Minimum credit is usually established by proof of regular and reliable income by employment, which **is at least equal to (3) three times the annual rent of the unit**, unless applicant has a government subsidy. In case of subsidy, applicant must have a history of payment of the tenant’s portion of rent on time and in full.