



# Oxford Companies Leasing Criteria

All Oxford lease agreements are joint and several, meaning all tenants listed on the lease are equally responsible for the full rent amount and any lease obligations.

Oxford manages two distinct residential portfolios, each with separate qualification standards based on the typical applicant profile and property type.

## Campus Portfolio

The Campus Portfolio includes properties primarily serving University-area housing needs.

### Leasing Structure:

- All leases are joint and several. All leases in the Campus Portfolio require at least 1 guarantor as an additional liable party.
- The guarantor is not subject to financial or credit qualification.
  - Their role is to provide additional accountability for the lease obligations.
  - Each guarantor is required to complete an application and pay the standard application fee.
- A security deposit equal to 1.5 times the monthly rent is required.
- Standard application fee: \$50 per applicant.
- All individuals aged 18 or older who will reside in the unit must complete an application, pay the application fee, and be named as a leaseholder.
- Because all Campus Portfolio properties follow a standard guarantor lease structure, working professionals seeking to rent a Campus Portfolio property may apply under the Residential Portfolio income and credit qualification standards





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## Residential Portfolio

The Residential Portfolio includes traditional residential properties not classified under the Campus Portfolio.

### Leasing Criteria:

- Credit Score: Minimum 620.
  - Applicants with a score below 620 may apply with a qualified co-signer or guarantor.
- Income Requirement: Applicant(s) must have a verifiable combined income of at least two (2) times the monthly rent.
  - Two most recent pay stubs (or other approved proof of income) are required for verification.
- Security Deposit: Equal to one (1) month's rent.
- Application Fee: \$50 per applicant.
- All individuals aged 18 or older who will reside in the unit must complete an application, pay the application fee, and be named as a leaseholder.



## Guarantor Option

If an applicant does not independently meet the above credit or income standards, they may provide a qualified guarantor who meets the same criteria (minimum 620 credit score and income equal to two times the monthly rent). Guarantors must complete an application and pay the application fee.

