



## Application and Leasing Policies

*Effective 8/1/2025*

ENC Pirate Realty, Inc. is committed to providing housing in accordance with all federal, state, and local Fair Housing laws, including the North Carolina Fair Housing Act and the policies outlined by the North Carolina Real Estate Commission.

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## Equal Housing Opportunity

We are proud to be an Equal Housing Opportunity provider. We do not discriminate against any person based on **race, color, religion, sex, national origin, disability, familial status**, or any other class protected by federal, state, or local laws.

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## Application Procedure

- A **non-refundable application fee of \$60.00** is required for each applicant over 18 years old, including cosigners or guarantors.
  - Applications must be submitted online at [www.encpiraterealty.com/rent](http://www.encpiraterealty.com/rent). Incomplete applications will not be processed.
  - Assistance completing an application, or requests for a paper copy, can be made by contacting our office during regular business hours.
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## Screening Criteria

Each applicant is evaluated using consistent and objective criteria:

### 1. Income Verification

- Gross monthly household income must be **at least 3 times the monthly rent**.
- Acceptable documentation includes:
  - Recent pay stubs
  - Tax returns
  - Benefit award letters
  - Official employment verification
  - For self-employed individuals: bank statements or IRS filings
- Parental or guarantor support may be accepted for full-time students.

## **2. Credit History**

- A third-party credit report will be obtained.
- Minimum preferred credit score is **580**.
- Credit issues such as recent bankruptcies, unpaid judgments, or evictions may result in denial or require additional security deposits or lease conditions, subject to owner approval.

## **3. Rental History**

- We prefer at least **12 months of verifiable positive rental history**.
- Applications may be denied if:
  - Prior evictions are documented
  - There are outstanding rental balances
  - Rental references indicate violations of prior lease terms

## **4. Criminal Background**

- Criminal background checks are performed in accordance with **HUD's 2016 guidance** and NC Fair Housing laws.
- Convictions involving **violence, property destruction, or drug-related activity** may result in denial, depending on nature and recency.
- **Arrests without convictions are not grounds for denial.**

## 5. Identification

All applicants must submit a **valid government-issued photo ID** at the time of application.

## 6. Occupancy Limits

Occupancy is limited to **2 persons per bedroom**, in accordance with HUD guidelines and local codes.

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## Application Review Process

- Application decisions are based on the totality of an applicant's qualifications.
- Final approval rests with the **owner of the property**, based on a recommendation from ENC Pirate Realty, Inc. Applicants who meet all of the published criteria will be approved, subject to verification. Discretion may only be used to approve applicants with minor deficiencies in qualifications, and not to deny applicants who otherwise meet all criteria.
- If approved:
  - The applicant has **48 hours** to sign the lease and pay the security deposit via **certified funds** or **Obligo**.
  - The unit will not be held beyond that time without a signed lease and full deposit.
  - Move-in must occur within **30 days** unless otherwise agreed in writing by tenant, owner, and agent.

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## Assistance Animals Policy

We comply fully with the **Fair Housing Act (FHA)** and the **Americans with Disabilities Act (ADA)** in regard to **assistance animals**, which include both **Service Animals** and **Emotional Support Animals (ESAs)**.

- These animals are **not considered pets** and are therefore **exempt from pet fees, deposits, and breed/weight restrictions**.
- We may request:
  - Confirmation that the tenant has a disability (if not readily apparent)
  - A letter from a licensed healthcare provider (within the past 12 months) verifying the animal is part of the individual's treatment plan

**We cannot require:**

- Specific diagnosis or medical records
- A demonstration of the animal's tasks

**Resident Responsibilities Include:**

- Controlling the animal at all times
- Cleaning up after the animal
- Ensuring the animal does not pose a direct threat to others or cause property damage

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ENC Pirate Realty, Inc., 1302 E Firetower Road, Greenville, NC 27858 Office: 252-378-2313