FREQUENTLY ASKED QUESTIONS

WHITE OAK TOWERS
apartments

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How is White Oak Towers an Equal Housing Opportunity (EHO) provider?
We do not discriminate on the basis of race, color, sex, national origin, religion, disability or familial status or on the basis of any additional protected classes as defined by state or local Fair Housing laws.

Does a felony conviction automatically disqualify me from living here?
A felony conviction will not automatically disqualify you from living here. Federal Fair Housing guidance indicates that felony convictions must be evaluated on an individual basis, taking into consideration the nature and severity of the conviction and any other mitigating circumstances. All decisions regarding criminal background are at the sole discretion of management in compliance with our established policies and are made in accordance with all applicable Fair housing laws. If you have questions, please ask us.

What must I bring to see an apartment?
Each person who is at least 18 years old must bring one valid, current Photo ID: driver's license, passport, state or other government-issued ID, student ID, Permanent Resident Card (green card) or military ID.

Do you accept the reusable tenant screening form? No, we do not.

What are the steps to apply?

1. All occupants 18 years or older must submit an application.
2. Each applicant must provide a current government-issued photo ID which is used by a third-party service to verify applicants' identities.

3. After you pay the non-refundable application fee we'll inform you (usually by the next business day) if additional documents are required to verify your identity or address. Additional documents must be received within three days of our notice, not including Sundays or Federal holidays.
4. Credit, income, rental history, and criminal background checks for every applicant are conducted by a third-party service. For income verification, you may need to connect your payroll account within 48 hours of receiving the verification email, or we must cancel your application.

How much is the application fee?
You pay a non-refundable application fee of $25 for each occupant 18 or older.

How does my credit score affect my application?
To assess your credit, we obtain your Experian VantageScore 4.0 from SafeRent Solutions, our third-party consumer reporting agency. This score, along with the information found in your credit report, helps us determine whether you meet our minimum requirements for acceptance. Based on this evaluation, SafeRent will inform us if you are approved without conditions, approved with conditions, or denied. If approved with conditions, you will be required to pay a higher security deposit.

What is the income requirement?
The total combined annual gross income for all leaseholders in an apartment must be at least 3 times the annual rent (example: $1,500 monthly rent X 12 = $18,000 annual rent X 3 = $54,000 minimum annual income). There is no maximum income limit. The total gross household income must meet our minimum qualification requirement, or your application will be cancelled.

I have a new job & no pay stubs!
No problem! Provide your original job offer letter (on company letterhead) that states your name, start date & annual income. We'll then verify everything with your employer.

Do you accept Section 8 or other housing vouchers?
Montgomery County, MD requires all apartment communities to accept vouchers from Montgomery County and Montgomery County Coalition for The Homeless. We do not accept vouchers from the City of Rockville, MD. We do not participate in Second Chance programs.

Do you accept co-signers?
No, but we accept a guarantor for full-time students who do not meet our income requirement. We do not accept guarantors if the applicant's credit does not meet our requirement. The guarantor must meet our income, credit & residency requirements. Call for details.

Are utilities included in the rent?
Gas and electricity are included! You pay only water/sewer--the cost is percentage-based from a formula we are required to use by Montgomery County, MD.

Do you accept dogs/pets?
We don't accept dogs. We allow up to 2 cats per home. Other pets--if it always lives in a cage, bowl or tank then generally we allow two per apartment (call for details). For fish, we allow 50 gal maximum tank size.

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How much is the security deposit and pet deposit?
If your application is approved you pay a refundable security deposit, and if applicable, pet deposit. The security deposit ranges from $500 up to one month's rent. The pet deposit is $300. The security deposit and pet deposit combined will not exceed one month's rent.

How much is pet rent?
Additional rent is $25 monthly per cat.

Do you require renters insurance before I move in?
Yes, your lease agreement requires a minimum of $100,000 in liability coverage. You may purchase insurance through our preferred provider at www.EasyRentersInsurance.com or your provider of choice.

Do you offer short-term leases?
We offer a 12 or a 24-month lease (ask for details).

What about parking?
Residents choose unreserved free parking on surface lots or reserved parking in underground, card-accessed garage (monthly fee). We issue 1 parking permit per leaseholder with a valid driver's license and current vehicle registration in the leaseholder's name. Residents & visitors must display a current community issued permit at all times.

Do you have furnished apartments?
No, but there are furniture rental companies nearby

What fees must be paid on move-in day?
We require a full month's rent. If you move in any time after the 1st day of the month, we reduce your second month's rent by the amount you pre-paid when you moved in.

What happens at lease end?
At the end of your lease you have the option to continue month-to-month or renew for 12 or 24 months. If you decide to move, the State of Maryland requires that you notify us in writing at least 60 days in advance for a 12 or 24-month lease and 30 days in advance for a month-to-month lease.