



EMPIRE

PROPERTIES & MANAGEMENT

Rental Application Acceptance Criteria Fall 2025

FAIR HOUSING: We do business in accordance with the Federal Fair Housing Law. It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin. We also do not discriminate against any person due to sexual orientation

- Application Fee: \$50 (per applicant over 18)
- Full security deposit is due at time of applying. Accepted forms of payment include: money order, cashier check or personal check. **No cash is accepted for deposit.** Security Deposit is refundable should your application be denied.

Guarantor Fee: \$50 - Every Guarantor must complete the Guarantor Application and have the Guaranty of Lease Form notarized and the original presented to the office prior to move in.

Minimum Criteria:

1. Combined income of applicants must be triple the monthly rent. Applicants whose income is below this threshold may still qualify if they meet one of the alternative approval options described below.
2. Previous landlord information matches that given by applicant.
3. Less than two previous NSF's or late payments.
4. Landlord verification indicates that the property was maintained in an acceptable manner.
5. The previous landlord(s) would re-rent to the tenant(s).
6. Responses to personal references questions are positive, if applicable.
7. All employment and income information is verified.
8. No (non-medical) charge-offs or collections on the credit report within the last two years.
9. Credit score must be 600 or higher. Applicants with a credit score below 600 may still qualify if they meet one of the alternative approval options described below.

Alternative Approval Options (for income below three times rent and/or credit scores below 600):

Applicants who do not meet the standard income or credit requirements may still qualify if one of the following conditions is satisfied:

- (a) a qualified guarantor is provided;
- (b) written verification is provided showing resolution of prior credit issues;
- (c) six months of rent is paid in advance; or
- (d) the property owner agrees to accept the application with an additional security deposit.

Eviction History:

We review eviction records from the past seven (7) years. The following will be considered **NEGATIVELY**:

- (a) any final judgment of eviction;
- (b) any conditional judgment of eviction, judgment for possession, or order requiring the tenant to vacate;
- (c) any stipulation, settlement, or agreement in which the applicant agreed to **vacate** the premises (whether immediately, on a future date, or upon conditions such as payment);
- (d) any writ of possession issued, whether executed or not;

(e) any settlement agreement or stipulation involving **rental arrearages** in which (i) the applicant failed to comply with the agreed payment plan, **or** (ii) a money judgment was entered against the applicant as part of the case. Records that were **dismissed, withdrawn, or resolved without an obligation to vacate the premises or a judgment for arrearages** will not be considered negatively.

Criminal History Screening:

We conduct a criminal background review in compliance with federal, state, and local fair housing laws. Criminal history is evaluated on an individualized basis to determine whether a specific conviction demonstrates a risk to the health, safety, or property of other residents, staff, vendors, or the community. A conviction for the illegal manufacture or distribution of a controlled substance, as defined by applicable law, will result in automatic disqualification. This is the only categorical exclusion applied.

All other criminal convictions are reviewed individually. In making this assessment, we consider the nature and severity of the offense; whether it involved violence, threats, or property damage; how much time has passed since the offense or completion of the sentence, supervision, or probation; the applicant's age at the time of the offense; whether the offense was isolated or part of a pattern of conduct; any evidence of rehabilitation such as completion of treatment programs or community engagement; the applicant's rental history before and after the offense; and whether the criminal record is accurate and complete.

We do not consider arrests, charges, or allegations that did not result in conviction, nor do we consider sealed, expunged, vacated, or pardoned records. Juvenile adjudications are not considered unless the law expressly allows their use.

Applicants may provide additional information regarding rehabilitation, mitigating circumstances, or inaccuracies in the criminal record. This information will be reviewed as part of the individualized assessment before any final decision is made.