# **Rental Application Criteria**

# **New York State Housing Disclosure:**

Federal, State and Local Fair Housing and Anti-discrimination Laws protect individuals from housing discrimination. It is unlawful to discriminate based on certain protected characteristics, which include, but are not limited to: race, creed, color, national origin, sexual orientation, gender identity or expression, military status, sex, age, disability, marital status, lawful source of income or familial status.

Thank you for considering State Tower. The rental criteria below explain the policies of our community with regard to standards that must be met by each applicant in order to be approved for residency.

An application must be completed for each applicant over the age of 18 that will be residing in the unit. This application can be completed online at https://statetowersyracuse.com/contact-us/rental-application/ accompanied by a \$20.00 application fee. Should you choose not to enter into a lease, this fee will not be refunded. Any applicant that provides us with an acceptable, current background and credit check, (including international applicants), will receive a refund of this fee.

All applicants must provide a copy of a current, valid state issued ID, Driver's License, Passport or Government issued ID for each Proposed Applicant over the age of 18.

State Tower is a non-smoking building.

Both cats and dogs are welcome at State Tower with an additional \$30.00 per month pet fee. There is a limit of one pet per apartment with a weight restriction of 50 pounds. Exotic animals are not allowed.

#### **Rental Requirements:**

- We will contact your previous landlord to verify that your departure was in good standings and no outstanding monies were owed. One year of positive verifiable housing history through a third party is required.
- The application will be denied if rental history demonstrates noise or other complaints, or when the previous manager will not re-rent due to rental problems.
- The application will be denied if rental history demonstrates three or more three-day notices or two or more NSF checks within a one-year period

Home ownership must be verified. Mortgage payments must reflect no more than four
(4) late payments in the past two (2) years.

#### **Income Requirements:**

Gross monthly income must meet or exceed 2.5 times the monthly rent. Please provide the following in order to process your application:

- If applicant is employed, he/she must sign employment verification (do not fill it out) and provide 3 current paystubs.
- Current bank statement.
- If applicant is a student, one of the following must be provided where applicable:
  - a. Proof of a stipend from the university
  - b. A current bank statement containing the equivalent of three month's rent;
  - c. Financial Aid Award Letter;
  - d. Scholarship Award Letter
  - e. I-20 form
- If applicant is retired, he/she must provide copy of current statement for pension, stocks, bonds, IRA or Etc.

#### **Credit History:**

A credit report will be processed though Screening One. The credit report must have a favorable credit score of 650 or higher. Medical expenses are excluded. An applicant will be denied if the report contains:

- Bankruptcy any applicant with a reported bankruptcy that has not been discharged within the last 3 years will be rejected unless it is due to medical expenses.
- Unsatisfied civil judgments at the time of application
- Outstanding collections at the time of application any applicant with more than two (2) outstanding collections in the past two years will result in denial.

### **Criminal History**:

A criminal background check will be processed through Screening One on all individuals over 18, which will occupy the apartment.

 Only crimes for which the applicant has been <u>convicted</u> or recent pending arrests will be considered.

- Only offenses that involved physical danger or violence to persons or property or that adversely affected the health, safety and welfare of other people will be considered.
- Convictions that have been excused by pardon, overturned on appeal or otherwise vacated will not be considered.

If it is determined that an applicant has a criminal conviction or recent pending arrest that meets the criteria above, an individualized assessment will be performed and will include factors such as (a) seriousness of the crime, (b) the time elapsed since the offense, (c) the age of the applicant at the time of the crime, (d) evidence of the applicant's rehabilitation and (e) whether they are an actual danger to their neighbors.

## **Automatic Bars to Application Approval**

- If the applicant was convicted for producing methamphetamine in the home
- If the applicant is required to be a lifetime registrant on the Sex Offender registry.

If it is determined that you or a member of your household has a criminal record that would disqualify your household for admission to our property you will be notified in writing within 5 days of the receipt of all paperwork. You have 14 days from the date of the receipt of the denial letter to provide a written response or request a meeting to dispute this determination. If mitigating circumstances should be considered that would enable us to continue processing the application, please present written evidence of those circumstances within 14 days of the date of the receipt of the denial letter. If we do not receive any such information with that 14-day period, we may issue a final letter with respect to admission of your household to the property.

By signing below, I agree that I have read, understand, and agree to the State Tower Rental Criteria. I realize falsifying information on my application will result in automatic denial.

Signature	Date	
Signature	 Date	
Agent for Owner	 	