



FOUNDATION COMMUNITIES QUALIFYING CRITERIA

(Revised 03/14/2018)

Foundation Communities Qualifying Criteria is applied uniformly and in a manner consistent with all applicable laws, including the Texas and Federal Fair Housing Acts, the Federal Fair Credit Reporting Act and antidiscrimination laws.

Foundation Communities prohibits discrimination in housing based on race, color, religion, national origin, disability, familial status, marital status, sexual orientation, gender identity, age, and student status. In reviewing your application, the following areas will be taken into consideration for each prospective resident. They include, but are not limited to:

AGE: Applicants must be 18 years of age or older unless Federal/State regulations provide for a variance.

APPLICATION FEES:

- \$30 per single Rental Application
- Tax Credit Properties, \$15 per single Rental Application and \$25 per joint Rental Application

IDENTIFICATION: If an Applicant does not have a valid Social Security number or Tax ID Number (TIN), a criminal history search will be completed on each applicant or occupant over the age of 18 years old. In the event we are unable to obtain an accurate criminal history report using our criminal history search, we will require a finger printed DPS search at the Applicants' expense.

OCCUPANTS: The following are the requirements regarding the maximum number of occupants per unit:

- Three (3) persons in a 1 Bedroom.
- Five (5) persons in a 2 Bedroom.
- Seven (7) persons in a 3 Bedroom.

INCOME:

- Section 8 Vouchers are accepted.
- No co-signers permitted.
- Monthly income cannot exceed the maximum allowable income as determined by Federal and governmental regulation in effect for a particular community.
- **If you are NOT receiving any regular government assistance to help pay your rent, then you must have earned income, disability income, and/or retirement income of at least the following amounts:**
 - Non Section 8 Applicant(s).** Gross monthly income must be at least 2.5 times the monthly rental amount (see exceptions below)
 - Applicants that receive disability income, retirement income, SSI or SSDI.** The household must meet at least 2 times the monthly rental amount.
- **If you are receiving regular government assistance to help pay your rent, such as Section 8, then you must have verifiable income of at least the following amounts:**
 - Applicants(s) that have earned income.** Must have verifiable household income that is at least \$800 for 1 person household; \$900 per month for a 2 person household; \$1,000 for 3 or more person household.
 - Applicants(s) receiving disability and/or retirement income (ex. SSI or SSDI).** Must have verifiable income greater than \$500 that need not be earned.
 - Applicant(s) wishing to utilize Section 8 Vouchers on tax credit units.** must have a minimum verifiable household income that is 2 ½ times the resident(s)' portion of the rental amount.

EMPLOYMENT HISTORY: A Company representative must verify Applicant(s) employment for the last 12 months. In the event of a job change in the last 6 months, previous employment must be verified. In addition, each employed applicant over the age of 18 years must provide 3 current consecutive check stubs. Proof of retirement benefits, disability income or full time student status is required.

CREDIT HISTORY: If an applicant is denied for any of the below credit history items, an additional deposit equal to one (1) months' rent will be required.

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| 1. Bankruptcy | Decline if less than <u>3 years old</u> . |
| 2. Court Judgment | Decline if less than <u>3 years old</u> . |
| 3. Tax Lien | Decline if over <u>\$5,000</u> and less than <u>3 years old</u> . |
| 4. Foreclosure | Decline if over <u>\$100,000</u> and less than <u>1 year old</u> . |
| 5. Repossession | Decline if over <u>\$3,000</u> and less than <u>3 years old</u> . |
| 6. Collections | Decline if over <u>\$1,500</u> and less than <u>1 year old</u> . |
| | Decline if the number of collections is <u>over 3</u> . |
| 7. Past Due Accounts | Decline if over <u>40% or more of total accounts are past due excluding medical accounts</u> . |

RENTAL HISTORY:



Applicant(s) must have a current rental history (i.e. apartment community or Mortgage Company) reflecting a prompt payment record. A prompt payment record is defined as no more than three (3) late payments within a one (1) year period. Any unpaid sums will result in denial of the application.

Applicants who have been evicted for nonpayment of rent, but have paid off this debt to the landlord will be considered for occupancy. Applicants who have skipped/left without notice, asked to move, terminated or non renewed by management, currently owes unpaid sums for damages or have a history of lease violations at any previous rental property will be denied. Any damages and/or lease violations that are directly related to protections under the Violence Against Women Act (VAWA) will not result in a denial of the application.

Applicants who have negative rental history at any community owned and managed by Foundation Communities will be denied. Negative Rental History is defined as those who have been evicted, skipped/left without notice, asked to move by management, owed sums for rent and/or damages or non-renewed.

If there is no verifiable rental history, applicant will be subject to an additional deposit equal to one (1) months' rent, providing all other criteria's are acceptable.

For Applicants applying to live at a Foundation Communities (FC) property who have previously participated in an FC Special Program (CHI, SafePlace, LifeWorks or Salvation Army) and left the program in good standing, rental and credit history prior to program participation will be disregarded. Any rental or credit history that has occurred in the interim will be subject to FC's typical credit and rental history criteria, Good standing is defined as:

- No more than 3 late payments in a 12-month period
- No lease violations that reflect violent or aggressive behavior toward staff or residents or pose damage to property
- No balances owed to the property including utility bills
- Were not evicted or non renewed and did not skip without notice from the FC property

CRIMINAL HISTORY:

A criminal history will be completed on each applicant or occupant age 18 or older.

- Applicant(s) must not have a criminal history that reflects any prior felony convictions **within the last ten (10) years.**
- **Any applicant with more than 2 felony convictions will be denied regardless of time frame.**
- Applicants must not have a criminal history that reflects misdemeanor convictions involving violent crimes against persons, crimes against property, or for drug related or prostitution related offenses **within the last seven (7) years.**
- Applicants must not be subject to a lifetime registration requirement pursuant to Chapter 62 of the Texas Code of Criminal Procedure or any other state's sex offender registration program

The following criminal convictions will be permanently denied/excluded:

- Capital Murder or Murder/Manslaughter
- Rape, Sexual Assault or Crimes of a Sexual Nature
- Kidnapping
- Arson
- Felony Manufacture of Methamphetamines

**** Note:** This requirement does not constitute a guarantee or representation that resident or occupants residing at this apartment community have not been convicted of above mention criminal activity or are not subject to deferred adjudication for above mentioned criminal activity.

DENIALS/REJECTIONS:

Applicants will be notified of a denial and/or rejection within seven (7) days of the receipt of the completed rental application. (See TAA Rental Application, Application Agreement, Paragraph 9). The required Notice of Occupancy Rights under the Violence Against Women Act will be included in denials for all Section 8 and Special Program Households. Once a Rental Application has been denied, applicants must wait one (1) year before re-applying.

TRANSFERS: Transfers within a community are permitted when the following occurs. If a unit is not available, the household will be placed on the Wait List if the Wait List is currently open.

- Household composition change
- Reasonable Accommodation Request
- Resident is a victim of Violence Against Women's Act (VAWA)



- Emergency situations arise such as fire or flood and unit has been determined to be inhabitable.

WAIT LIST: A Wait List consisting of no more than thirty (30) interested persons will be kept at specific communities where this policy is required. This Wait List is kept in chronological order.

PETS: Pet Policies vary per Community. Refer to the separate Pet Policy attached. Certain breed restrictions will apply. The Pet Policy does not apply to qualified service/assistance animals.

Management reserves the right to change the Pet Policy from time to time as deemed necessary and will provide changes to all residents.

REASONABLE ACCOMMODATION:

Applicants who have a disability or are a victim under the Victim of Violence against Women Act (VAWA) may request a Reasonable Accommodation by contacting the Property Manager in person or by phone, email or letter. All requests will be responded to, in writing, within seven (7) business days. Requests for Reasonable Accommodations of any qualifying criteria directly related to protections under VAWA will require proper documentation within 14 days to support the request. Any information provided will remain confidential except to the extent that the disclosure is required by applicable law.

Certain communities are to maintain specific GUIDELINES necessary to meet FHLBB, RTC, HOME, BOND, and TAX CREDIT Compliance Guidelines.

Participants in the Children's Home Initiative Program (CHI) and/or other Special Programs at a particular community will execute a separate Qualifying Criteria. All Section 8 and Special Program Applicants will receive a copy of the Notice of Occupancy Rights Under the Violence Against Women Act (VAWA) which explains the protections for persons that have been subject to domestic violence, dating violence, sexual assault, or stalking.

The above Qualifying Criteria may be amended in certain circumstances for participants in structured transitional housing programs approved by the Management and Residential Services staff.

Any falsification in your application or an invalid social security number will result in the automatic rejection of application.

I have read and understand the applicant qualifying criteria of this community.

Applicant Signature

Date

Applicant Signature

Date

Applicant Signature

Date

Applicant Signature

Date

