



# GARDEN TERRACE TENANT SELECTION CRITERIA

Effective 06/01/2021

**APPLICATIONS:** Applications are accepted in person, by email, US mail and fax at our Leasing Office during regular business hours. Individuals with a disability may request a Reasonable Accommodation either verbally in person, in writing, via email, or by phone to complete the application process. See below for property contact information.

**OCCUPANCY STANDARDS:** One (1) person maximum occupancy per unit.

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

**OCCUPANCY PREFERENCE:** Fifty (50) HUD units are reserved for the homeless in Phase I and II. Evidence of homelessness will be required. Rents on the HUD-subsidized units will range from a minimum of \$50 to approximately 30% of applicant's income which determined by the Austin Housing Authority. All applicants will have to verify a demonstrated ability to pay rent (See Income Requirements below).

**IDENTIFICATION:** Applicants must have a Social Security Number or a Tax ID Number (TIN). If an Applicant does not have a valid Social Security number or Tax ID Number (TIN) and we are unable to obtain an accurate criminal history report using our criminal history search, management will run the applicant's information through a DPS database search.

**CITIZENSHIP: (Only applicable to HUD units):** In accordance with HUD regulations, all applicants must be a U.S. Citizen or have eligible immigration status. Documentation will be required to verify U.S. Citizenship and/or eligible immigration status including but not limited to a current Resident Alien Card and/or Visa. In addition, applicant must provide a birth certificate and social security card, unless unavailable for foreign-born residents, in which case immigration documents may be substituted. Applicants should provide this documentation with their application.

**NON-REFUNDABLE APPLICATION FEES:** Applicant must provide a \$25, nonrefundable application fee at the time of Application.

**DEPOSIT:** There is a \$100 refundable Security Deposit for each unit payable at the time of Move-In. All Security Deposits will be subject to the rules as outlined in the TAA Lease Paragraphs 40 and 41.1. Your Security Deposit refund (less lawful deductions) will be mailed within 30 days after vacating the unit.

**LEASE TERMS:** Initial lease term will be one (1) year.

**INCOME AND RENT LIMITS:** This chart represents the current gross rent and income limits at Garden Terrace:

Household Size 1	Income Limits	Rent Limits
30% of MFI	\$20,800	\$520
50% of MFI	\$34,650	\$866
*Revised 06/01/2021 by TDHCA1		

- The income limit is the maximum income you can earn to live in a program unit. These limits are released by the federal government every year and are based on what other people in your area earn. Income limits vary by the number of household members.
- The rent limit is the maximum rent the property may charge for the program units. The rent limit is a percentage of the income limit. Rent limits vary by the number of bedrooms in an apartment.
- Rent limits for TDHCA rental programs are not based on your individual household income.
- Each property has its own Land Use Restriction Agreement or "LURA" which determines the number of apartments that must be leased at certain income and rent limits.
- Income and rent limits may be different for apartments with the same floor plan on the same property. This means that your rent may be different from your neighbor's rent because of the LURA. Other properties in the same area can have different income and rents limits because their LURA may be different.

## INCOME REQUIREMENTS:

- **Private Pay Applicants:** Must have verifiable monthly earned income at least **1.5 times** the monthly rental amount.
- **Applicants that receive disability income, retirement income, SSI or SSDI:** The household must meet at least **1.5 times** the monthly rental amount. Proof of retirement benefits, social security or disability income is required.
- **Section 8 Applicants:** Garden Terrace accepts Section 8 Vouchers. Must have verifiable monthly income that is at least **1.5 times** the household's portion of the rental amount.
- Family support cannot exceed 25% of the total household income to qualify and must be verified.
- Co-signers will not be accepted.

**EMPLOYMENT HISTORY:** Each employed applicant over the age of 18 years must provide the most recent **two (2) months** of consecutive pay stubs. If pay stubs are unavailable then a third-party Verification of Employment will be obtained. Employment must be verified for the last 12 months. In the event of a job change in the last 6 months, we will confirm employment end date. Proof of retirement benefits, social security or disability income is required.



**SELF-EMPLOYMENT:** Self-employed individuals must demonstrate self-employment for a minimum of 4 months. All self-employed individuals are required to provide business book-keeping records with supporting documents which may include copies of checks, invoices, contracts, business bank statements, receipts, Profit/Loss statement, or 1099s AND a copy of the most recent year's tax return (1040 with Schedule C), if available, for all self-employment income sources. If operating on a 'cash only' basis, applicants must track their gross monthly income as well as expenses and provide documentation to prove their net monthly income. Supporting documentation of current income must be submitted even if a tax return is provided. *If documents cannot be provided or are insufficient to adequately support stated income from self-employment, then your application will be denied.*

**ASSETS:** Each applicant is required to provide proof of all owned assets prior to application approval. Acceptable forms of asset verifications include, but are not limited to:

- 6 Months of consecutive checking bank statements
- Most recent savings statement, pre-paid debit card statement or ATM receipt showing current balance
- Current statement of investment accounts (i.e. 401K, CDs, Mutual Funds, Stocks, Whole Life Insurance, Oil Rights, etc.)
- Real Estate information including sale of real estate within the past 2 years.

**CREDIT HISTORY / RESIDENTIAL HISTORY:** Garden Terrace staff will obtain a credit report from a Credit Bureau on each applicant. All rental history reflected on the credit report will be verified. The name of the third party screening company will be provided upon request. Rental history must be provided on application for past 2 years. Residential history may include apartments (or other rentals), shelters, transitional housing, friends/family or homelessness. Evidence of Homelessness will also be required if applicable.

Applicants who have skipped/left without notice, been asked to move, terminated or non-renewed by management, or have a history of lease violations at any previous rental property will be denied; applicants who can show a minimum of 12 months of positive rental history (defined as "good standing" below) since the negative rental history will be considered for occupancy. Applicants who currently owe money for property damage in excess of \$100 will be denied. Applicants will not be denied solely for rental history that reflects money owed for nonpayment of rent. If the property is unable to verify the reason for money owed, an individualized review of the rental history will be conducted by the Property Manager and District Manager.

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, non-renewed, or currently owe FC money for rent and/or damages. Applicants with negative rental history from an FC property, who do not currently owe money to any FC property, may request an individualized review of their application and previous rental history with FC by the Property Manager and District Manager. Additional mitigating circumstances considered could include, but are not limited to, evidence of substance use treatment, ongoing participation in case management, letters of recommendation from mental health professionals, employers, case managers, etc.

The above does not apply to applicants who were charged for any damages and/or received lease violations that are directly related to protections under the Violence Against Women Act (VAWA).

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 damage to property
- No balances owed to the property including utility bills
- No eviction or non-renewal and did not skip without notice from the FC property

**CRIMINAL HISTORY:** All applicants will be screened for criminal history activity at the time of application, and at recertification.

1. The following criminal convictions will be permanently excluded/denied:
  - Capital Murder, Murder/Manslaughter, or any Murder Related Offense
  - Rape, Sexual Assault, Lifetime Registered Sex Offenders
  - Kidnapping
  - Arson
  - Felony Manufacture of Methamphetamines\*

\* FC may request further information for felony drug manufacturing charges that are not specific
2. Felony convictions involving violence or use/possession of a weapon will be excluded for 6 years from the date of conviction. This includes felony (not misdemeanor) convictions for any type of assault, terroristic threat, obstruction or retaliation, violation of a protective order, burglary of habitation, aggravated robbery, and harassment. We reserve the right to determine whether an act qualifies as violent for the purposes of screening our applicants.
3. Non-violent felonies will be excluded for 2 years from the date of conviction.
4. All Class A misdemeanors will be excluded for 1 year from the date of conviction.

Applicants may request an individualized review by the Property Manager and District Manager to consider mitigating circumstances for criminal convictions 1) older than 20 years except in the case of lifetime registered sex offenders and those convicted of manufacturing methamphetamine, 2) for convictions within 6 months of the above stated look-back period expiration for felony

convictions and 3) for convictions within 3 months of the above stated look-back period expiration for misdemeanors. Mitigating circumstances could include, but are not limited to, evidence of substance use treatment, ongoing participation in case management, letters of recommendation from mental health professionals, employers, case managers, etc.

**STUDENT STATUS (HOME):** All Applicants are required to disclose their student status on the application. A student is defined as an individual enrolled, part-time or full-time, at an institution of higher education as defined under the Higher Education Act of 1965 (20 U.S.C. 1001 and 1002) to obtain a degree, certificate, or other recognized educational credential.

Owners of developments with HOME funds are required to screen and document student status for each individual between the age of 18 and 24. If an individual(s) is enrolled at an institution of higher education, each individual must meet student eligibility requirements in accordance with 24 CFR 5.612 and the HOME Final Rule. *You will be required to provide supporting documentation.*

**Part 1:** To evidence independence from your parent(s)/legal guardian, each of the following three (3) criteria must be met. You will also be required to submit a signed certification documenting if (and how much) financial assistance your parent(s) / legal guardian gives you.

- a. Be of legal contract age under state law; **AND**
- b. Have established a separate household from parent(s) / legal guardian for no less than one (1) year from the date of application; **AND**
- c. Not be claimed as a dependent by parents or legal guardians pursuant to IRS regulations.

**Part 2:** To evidence independence from your parent(s)/legal guardian, one (1) of the below exceptions under the U.S. Department of Education's definition of an independent student must be met:

- a. Will be at least 24 years old by December 31<sup>st</sup> of the current year;
- b. Is legally married;
- c. Is working on a master's or doctorate degree program (such as M.A., M.B.A., Ph.D., graduate certificated etc.);
- d. Is currently serving on active duty in the U.S. armed forces for purposes other than training;
- e. Is a veteran of the U.S. armed forces;
- f. Have a legal dependent(s) i.e. child or parent;
- g. Have at any time since age 13 years old been an orphan, in Foster Care or a dependent/ward of the court;
- h. Were an emancipated minor or in legal guardianship prior to turning 18;
- i. Is homeless, or self-supporting and at risk of being homeless (must be verified by either a high school or district homeless liaison, director of an emergency shelter or transitional housing program funded by the U.S. Department of Housing and Urban Development ("HUD"), or the director of a runaway or homeless youth basic center or transitional living program.

If you are a student and did not meet an exception in Part 1 or 2 above, under this program, you are considered a dependent of your parent(s)/legal guardian. In order for you to live at this property, your income **PLUS** your parent(s)/legal guardian's income must be verified. The property must perform a certification that uses source documentation to verify the income and assets of you and your parent(s)/legal guardian. Note, you must also be independently income eligible under the income limit for this property. If this cannot be provided, then you are not eligible to live at this property.

**WRITTEN POLICIES AND PROCEDURES:** You will receive a copy the following policies as part of your application:

- Denied Application Policy
- Reasonable Accommodation/504 Policy
- Privacy Policy
- Wait List Policy
- Pet Policy/Breed Restrictions
- No Smoking Policy
- Parking Policy
- Recertification Policy
- Unit Transfer Policy
- Termination Policy
- Grievance Policy
- Community Policies
- Tenant Rights and Resources Guide
- VAWA Notice of Occupancy Rights

*Screening criteria will be applied in a manner consistent with all applicable laws, including the Texas and Federal Fair Housing Acts, the Federal Fair Credit Reporting Act, program guidelines, and the Department's rules. Certain communities are to maintain specific GUIDELINES necessary to meet FHLB, RTC, HOME, BOND, and TAX CREDIT Compliance Guidelines.*

*Individuals with a disability may request a reasonable accommodation to complete the application process either verbally in person, in writing, via email, or by phoning the Management Office at 512-416-8300. Si alguna persona con alguna discapacidad necesita ayuda, o alguna persona tiene dificultad entendiendo Ingles, será un placer ayudarles en nuestra oficina. Nuestra oficina está localizada en el 1015 W. William Cannon, Austin, TX 78745. Nuestro horario laboral es de lunes a viernes desde las 9:00 am hasta las 5:00 pm.*

**Any falsification in the application process will result in the automatic rejection of an application.**

I have read and understand the Tenant Selection Criteria of this community.

\_\_\_\_\_  
**Applicant Signature**

\_\_\_\_\_  
**Date**