ARBOR TERRACE TENANT SELECTION CRITERIA

Effective 10/1/2025

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. In the event a HH becomes pregnant during tenancy the HH will be given the option to move to one of our family properties if unit is available. If unit is not available at a family property the HH will be placed on the waiting list under the reasonable accommodation category.(This would also apply to any children adopted, fostered or temporarily place under resident's care). Applicant would need to meet the family property criteria.

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

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.

NON-REFUNDABLE APPLICATION FEES: Applicant must provide a $29, 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 Arbor Terrace:

Household Size 1	Income Limits	Rent Limits
30% of MFI	$28,110	$703
50% of MFI	$46,850	$1,171
*Revised 04/01/2025 per TDHCA		

- 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**: Arbor 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. For LIHTC Units ONLY- Income will be determined by using 4 of the consecutive pay stubs provided. For person(s) paid monthly 4 pay stubs are required. 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 CURRENT 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, 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:

- Most recent checking statement, 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: Arbor 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. **Note: The third-party used does not make any decisions on approval or denial of credit. Credit scores are not pulled nor do they impact a household's approval or denial.** 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 for non-rent issues or who 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 no more than one lease violation) since the negative rental history will be considered for occupancy. Applicants who currently owe money for property damage in excess of $500 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 may be conducted.

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.

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. For applicants who have lived at an FC SRO property and are in good standing, rental and credit history prior to SRO residency 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.

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* 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.

*An individualized review may be requested by contacting the Property Manager or by sending an email request to indreview@foundcom.org.

Applicants may request an individualized review* to consider mitigating circumstances for criminal convictions resulting in a denial.

STUDENT STATUS (NSP): There are no student requirements under the Neighborhood Stabilization Program (NSP).

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

- Reasonable Accommodation/504 Policy
- Denied Application Policy
- Privacy Policy
- Wait List Policy
- Pet Policy
- No Smoking Policy
- Parking Policy
- Recertification Policy
- Unit Transfer Policy
- Non-Renewal / Termination Policy
- Grievance Policy/Individualized Review Process
- Community Policies
- Tenant Rights and Resources Guide
- Tenant Rights and Resources Signature Page
- 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 TDHCA 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 at 2501 S. I-35, Austin, TX 78741, in writing, via email, or by phoning the Management Office at 512-610-0817. Office hours are 9:00 am to 5 pm. 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 2501 S. I-35, Austin, TX 78741. Nuestro horario laboral es delunes 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**