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OAK CREEK TOWNHOMES

RENTAL CRITERIA FOR AFFORDABLE HOUSING

Welcome to **Oak Creek Townhomes**, a THF Housing Management Corporation managed Multi-Family property. The following rental criteria are compiled to ensure that this community is your **BEST MOVE**.

- Before touring **Oak Creek Townhomes** we require a valid driver's license or other government issued photo identification. Any copy of an ID will be destroyed after the tour.
- All applications for apartment homes 1) will be accepted on a first come first serve basis and in accordance with our wait list policy 2) are subject to the availability of the apartment type requested 3) will be approved by complying with the rental criteria listed below 4) require the receipt of the application fee, pet fees (if applicable).
- Rental applications are to be completed entirely and may be submitted to management via mail, email, online, or in person at the onsite leasing office. Any omissions or falsifications may result in rejection of an application.

Oak Creek Townhomes has been designated as an Affordable Housing property by the state of Texas. Our community is designed to facilitate the housing needs for low and moderate-income families. Residents at these communities are required to meet certain qualifying criteria as established by the government and THF Housing Management Corporation.

Screening criteria will be applied in a manner consistent with all applicable laws, including the Texas and Federal Fair Housing Act, the Federal Fair Credit Reporting Act, program guidelines and the TDHCA's rules. We comply with all federal, state, and local regulations regarding fair housing and antidiscrimination laws, including but not limited to consideration of reasonable accommodations requested to complete the application process for all applicants and residents regardless of race, color, religion, national origin, sex, familial status, and disability/handicap. During the Application process we will verify your rental, employment, and credit history. *Specific animal, breed, number, weight restrictions, animal rules, and animal deposits will not apply to households having a qualified service/assistance animal(s).*

Applicants who are not approved will be notified in writing within seven (7) days of the determination, pursuant to the Federal Fair Credit Reporting Act. If you are denied, contact **Oak Creek Townhomes** at **(830) 693-9800**. If you owe a previous property owner and it appears on the credit history, this is grounds for denial. If you are approved as an applicant for this first stage, you will be subject to a criminal background check (stage 2). Any Felony convictions within the past seven (7) years and/or convictions and / or deferred adjudication for any drug related felonies or misdemeanor crimes against persons and/or property could be grounds for denial.

CRITERIA

All applicants must comply with the following prior to occupancy.

- Applicant must be of legal age (18 years or legally emancipated).
- All applicants of legal age must complete an application and meet all rental criteria.
- Each US Citizen who applies must have verification of Social Security Number or TAX ID number (TIN) and a government issued picture identification card. Non-US Citizens must provide a US government issued ID and an identification number. A valid form of legal identification is necessary at the time of application and move-in.
- All applicants are required to execute the lease agreement and each applicant is individually responsible for the total amount of the rent.
- Applicant's gross monthly income must be at least 2.5 times the resident's rental portion, or \$2500 annually. Those having a gross income of less than 2.5 times the monthly rental portion, or \$2500 annually may not be approved. **Co-signers are not accepted.**
- Previous rental history will be reviewed. Applicants are required to list two (2) years of residential history on their rental application. Applicants with no previous rental history may be required to pay an additional deposit and/or provide additional references at Tax Credit properties. This additional deposit will not exceed one month's rent.



- Applicant must have verifiable income. If unemployed, the applicant must provide documentation illustrating the ability to pay rent. If self-employed, the applicant must provide a photocopy of tax return from the previous two years or a financial statement from a CPA verifying employment income if a newly established business.
- Occupancy Standards – Applicant must not have more than two persons per bedroom, plus one additional person per unit. Minor children joining the household during the lease term will not cause the household to be in violation of the occupancy policy or lease.
- Applicant must submit the application fee as a money orders or cashier's checks. **NO CASH ACCEPTED.**
- **Oak Creek Townhomes** will collect security deposit at the time of the lease signing.
- Each applicant is required to pay individual application fees.
- **Oak Creek Townhomes** allows animals under 30 lbs. and under 18 inches high. Exotic animals and reptiles are not accepted. The appropriate deposits must be paid, and an Animal Agreement must be signed. A refundable pet deposit for each pet of \$300 is due prior to pet arrival.
- Full time students are eligible under the Tax Credit Program as long as these exceptions are met: TANF Recipients, Job Training Program, Single Parent/Dependent Child, Married/Joint Return and Previous Foster Care. Verification of exceptions will be required. Under the Home Program, an individual does not qualify as a low-income or very low-income family if the individual is a student who is not eligible to receive Section 8 assistance under 24CFR 5.612
- Under the Home Program, an individual does not qualify as a low-income or very low-income family if the individual is a student who is not eligible to receive Section 8 assistance under 24CFR 5.612
HOME Student Restrictions (determines eligibility for assistance):
Owners of developments with HOME/TCAP RF funds are required to screen and document student status for each individual(s) the age of 18 and under the age of 24. 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.
If an individual(s) is enrolled in an institution of higher education, each individual must meet student eligibility requirements in accordance with 24 CFR 5.612 and the HOME Final Rule.
 - Student is at least 24 years old by December 31 of the award year for which aid is sought
 - Student is working on a master's or doctorate degree program (such as M.A., M.B.A., Ph.D., graduate certificate, etc.)
 - Student is currently serving on active duty in the U.S. armed forces for purposes other than training
 - Student is a veteran of the U.S. armed forces
 - Student has a legal dependent(s) (i.e. child or parent)
 - Student was an orphan, in foster care, or dependent/ward of the court at any time when the individual was 13 years of age or older
 - Student is or was immediately prior to obtaining the age of majority, an emancipated minor or in legal guardianship as determined by a court of competent jurisdiction in the State of legal residence
 - Student has been verified during the school year in which the application is submitted as either an unaccompanied youth who is a homeless child or youth (as such terms are defined in section 725 of the McKinney Vento Homelessness Assistance Act), or as unaccompanied, at risk of homelessness, and self-supporting and can be verified by one of the following:
 - A local educational agency homeless liaison designated pursuant to the McKinney Vento Homeless Assistance Act.
 - The director of a program funded under subtitle B of Title IV of the McKinney Vento Homeless Assistance Act (relating to emergency shelter grants) or a designee of the director.
 - The director of a program funded under the Runaway and Homeless Youth Act or a designee of the director.
 - A financial aid administrator can make a documented determination by reason for unusual circumstances of independence.
 - Student currently lives with their parents who are receiving Section 8 assistance
 - Student's parents, individually or jointly, are income eligible for Section 8 assistance
 - Student can demonstrate financial independence from his/her parents for a period of one year prior to the date of application for housing

Note: If a student does not meet the eligibility criteria above, but can prove independence from parents under HUD rules, then the student would meet HUD's student eligibility criteria.

- Applicant understands that application fees are non-refundable.
- Applicants understand that they will not be able to occupy or take possession of an apartment unit until all supporting paperwork is complete and signed by all parties.
- Individuals with a disability wishing to request a reasonable accommodation to complete the application process should contact the apartment manager at the management office or call **(830) 693-9800**. Personas con discapacidad que necesitan solicitar una acomodacion razonable para completar el proceso de aplicacion, deberan comunicarse con el administrador de la propiedad en la oficina o llamar por telefono al **(830) 693-9800**.

TRANSFER POLICY STATEMENT:

New applications and transfer requests will be taken in order of date received. A wait list will be maintained, and applicants will be



contacted as unit type requested becomes available. Preference will be given to applicants requesting an accessible unit in accordance with 24 CFR 8.27 and applicants requesting a unit and or transfer as covered by VAWA, Violence against Women Reauthorization Act of 2013. A transfer related to a reasonable accommodation can be requested verbally or over the phone, with the management office at the property. Your request will be considered, and the office will respond to your request, in writing, within 7 business days. Approval or denial will be sent in writing. There is no appeal process. Unit transfers do not require a new deposit to be submitted to hold the new accessible unit. Current unit deposit will be refunded if unit is turned over without damages. Unit transfers to a different building will require full certification for income eligibility. Unit transfers within the same building may be a trade of unit designation. *(Management maintains a separate transfer policy for residents wishing to transfer from one apartment to another.)*

WAIT LIST PROCEDURE:

Management will maintain a waiting list for all apartments in the property. The waiting list will be kept in chronological order, on an electronic form, according to apartment size. Current residents desiring to transfer to another apartment in accordance with the Apartment Transfer Policy may be placed on the open waiting list in the same manner as all other applicants except those with an eligible preference, see below.

It is our policy that preference will be given, under circumstances and with non-accessible apartments, to existing/current residents over any applicant on our waitlist for the following reasons:

- Residents requiring an accessible apartment, or
- Residents requesting a reasonable accommodation, or
- Resident protected under VAWA, or
- Residents' households needing to accommodate a family size increase/decrease.

PROCEDURE FOR PRIORITIZING APPLICANTS NEEDING ACCESSIBLE APARTMENTS

In accordance with 24 CFR 8.27 titled Occupancy of Accessible dwelling apartments: Management will adopt suitable means to assure that information regarding availability of accessible apartments reach eligible individuals with a disability and shall take reasonable nondiscrimination steps to maximize the utilization of such apartments by eligible individuals whose disability requires the accessibility features of the particular apartments. To this end, when accessible apartment becomes vacant, Management before offering such apartments to a non-disabled applicant shall offer such apartment:

- First, to a current occupant of another unit of the same project, or comparable projects under common control, having handicaps requiring the accessibility features of the vacant unit and occupying a unit not having such features, or, if no such occupant exists, then
- Second, to an eligible qualified applicant on the waiting list having a handicap requiring the accessibility features of the vacant unit.

Additionally, when offering such accessible apartment to an applicant not having a disability requiring the accessibility features of the apartment, Management may require the applicant to agree (and may incorporate this agreement in the lease) to move to a non-accessible apartment when available.

PROCEDURE FOR BEING PLACED ON THE WAITLIST

New Applicant/Current residents can ONLY be added to the waitlist when waitlist is open unless for a preference as listed above. An applicant/resident desiring to be placed on an open waiting list will be asked to complete a pre-application found on the property website or at the management office, which allows a tentative determination (subject to confirmation) of the applicant's eligibility.

The following information will need to be provided:

- Date the applicant's information was received
- Name of the head of Household
- Household size and characteristics
- Contact information-phone number, email, or other preferred contact method
- Apartment size desired-there will be various waiting lists depending on specific community's unit mix
- Estimated anticipated annual income, assets now owned and disposition of assets during the previous two years
- Need for an accessible apartment or eligible preference
- Comments-record of correspondence between management and applicant
- Removed/rejected date
- Move in date preferred



Oak Creek Townhomes has apartments available at the 30%, 50%, 60% rent level and waitlist for these lower rent levels is available. If you qualify for an apartment at a lower rent restriction (see 30%, 50%, 60% income limits by household size) and you would like to be placed on an open waitlist for the next apartment in the size and rent level desired, please include that information in addition to the information listed above. As those apartments, in the size and rent level identified above become vacant, you will be notified in the manner described under the section of this policy **Notification of Apartment Availability from the Waitlist**. *This development prioritizes existing households over prospective applicants.*

Please Note:

- **Oak Creek Townhomes** cannot promise a possible length of waiting time as turn-over cannot be predicted.
- An applicant fee will not be charged/processed to an applicant placed on an open waitlist unless an applicant has been notified of an availability and desires to proceed with the application process.
- Disability status is **only** required if the applicant is requesting an accessible apartment or reasonable accommodation. Verification of the disability may be required under certain circumstances where the need of such request is not easily implied; no specific medical information need be submitted.

NOTIFICATION OF APARTMENT AVAILABILITY FROM WAITLIST

When an apartment becomes available, the Waitlist will be reviewed to fill the vacant apartment using the maximum income limits and household size as guidelines. Contact will be made via telephone and/or e-mail using the information provided to Management. The applicant will be notified of the expected date when an appropriate apartment will become tentatively available.

Once Management has contacted the applicant regarding the upcoming apartment availability, the applicant will have **five (5) calendar days to respond to management** as to a decision on moving forward with the application process. If the applicant refuses occupancy, he or she will remain on the waitlist, in chronological order, if desired. Should an applicant refuse occupancy **two (2) times**, the applicant will be permanently removed from the waiting list.

INTERVIEWING WAITING LIST APPLICANT(S)

An interested prospect, desiring to lease/pre-lease the available apartment, will be expected to come into the office to complete an application package and conduct an initial interview with Management within **two (2) calendar days from acceptance of an apartment**. This interview will be to determine the applicant's housing eligibility under LIHTC program.

Applicant will be subject to all screening material and other requirements noted in this Resident Selection Criteria consistent with all applicable laws, including the Texas and Federal Fair Housing Acts, the Federal Fair Credit Reporting Act, program guidelines, and TDHCA's rules. Final occupancy determination is not made until certification, verifications and compliance procedures are completed. Please note, if the applicant fails to show up to the initial appointment, Management reserves the right to permanently remove applicant's name from waitlist.

If eligible for occupancy, the applicant will be allowed **seven (7) calendar days** to turn in required documentation associated with the processing of the application from the date of acceptance of apartment. The available apartment will be held for a maximum of **fourteen (14) calendar days** for an applicant (from the time the apartment is vacant) to effective move in date of lease. If after this time, the approved applicant willingly cancels the application/move into the property, then the application will be cancelled. Additionally, the applicant will be permanently removed from the waiting list.

If the applicant is found to be ineligible, then written notification with specific reason for denial/rejection will be made within **seven (7) calendar days** of the determination. Upon denial, the next household on the waiting list will be notified immediately.

UPDATING WAITLIST INFORMATION

The applicant will be required to re-contact the office once every six (6) months to update personal information and must alert the office regarding a change of phone number, address, or household composition as it occurs. This contact must be completed by phone or in writing.

Management staff may contact applicants on the waiting once every six (6) months in the form of a phone call or e-mail (if provided) to confirm continued interest. If there is no response from the applicant within **seven (7) calendar days** (i.e., the e-mail is returned undeliverable, the phone number is disconnected, or a negative response is received) the applicant will be permanently removed from the waiting list without further notice.

CLOSING THE WAITLIST

New applicant/current residents can **ONLY** be added to the waitlist when waitlist is open unless for a preference as listed under **Procedure for being placed on the Waitlist**. New applicant/current resident information is **NOT** accepted when the Waitlist is closed.



The waiting list may be closed when it contains at least two (2) years' worth of applicants or when the average wait is excessive for one or more apartment types/set asides. Notice of this action will be placed in the leasing/business office. Prospective applicants/residents making contact for the first time will be advised the waiting list are closed and additional applicants will not be taken. The Waitlist will be reopened using the Affirmative Fair Housing Marketing Plan as a guideline which will be communicated to referral groups and advertised in accordance with the Plan.

AUTOMATIC DENIAL FOR RESIDENCY

An applicant will automatically be denied for the following reasons:

- Eligibility Income exceeding the maximum allowable for our programs, if applying for a LIHTC unit
- Having been evicted by a current/previous property owner for a cause within the last 2 years.
- Any false or misleading information provided by the applicant on the written application or omission of a material fact, including providing false Social Security number.
- Any unresolved debts to a property owner or mortgage holder (unless debt is paid prior to approval of application)
- Rental applicants who have been convicted of a criminal offense as outlined above.
- Failure to show up for a scheduled paperwork consultation and/or all applicants are not present during the scheduled paperwork consultation / interview process.
- Omitting or falsifying information on the LIHTC program certification process.
- Failure to turn in required documentation associated with the processing of your application within seven (7) calendar days from receipt of the Application Fee.
- Behavior deemed inappropriate by management and its agents as disruptive, rude and o disrespectful prior to applicant's application being accepted for occupancy.

NOTIFICATION OF DENIED APPLICATION

If Management rejects the application for any reason the denial letter for residency will be sent to the applicant within seven (7) calendar days of the determination. The letter will state in writing the reason(s) for the rejection. HUD forms 5380 and 5382 will be provided along with denial letter. Management will also provide contact information for any third parties that provided the information on which the rejection was based. If you have any questions in reference to the denial of your application based on the credit and criminal screening, please contact Leasing Desk One Site Real Page at 877-586-5023.

APPLICATION GRIEVANCE/APEALS PROCESS

Should an applicant like to appeal the application denial decision, applicants have fourteen (14) calendar days after the date of denial letter to notify management of the community applicant applied at, in writing or request a meeting. If a denial letter is sent to an applicant, and no response or new evidence is received within fourteen (14) calendar days, the final decision will be closed permanently.

If the applicant submits a written notice of appeal or request an appeal meeting within (14) calendar days after the date of the denial letter, the information will be delivered to a management representative who was not a party to the original decision to deny and he/she will manage the appeal. This management representative will review the application and any new facts or information that the applicant feels would have an effect on their application. Applicant must provide contact information for the management representative to respond.

Management representative will notify the applicant of their final decision within five (5) business days of receiving the applicants' written appeal or the date of the appeal meeting/discussion. Persons with disabilities have the right to request reasonable accommodations to participate in the appeal process. Available units will not be placed on hold during the appeal procedure. If a unit is not available at the completion of the appeal procedure and the appeal is granted, the applicant will be put back on the waitlist in its original position. Should your application for residency be denied there is a 90-day waiting period before a new application can be made at any THF Housing management Corp Community. In the event that the denial is due to a housing debt, the waiting period may be waived upon proof of paid debt through legitimate source such as a collection agency and /or the original debtor.

TERMS OF RESIDENCY

Each eligible applicant who accepts an LIHTC apartment home will be required to sign a lease agreement for a period of not less than one (1) year. Continued occupancy eligibility will be determined on an annual basis. Repeated violations of the Lease contract and/or non-payment of rent may result in Non-Renewal/Termination of tenancy

UTILITIES

All residents will be responsible for their electricity. The Owner will pay water, sewer, and trash. Proof of utility account numbers and transfer must be provided to Management prior to lease signing.



VAWA/REASONABLE ACCOMMODATION POLICY:

Violence against Women Act: You may have the right under Texas law to terminate the lease early in certain situations involving family violence, certain sexual offenses, or stalking. Applicants will not be denied admission on the basis that the applicant has been a victim of domestic violence, dating violence, sexual assault, or stalking. Information about VAWA can be obtained at the **Oak Creek Townhomes** office.

Disability Reasonable Accommodations: A reasonable accommodation can be requested verbally or over the phone, with the management office at the property. Your request will be considered, and the office will respond to your request, in writing, within 7 business days. Approval or denial will be sent in writing. There is no appeal process.

These policies and procedures and rental criteria are available in writing and copies will be provided upon request.



INCOME LIMITS

AMFI %	Number of Household Members					
	1	2	3	4	5	6
30 HTC	\$19,260	\$21,990	\$24,750	\$27,480	\$29,700	\$31,890
30 HOME	\$19,250	\$22,000	\$24,750	\$27,500	\$29,700	\$31,890
50 HTC	\$32,100	\$36,650	\$41,250	\$45,800	\$49,500	\$53,150
60 HTC	\$38,520	\$43,980	\$49,500	\$54,960	\$59,400	\$63,780
60 HOME	\$38,520	\$43,980	\$49,500	\$54,960	\$59,400	\$63,780

GROSS RENT LIMITS

AMFI %	Number of Bedrooms		
	1	2	3
30 HTC/HOME	\$515	\$618	\$714
50 HTC	\$859	\$1,031	\$1,191
60 HTC	\$1,031	\$1,237	\$1,429
60 HOME	\$885	\$1,138	\$1,515

_____	_____
Applicant Signature	Date
_____	_____
Applicant Signature	Date
_____	_____
Applicant Signature	Date
_____	_____
Applicant Signature	Date

Deposits
\$200 1 bedroom
\$250 2 bedroom
\$300 3 bedroom

Animal Deposit
\$300 per animal (limit 2)

Satellite
\$300

Application Fee non-refundable (made payable to Property)
\$18.13 each applicant over 18
\$5.50 Application Processing fee per unit