The Villas in the Pines Rental Selection Criteria



15001 Crosswinds Blvd

Houston TX 77032

(281) 449-4400

Fair Housing and Equal Opportunity Requirements

This community is an Equal Opportunity Housing Provider and does not discriminate against any person, for any reason whatsoever, including those reasons defined as federal, state, county, and city's protected classes such as: race, color, national origin, religion, sex, handicap, familial status, marital status, sexual orientation, gender identity, age, ancestry, veteran/military, or student status. Please be aware that the occupation of income-restricted units by households comprised of all full-time students may be prohibited under federal law. Some exceptions apply.

It is the policy of this community to assure that qualified individuals with a handicap or disability are not discriminated against on the basis of their handicap or disability. Therefore, this community will comply with state and federal fair housing and antidiscrimination laws, including but not limited to consideration of reasonable modifications and accommodations requested to complete the application process.

Persons with disabilities – Admission will not be denied because an accessible unit is not currently available, nor will persons with disabilities be required to rent a unit already made accessible.

- Reasonable modifications for persons with disabilities may be requested by an applicant during
 the application process by contacting the Leasing Office. Applicants are encouraged, but not
 required, to submit requests in writing. Any request received will be answered within two (2)
 business days.
- Reasonable accommodations for persons with disabilities may be requested by an applicant
 during the application process by contacting the Leasing Office. Applicants are encouraged, but
 not required to submit requests in writing. Any request received will be answered within two (2)
 business days.

Qualifying for Admission

This community reserves the right to revise the Resident Selection Criteria, as necessary, to ensure housing restriction based on the criteria does not have a disparate impact on individuals of a particular race, national origin, or other protected class.

Residency eligibility is based on the following:

Occupancy Standard – A maximum of two (2) persons per bedroom is allowed.

Age- At least one applicant must be at least sixty (60) years of age. All occupants must be at least fifty-five (55) years of age

LeasingDesk Score –We use a third party screening service, LeasingDesk, to evaluate each applicant.

Screening criteria will be 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, program guidelines, and the Texas Administrative Code, Chapter 10, Subchapter F.

LeasingDesk assigns a score based on the following factors:

• **Rent-to-Income Ratio** – The gross monthly income of the household as stated on the application must be two (2) times the monthly resident paid portion of the rental amount.

Gift income will not be considered when determining that the household meets the minimum income criteria unless the applicant can demonstrate via bank statements that the gift income is re-occurring for the last 6 months.

Loans will not be considered when determining that the household meets the minimum income criteria.

All income sources will be verified for market units.

• **Credit Scoring** – The past 2 (two) years of credit history is evaluated including: collections actions, charge-offs, judgments, open bankruptcies, and foreclosures. Student loan, medical debt and monies owed to cell phone and cable companies are not evaluated. Applicants owing money to an apartment community will be denied. Applicants with a lack of credit history will not be rejected.

Negative scores due to utility debt may not be cause for denial with proof that the account was paid in full.

LeasingDesk Score Results - 0-354 = Fail, 355-520 = Conditional, 521-1000 = Pass. Applicants receiving a "conditional" score may be required to pay an additional deposit.

Scoring Applicant Groups - When scoring groups together, the scoring system will take the lowest individual score and apply it to the group.

Right to Contest – If you believe that any of the information from LeasingDesk is inaccurate, you may request an investigation of such information by emailing Consumer.dispute@realpage.com.

Screening –We verify the following with your current or previous landlord, employer, and state, and/or federal agencies.

• Rental History – Applicant must have six (6) months of current consecutive rental or housing history. In a roommate situation, each roommate must have six (6) months of current consecutive rental history. The property manager will obtain landlord verification on an applicant's previous rental history. Landlord cannot be a family member (parent, aunt, uncle, brother, etc.). Applicants with negative housing history will be denied. Applicants with no housing history will be required to pay an extra deposit equal to the full standard deposit amount for the unit type.

Negative Housing History is defined as one or more of the following: left a prior residence without giving proper notice, left a prior residence without fulfilling all of the terms of the lease contract, left a prior residence owing money, history of late rental payment(s), history of NSF (non-sufficient funds) rental payment(s), history of eviction(s), history of lease violation(s), prior landlord has stated she/he would not re-rent to applicant.

• **Employment** – Applicant must have six (6) months of current consecutive employment or be retired, a student, or disabled with a verifiable source of income. In a roommate situation, each roommate must be employed or be retired, a student or disabled with a verifiable source of income. Gift income as a sole source of income is not acceptable.

Criminal Background – Upon verification of rent-to-income ratio, credit, and rental history; an applicant's criminal history will be reviewed. The nature and severity of an individual's conviction, and the length of time passed since the criminal conduct, are taken into consideration when determining eligibility for housing. Backgrounds for all adult occupants will be checked.

Sex related crimes - Persons convicted of these types of crimes are considered a threat to the health and safety of other residents and employees and are not eligible eligible to reside at this property regardless of the date of the offense/file date.

High rated felonies for property related crimes, violence related crimes, family relation related crimes, weapons related crimes and drug related crimes - Persons convicted of these types of crimes are considered a threat to the health and safety of other residents and employees and are not eligible to reside at this property for a period of 7 years from the date of the offense/file date.

High rated felonies for alcohol related crimes and high rated misdemeanors for property related crimes, violence related crimes, family relations related crimes, weapons related crimes and drug related crimes. Persons convicted of these types of crimes are considered a threat to the health and safety of other residents and employees and are not eligible to reside at this property for a period of 5 years from the date of the offense/file date:

High rated felonies for animal related crimes, fraud related crimes, public justice related crimes, public order related crimes, gambling related crimes, organized crimes related crimes, transportation related crimes, victimless related crimes. Low rated felonies for

property related crimes, violence related crimes, family relations related crimes, weapons related crimes, organized crime related crimes and drug related crimes. Persons convicted of these types crimes are considered a threat to the health and safety of other residents and employees and are not eligible to reside at this property for a period of 3 years from the date of the offense/file date.

Low rated felonies for fraud related crimes - Persons convicted of these types of crimes are considered a threat to the health and safety of other residents and employees and are not eligible to reside at this property for a period of 1 year from the date of the offense/file date.

Further description of these crimes will be provided upon request.

An arrest is not evidence of criminal activity.

Persons convicted of crimes classified as "unable to classify", "not criminal records" and where the type of crime (felony or misdemeanor) cannot be determined will be evaluated on a case-by-case basis. A Client Dispute Form must be completed which will provide the Leasing Desk with the details which may assist the Leasing Desk make a further determination.

If you believe that any of the information contained in your criminal report is inaccurate or incomplete, you may request as investigation of such information by emailing Criminal@RealPage.com.

Applicants may explain and provide mitigating circumstances if a criminal conviction is flagged for denial. This can include, but is not limited to, evidence of rehabilitation, court documents, etc.

Violence Against Women Reauthorization Act of 2013 – An applicant will not be denied admission, or be evicted, on the basis that the applicant or tenant is, or has been, a victim of domestic violence, dating violence, sexual assault, or stalking, if the applicant or tenant otherwise qualified for occupancy.

If an applicant is convicted of a crime resulting in denial, but that crimes is a result of being a victim of domestic violence applicants may provide documentation as evidence which may change the screening results. This will be reviewed on a case-by-case basis.

Additional Requirements

Program Eligibility – An income-restricted unit requires additional verification of income to include income from all assets. Thus, all sources of earned and unearned income must be verified. Units will not be held if verification of income cannot be obtained within 72 hours of receipt of application.

Income Limits – Income limits for program restricted units are:

Harris County/ Houston MSA Maximum Income / Rent Limits Effective Date: 4/1/2018

Allowable Income (Initial 50%)	\$ 26,250	\$ 30,000	\$ 33,750	\$37,450	\$ 40,450	\$ 43,450	\$ 46,450
Allowable Income (Initial 60%)	\$ 31,500	\$ 36,000	\$ 40,500	\$44,940	\$ 48,540	\$ 52,140	\$ 55,740
Allowable Income at Re-cert	\$ 44,100	\$ 50,400	\$ 56,700	\$62,916	\$ 67,956	\$ 72,996	\$ 78,036

Rent Limits – Rent limits for program restricted units are listed below. The allowable tenant paid rent will be the most a resident can be charged for a program restricted unit. The allowable tenant paid rent may vary depending on the applicable housing authority and voucher status.

Houston, TX PHA Utility Allowances- Effective 12/01/17 for use with General Public and Houston HA HCV holders

Rental Rates								
# of Bedrooms		1 (50%)		2 (50%)	1 (60%) 2 (60%)		2 (60%)	
HUD Max Rent	\$	703	\$	843	\$	843	\$	1,012
Less: Utility Allowance	\$	77	\$	103	\$	77	\$	103
Equals Allowable Tenant Paid Rent	\$	626	\$	740	\$	766	\$	909

Harris Co. PHA Utility Allowances- Effective 4/1/2018

Rental Rates								
# of Bedrooms		1 (50%)		2 (50%)	1 (60%) 2 (60%		2 (60%)	
HUD Max Rent	\$	703	\$	843	\$	843	\$	1,012
Less: Utility Allowance	\$	79	\$	100	\$	79	\$	100
Equals Allowable Tenant Paid Rent	\$	624	\$	743	\$	764	\$	912

Student Restrictions – A student is defined as an individual, who during each of 5 (five) calendar months during the calendar year, is a full-time student at an educational organization. The 5 (five) calendar month need not be consecutive. The determination of student status as full or part-time should be based on the criteria used by the educational institution the student is attending.

Program restricted units may not be occupied by households comprised of all full-time students, however, there are exceptions:

- At least one student is receiving assistance under title IV of the Social Security Act (for example, payments under AFDC)
- At least one student was previously under the care and placement responsibility of the state agency responsible for administering foster care
- At least one student participates in a program receiving assistance under the Job Training Partnership Act (JTPA), Workforce Investment Act or under other similar federal, state or local laws
- At least one student is a single parent with child(ren) and this parent is not a dependent of another individual and the child(ren) is/are not dependent(s) of someone other than a parent

- The students are married and entitled to file a joint tax return
 - * In the event the Full-time Student Household is qualifying under an exemption, documentation must be provided.

Residents must inform the property staff if a household member becomes a full-time student.

Up to 15% of the total number of units may be occupied by households comprised entirely of students not meeting the exceptions .

Annual Recertification Policy

This community will conduct a recertification of household income and composition annually on an income-restricted unit. All family members must supply the information requested by management. Residents must sign the required consent forms. This community will obtain verification of annual income, the value of assets, and any other factors that affect the determination of income.

Other Standards

Animals - A maximum of two (2) domesticated pets are accepted. The following breed and/or mix breeds are prohibited: Akita, American Bull Dog, American Pit Bull Terrier, American or Bull Staffordshire Terrier, Briard, Borzoi Hounds, Bull Mastiff, Bull Terrier, Cane Corso, Chow, Dalmatian, Doberman Pinscher, Dogo, German Shepherd, Great Dane, Great Pyrenees, Husky, Irish Wolf Hound, Komondor, Malamute, Neapolitan Mastiff, Pit Bull, Rottweiler, Scottish Deerhound, Spitz, St. Bernard, Stafford Terrier (sic), Presa Canarios, Shar Pei, Toso Inu and Wolf-Dog Hybrid. Exotic animals and reptiles are not accepted. Additional restrictions may apply. All animals must be photographed by management before approval. A refundable pet deposit of \$300.00 per pet is required.

Service and Support animals are not considered pets and are allowed to reasonably accommodate a handicapped leaseholder or occupant.

Specific animal, breed, number, weight restrictions, pet rules, pet deposits will not apply to households having qualified service/assistance animals.

Full-Time Students – If student status changes for any household please inform office staff. Restrictions do apply.

Rental Rates, Deposits, Application Fees:

APT	STANDARD
TYPE	DEPOSIT
1x1	\$200
2x2	\$250

There is a \$200 satellite deposit.

Application Fees - The cost to process a credit and criminal background screening is \$18.00 for each adult applicant.

How to apply - Leave appropriate application fee and completed required paperwork with a representative of the Leasing Office. Application paperwork and required payments may also be mailed to the address shown on page one (1). Units are assigned in order of receipt of required paperwork. All requested qualifying documents must be provided within 7 business days of applying to secure a unit. After the 7-day deadline the unit may be re-assigned. If a unit is not available, applicants may be placed on the Waiting List (see attached Waitlist Policy).

Applicants will be notified of screening results, in writing via mail or handwritten letter within seven (7) days of determination. Applicants who do not meet the prescribed criteria may re-apply after six (6) months from the date the original application paperwork was completed and signed.

If approved, the refundable standard deposit will be collected upon lease execution.

Policies regarding the Waitlist, Unit Transfers, Denial, Evictions and Non-Renewals will be provided upon request.

I ACKNOWLEDGE THAT I HAVE HAD AN OPPORTUNITY TO REVIEW THE PROPERTY'S QUALIFYING CRITERIA, AND WAITLIST POLICY WHICH INCLUDES REASONS WHY MY APPLICATION MAY BE DENIED, SUCH AS CRIMINAL HISTORY, CREDIT HISTORY, CURRENT INCOME, AND RENTAL HISTORY. I UNDERSTAND THAT IF I DO NOT MEET THE PROPERTY'S RENTAL QUALIFICATIONS OR SELECTION CRITERIA, OR IF I FAIL TO ANSWER ANY QUESTION, OR IF I PROVIDE FALSE OR MISLEADING INFORMATION, THE PROPERTY MAY REJECT MY APPLICATION, RETAIN ALL APPLICATION FEES, AND MAY TERMINATE MY RIGHT OF OCCUPANCY IF I HAVE ALREADY TAKEN POSSESSION OF A RENTAL UNIT AT THE PROPERTY.

Applicant Signature	Date	Applicant Signature	Date		
 Applicant Signature	 Date	Applicant Signature	Date		
Property Manager	 Date				