

AOG LIVING

CRITERIA FOR RENTAL – Saddle Ridge SIA

Equal Housing – This community does not discriminate against any person because of race, color, religion, sex, handicap, familial status, national origin, sexual orientation or gender identity and will comply with state and federal fair housing and anti-discrimination laws, including but not limited to consideration of reasonable accommodations requested to complete the application process and the Federal Fair Credit Reporting Act.

The Development will comply with state and federal fair housing and antidiscrimination laws; including, but not limited to, consideration of reasonable accommodations requested to complete the application process. Chapter 1, Subchapter B of this title provides more detail about reasonable accommodations.

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, and program guidelines

Occupancy Standard - A maximum of two persons per bedroom plus one additional person per unit. Children that join the household after the start of a lease term will not cause a household to be in violation of the lease.

Age – Lease holder(s) must be 18 years or older. All occupants 18 years or older are required to complete an application, even if living with parent or guardian.

Income and Rent - Gross monthly income of household must be 2 1/2 times the monthly resident paid portion of rental amount. All sources of earned and unearned income must be verified in writing. If the household is participating in a voucher program, it is limited to the greater of a monthly income of 2.5 times the household's share of the total monthly rent amount or \$2,500.00 annually. Maximum household income and maximum rent limits are as follows:

Income and Rent restrictions apply to some units:

MAXIMUM ANNUAL INCOME FOR RENT RESTRICTED APARTMENT HOMES ONLY

	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
80%	\$56,400	\$64,400	\$72,480	\$80,480	\$86,960	\$93,360	\$99,840	\$106,246

MAXIMUM RENTAL AMOUNT FOR RENT RESTRICTED APARTMENT HOMES ONLY

	1 Bedroom	2 Bedroom	3 Bedroom
80%	\$1,510	\$1,812	\$2,093

Assets - Under the SIA program assets below the applicable threshold tenants can self-certify asset amounts and income from the asset. Household assets and income from assets over applicable threshold must be verified. Forms of verification are current statements and/or a verification from the financial institution. All other assets are current balances.

Employment - Applicant must 1) be employed with current employer for at least six months; 2) have current job and at least six months employment with previous employer; or 3) receiving retirement benefits, government benefits, or any other verifiable and consistent income.

Self Employment - Must provide the previous year's personal income tax return and the previous two months personal bank statements as evidence of sufficient income. Persons whose jobs are commission only or base salary plus commission, tips, or bonuses are considered self-employed.

Students – Students are accepted at this community. All financial aid must be verified.

Rental History - Previous rental history will be reviewed and an application denied for the following: Failure to pay rent timely and/or evictions filed within the last 36 months, insufficient move-out notice, repeated disturbances and/or excessive damages not related to circumstances protected under the Violence Against Women Act, and/or prior management references describing repeated violations of the lease. Any debt owed to an apartment community within the last 24 months must be paid in full.

Credit – Unsatisfactory credit references including any open bankruptcies may result in the requirement of an additional deposit or denial. Unsatisfactory credit shall be determined through a screening analysis report from Safe Rent with a score below 550. The qualifying criteria includes an applicant's credit history, payment history, rent to income ratio, debt to income ratio, and rental history from the rental history database information available at the time the application is processed. The screening analysis report allows us to gather a comprehensive perspective of the applicant's risk level.



Criminal Background - Applicant, resident or occupant convicted of the following criminal activity will be denied, including persons who have not yet satisfied any probationary or parole period including a probationary period for deferred adjudication: Homicide-Related Offense crimes with a look back period of 25 years for a Felony and 20 years of a Misdemeanor; Criminal Intent related crimes with a look back period of 10 years for a Felony and 5 years for a Misdemeanor; Domestic related crimes with a look back period of 10 years for a Felony and 5 years for a Misdemeanor; Property related crimes with a look back period of 10 years for a Felony and 5 years for a Misdemeanor; Theft and Burglary related crimes with a look back period of 10 years for a Felony and 5 years for a Misdemeanor; Substance Abuse related crimes involving the manufacture, sale and/or distributions of drugs that may threaten the health, safety, or right to peaceful enjoyment of the premises by other residents with a look back period of 10 years for a Felony and 5 years for a Misdemeanor; Violence and Threats related crimes with a look back period of 10 years for a Felony and 10 years for a Misdemeanor; Sexual crimes of Prostitution with a look back period of 20 years for a Felony and 10 years for a Misdemeanor. Any crimes related to Fraud, Extortion, Embezzlement/Bribery, Counterfeiting/Forgery and Bad Check Related Crimes with a look back period of 5 years for a Felony and 5 years for a Misdemeanor. All other Sexual related crimes and sexual misconduct offenses including Registered Sex Offenders, Pornography and Peeping Tom Related Off will be denied regardless of the date in which the crime occurred. All Arson Related Offenses will be denied regardless of the date on which the crime occurred.

Each person denied occupancy based on information obtained in the criminal background check, shall be allowed to appeal the denial and submit information that shows mitigating circumstances such as the facts and circumstances of the criminal conduct, the age of the applicant at the time of the crime, severity and recentness of the criminal conduct and rehabilitation efforts.

Renter's Insurance – This community requires each and every resident to secure renter's insurance. Each resident will be required to submit a current statement of such coverage at the time of move in and upon renewal of their policy.

Animals – A maximum of 2 pet(s) per apartment is permitted. The following breeds or partial breeds are not permitted: rottweilers, pit bulls, akitas, dobermans, chows, German shepherds, and Australian shepherds. Exotic animals and reptiles are not accepted. Additional restrictions may apply. Support animals are not considered pets and are allowed to reasonably accommodate a handicapped leaseholder or occupant. All animals must be photographed by management before approval.

Application Fee – A \$99.00 non-refundable application fee is required per person over the age of 18 years.

Administrative Fee – No administrative fee is charged at this time.

Pet Deposit and Other Charges – A Non-refundable Pet Fee in the amount of \$150 will be charged. Pet Rent in the amount of \$15 will be charged monthly for each pet.

Security Deposits – The following fully refundable security deposits will be charged – 1 Bdrm - \$200; 2 Bdrm - \$200; 3 Bdrm - \$200.

Co-signer or guarantor - A cosigner/guarantor may be required in the case of ONE of the following:

- No rental history or home ownership in the past five years, or
- No Employment (Students Only)

Co-signer/guarantor must be a relative of the applicant and meet all requirements as a lease holder.

Recertification(s) – This development consists of mixed income projects and annual income recertifications are required. A household's designation may change if the household income increases or decreases. If the household income increases/decreases to a higher/lower tier the rent will also increase/decrease as long as such an increase/decrease does not affect the property set aside requirements. The project must comply with the Next Available Unit Rule. If the household's income at recertification exceeds 140 percent of the 80%-income tier established at this site, the development will lease the next available unit in the building to a low-income household. Once this household moves in rent can be increased on the current household's unit. If no other unit is available, the household rent will remain restricted until such a unit can be designated at the lower tier.

Veterans - Important information for former Military Service Members. Women and men who served in any military branch of the United States Armed Forces, including Army, Navy, Air Force, Marines, Coast Guard, Reserves or National Guard, may be eligible for additional benefits and services. For more information, please visit with the Texas Veterans Portal at <https://lveterans.portal.texas.gov/>.

VAWA PROTECTIONS - The Property is sensitive to the barriers of participation that accompanies applicants that are protected by the Violence Against Women Act. Please refer to the "Notice of Occupancy Rights" under the "Violence Against Women Act" documentation that will be provided to you upon execution of this Criteria. The Property may request in writing that the victim, or a family member on the victim's behalf, certify that the individual is a victim of abuse.

Denial of Application – If your application is denied for any reason, applicant/resident will be provided a notification of denial that will include the reason for denial, via in person, USPS, facsimile or email, which will include a phone number to the third party provider of information that resulted in the decision for denial within 7 days. This notice will include copies of HUD 5380, HUD 5381 and 5382. The applicant has fourteen (14) days to request an appeal in writing or request a meeting to discuss the rejection. If an appeal is requested due to the denial a second review of all documentation will be made by the compliance manager or someone who did not take part in the original decision. Notification will be by phone followed up in writing via email or sent by USPS mail within 7 days. Should changes in circumstances arise from original application date, you may reapply after 90 days.

Reasonable Accommodations – Applicants/Residents with a disability may request a reasonable accommodation verbally or in person to the Property Manager. All requests will be responded to within fourteen (14) calendar days.

Privacy Policy for Personal Information of Rental Applicant and Residents - We are dedicated to protecting the privacy of your personal information, including your Social Security Number and other identifying or sensitive personal information. Our policy and procedures are designed to help ensure that your information is kept secure, and we work to follow all federal and state laws regarding the protection of your personal information. While no one can guarantee against identity theft or the misuse of personal information, protecting the information you provide us is a high priority to our company and staff. If you have concerns about this issue, please feel free to share them with us.

How Personal Information is collected: You will be asked to furnish some personal information when you apply to rent from us. This information will be on the rental application form or other document that you provide to us or to an apartment locator service, either on paper, fax, e-mail or via electronically through the on-line prospect portal. Applicant and Residents may apply by USPS at 5711 North Knoll; San Antonio, TX 78240 or in person. Alternative method is by email at saddleridge@allied-orion.com.

How and When Information is used: We use this information for our business purposes only as it relates to leasing a dwelling to you. Examples of these uses include but are not limited to, verifying statements made on your rental application (such as your rental, credit and employment history), reviewing your lease for renewal and enforcing your lease obligations (such as to obtain payment for money you may owe us in the future).

How the Information is Protected and Who has Access: We allow only authorized persons to have access to your personal information, and we keep documents and electronic records containing this information in secure areas and systems.

How the Information is Disposed of: After we no longer need or are required to keep your personal information, we will store or destroy it in a manner designed to prevent unauthorized persons from accessing it. Our disposal methods will include shredding, destruction or obliteration of paper documents and destruction of electronic files.

Locator Services: If you found us through a locator service, please be aware that locator services are independent contractors and are not our employees or agents – even though they may initially process rental applications and fill out lease forms. You should require any locator services you use to furnish you their own privacy policies.

I understand and accept these qualifying standards and have truthfully answered all questions. I understand that falsification of Rental Application information will lead to denial of rental. Rental Criteria does not constitute a guarantee or representation that resident or occupants currently residing in the community have not been convicted or are not subject to deferred adjudication for felony. Management's ability to verify this information is limited to the information made available by the agencies and services used. It does not insure that all individuals reside in on or visiting the community conforms to these guidelines.

Applicant Signature

Date

Applicant Signature

Date

