



Tenant Selection Criteria

Welcome to: **Stallion Ridge Apartments**

Address: **9000 Balch Street, Everman, TX 76140**

Solidago Management and this community comply with all federal, state, and local laws and regulations relating to fair housing that prohibit discrimination based on race, color, religion, sex, national origin, familial status, and disability. Solidago Management nor Stallion Ridge Apartments discriminates against prospective residents based on the receipt of, or eligibility for, housing assistance under any federal, state, or local housing assistance programs. Screening criteria will uniformly 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 TDHCA's (Texas Department of Housing and Community Affairs) guidelines.

All written policies and procedures are maintained at the Management Office and a copy will be provided.

Stallion Ridge is a tax credit community with financing through Texas Department of Housing and Community Affairs (TDHCA), Tax Exempt Bond Financing through Trinity River Public Finance Corporation and HUD financing.

Age:

Lease holder(s) must be 18 years of age or older, and must complete an application, even if living with parent or guardian.

Verification of Identity:

Each person aged 18 years or older applying for an apartment must show proof of valid government or state-issued identification card.

Occupancy Guidelines:

A maximum of three (3) persons per bedroom are allowed, with no more than two (2) adults per bedroom. Adult is defined as a person 18 years of age or older.

Income:

All income sources indicated on the application will be verified at the time of application, and on an annual basis. Total household income must equal two (2) times the amount of the monthly rental rate of the selected apartment. Income verifications include but are not limited to the following: Two (2) months of current consecutive pay stubs from the income source(s), Solidago's Employment Verification, submitted to and from employer, and verifications such as court orders, divorce decrees, award letters, or financial statements. Applicants whose income is based solely on commissions or base salary plus commission, tips or bonuses, may require additional verifications.

Since this community participates in an affordable housing program, additional income verifications, affidavits, and signed certifications may be requested.





Self-Employment Income:

Applicants who are self-employed must complete Solidago’s Self Employment Certification, Current YTD Profit and Loss and provide previous year’s income tax returns including all Schedules (including Schedule C, and/or a profit and loss statement) and W2’s/1099’s and anticipated income for the upcoming twelve (12) months.

Rental Assistance Programs:

We welcome all applicants receiving rental assistance. Applicants participating in a rental assistance program must meet the requirements of this Tenant Selection Criteria, except for minimum income. Applicant’s verified income must equal two (2) times their portion of the rent. If the program pays 100% of the applicant’s rent, the applicant must certify that they have the financial resources to meet daily living expenses. Verification of income and household composition is required.

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Student Status Requirement:

The eligibility restrictions imposed on students and/or college students enrolled in institutions of higher education are set forth to prevent households entirely consisting of Full-time students from receiving assistance under Section 42 of the IRC. All applicants and residents are required to report their student status currently and anytime within the current calendar year. All members of the household, including children and elderly members must declare if they are full-time students. A member is to be declared a full-time student if they were a full-time student, as defined by the institution, for a period of 5 months or more within the current calendar year. Please note that the months need not be consistent, e.g. Jan-Mar and Jun-July.

Households can be considered eligible for assistance under Section 42 of the IRC even if the household is entirely comprised of full-time students if one or more of the following exceptions are met:

- The household consists of a married couple who are eligible to file a joint tax return.
- The household is comprised of a single parent and their minor children. Neither the parent nor the children may be claimed as a dependent by another individual.
- At least one student receives assistance under Title IV of the Social Security Act, such as Temporary Assistance for Needy Families (TANF).
- At least one student is enrolled in a federal, state, or local job training program.
- At least one student was previously under the care of a state foster care program.

Stallion Ridge operates under the affordable housing program which has maximum income limits.

Number of Tenants	1	2	3	4	5	6	7	8
Initial 30% HUD	\$22,400	\$25,600	\$28,800	\$32,150	\$37,650	\$43,150	\$48,650	\$54,150
Initial 50% HUD	\$37,350	\$42,700	\$48,050	\$53,350	\$57,650	\$61,900	\$66,200	\$70,450
Initial 60% HTC	\$44,820	\$51,240	\$57,660	\$64,020	\$69,180	\$74,280	\$79,440	\$84,540
Initial 80% HUD	\$59,750	\$68,300	\$76,850	\$85,350	\$92,200	\$99,050	\$105,850	\$112,700
140% Eligible Tenant	\$149,380	\$149,380	\$149,380	\$149,380	\$149,380	\$149,380	\$149,380	\$149,380





Rental History:

Two (2) years of satisfactory, verifiable, rental history is required. Satisfactory rental history is defined as the following: No more than one late payment or NSF in a 12-month period, lease term fulfilled, no lease violations, residence left in satisfactory condition and proper notice to vacate given. A current, outstanding rental debt collection of \$1,000 or more or an eviction judgment or filing within 3 years, with a balance, will result in automatic rejection. Eviction filings and/or judgements with a \$0 balance will be excluded.

Credit Background:

Solidago utilizes a third-party screening company to evaluate the creditworthiness of applicants. The Leasing Desk score goes from 1 to 1000 with a passing score of 422. Not having credit history or a credit score may be treated as “good credit”. Bankruptcy and foreclosures posted in the last seven (7) years will be factored into the overall credit evaluation. Unpaid rental collections and/or legal or civil judgments in the last three (3) years will result in automatic rejection. Medical and student loans are not taken into consideration.

Criminal Background:

A criminal background search will be conducted for each applicant over the age of 18 years. If the criminal background search and the information provided by you reveal past criminal convictions, which are a violation of our policy, your application may be denied. Certain approval may be allowed according to the property’s look-back policy. You may request a copy of this policy. The following list of reasons for denial based on Criminal Background screening is not conclusive:

- Felony Conviction (Federal and/or Non-Federal)
- Sex Offender Conviction
- Misdemeanor Conviction (conviction occurred within 10 years of application)
- Animal Related Conviction (conviction occurred within 5 years of application)
- Fraud Conviction (conviction occurred within 10 years of application)

This requirement is not a guarantee or representation that residents or occupants currently residing in our community have not been convicted of a felony or subject to deferred adjudication for a felony, certain misdemeanor or sex offenses requiring registration under applicable law. Our ability to verify this information is limited to information made available to us by the resident credit-reporting services used.

Foreign Nationals:

Foreign nationals will be required to complete a Supplemental Rental Application for Non-US Citizens. Foreign nationals living and working in the United States must provide a valid social security number, a valid passport, or a TIN. The lack of a valid social security number and credit history may require an additional deposit.

Pet Eligibility Requirements A maximum of two (2) pets per apartment are permitted with a fee of \$250.00 per pet and rent of \$25 per month per pet. Pet Screening is required. To reside on the property, pets must: Be up to date on all vaccinations required by local law. Be free of communicable diseases and parasites (e.g., fleas). Be house-trained and well-socialized. The pet(s) must not have a history of biting, excessive barking, chasing, or aggressive behavior. Dogs of a dominant breed and excess weight of 40 pounds, at maturity, are not accepted. **Restricted Dog Breeds** The following dog breeds (including mixes) are not permitted due to safety and insurance concerns: Pit Bulls (American Staffordshire Terrier, Staffordshire Bull Terrier, American Pit Bull Terrier), Rottweilers, Doberman Pinschers, German Shepherds, Bull Mastiffs, Huskies, Malamutes, Chow Chows, Akitas, Rhodesian Ridgebacks, Wolf hybrids. **Additional Restricted Pets** The following pets are prohibited or subject to special approval due to known behavioral, safety, or property damage concerns: **Cats:** Unneutered males (due to spraying), More than 2 cats per unit, Exotic breeds (e.g., Bengals, Savannahs), **Reptiles &**



Amphibians: Large snakes (e.g., pythons, boas), Venomous species (e.g., vipers, Gila monsters), Large lizards (e.g., iguanas), **Aquatic Pets** Aquariums over 30 gallons. **Pet Ownership Responsibilities** Tenants must: Maintain renters insurance that covers pet-related incidents and does not exclude restricted breeds. Keep pets leashed (not tethered) when outside the unit. Clean up pet waste immediately and dispose of it properly. Prevent pets from disturbing other tenants. Ensure pets are not left unattended for extended periods. **Approval & Documentation** Before bringing a pet onto the property, tenants must: Submit a Pet Application including breed, age, weight, and a recent photo. Provide proof of vaccinations and licensing. Receive written approval from property management. Agree to a pet deposit or pet fee (if applicable and legal in your state). **Enforcement & Liability** Tenants are financially and legally responsible for any damage or injury caused by their pet. Property staff may enter the unit without notice in emergencies involving the pet. Violations of the pet policy may result in revocation of pet privileges or lease termination.

Service Animals:

Support and/or service animals are not considered pets and are allowed to reasonably accommodate a handicapped lease holder or occupant. Further verification from a licensed physician will be obtained to demonstrate the need for a service animal. Specific animal, breed, number, weight restrictions, pet rules, and pet deposits will not apply to households having a qualified service/assistance animal(s).

Security Deposits/Application Fees

A non-refundable application fee is required at the time of application. A fee of \$21.68 is required for the first household member applying. A fee of \$16.18 will be assessed for each additional household member applying to lease the unit. Application fees are non-refundable and due at the time of submission. All household members 18 years of age and older are subject to screening. Screening results will determine the security deposit requirement for the household, as outlined below:

- Households with a screening result of Approved will be required to pay a security deposit equal to one (1) month's rent.
- Households with a screening result of Approved with Conditions will be required to pay a security deposit equal to two (2) months' rent.

Households who receive either of the above screening decisions may be eligible to fulfill their security deposit requirement through our deposit alternative provider, Rhino.

Rhino is an insurance-based deposit alternative that allows qualified households to pay a monthly or annual fee instead of a traditional cash deposit. This program provides protection to the property in the event of lease violations or damage, while offering residents a reduced upfront cost at move-in.

- Upon receiving a screening decision of Approved or Approved with Conditions, the household will be invited to register with Rhino to review available deposit options.
- Screening approval with the community does not guarantee approval with Rhino. Enrollment with Rhino is a separate process and is subject to Rhino's independent underwriting and eligibility criteria.
- Households who enroll in Rhino will be responsible for either a monthly or annual premium, paid directly to Rhino. If enrolled in an annual plan, a new premium may be due at lease renewal.
- If the household is not approved by Rhino, or chooses not to use the deposit alternative, the full security deposit must still be submitted through Rhino's platform, and Rhino will remit the applicable deposit amount to the community on the household's behalf.

The required deposit, whether traditional or satisfied through Rhino's deposit alternative program must be satisfied in full prior to move-in.



Rents:

The following rental rates are applicable to this property:

Rent Limit	HTC 60%/BOND/ET			
# of Bedrooms	1	2	3	4
HUD Max Rent	\$1,200	\$1,441	\$1,665	\$1,857

Application Process:

Rental applications for this community may be obtained or submitted at the leasing office or requested via email or fax. All questions and sections on the application must be answered. If questions do not apply, N/A or NONE should be used. **Note:** An applicant will not be considered for occupancy until a completed application has been turned into the leasing office. There is also a waitlist at this community.

Wait List and Transfer Policy:

Applicants will be placed on the waitlist once the manager has received the completed application, application for the appropriate size unit. A separate waitlist will be kept for each income category. When a lower rent restricted unit becomes available, management will contact existing residents listed on the corresponding waitlist(s) first and if none are interested, will contact applicants on the corresponding waitlist(s). Applicants will be placed on the waitlist in the order in which they are received.

All existing residents are eligible to be placed on the waitlist for a lower rent restricted unit and will be placed on the waitlist at the time of their request. When a lower rent restricted unit becomes available, the existing resident on the corresponding waitlist will be contacted. At that time, a determination will be made regarding the existing resident's eligibility. If the most recent certification of income is within 120 days and indicates income within the guidelines for the lower rent restricted unit, the set aside for the unit will be changed and the applicable rent will be applied. If household income has not been certified within 120 days, a certification of income will be completed to ensure the household qualifies for the lower rent restricted unit.

When an accessible unit becomes available, it will first be offered to a current occupant with disabilities that require the features of the vacant unit, or if no such occupant, then to an eligible household on the waitlist that has a disability and needs the features of the vacant unit.

The waitlist will remain open until an announcement stating otherwise is posted at the leasing office. Should the applicant pool exceed the number of applicants that may be housed within a year's time period, management may opt to close the wait list for a specific period of time. The date and time of closure will be stated within the closure notification and will be posted at the leasing office. Management will also announce the re-opening of the waitlist and will post it at the leasing office.

Residents who wish to move to another apartment must request a transfer in writing. The request must be signed by the head/co-head of the household. A transfer fee of (\$75) for the new apartment must be paid at the time the request for transfer is accepted by management in order to hold a new apartment. To be approved for a transfer, all balances must be paid in full for the current apartment, and any damages that are noted during inspection prior to transfer are required to be paid in full. In situations where a transfer is required as a reasonable accommodation, VAWA, or at management request, no transfer fee will be required.

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Residents transferring will receive a statement of deposit activity for their original unit, detailing any charges from damages, cleaning fees, etc., within 30 days of move out. For HTC developments that are 100 percent low-income, a household may transfer to any unit within the same project as defined as a multiple building project on Part II, question 8b of the IRS form 8609 and the 8609 schedule.

If the owner elected to treat each building as a separate project, as defined on Part II, question 8b of the 8609 form, households must be certified as low-income prior to moving to another building in the development.

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For HTC developments that are mixed income with market units, a household may transfer to another building in the same project, as defined as a multiple building project on Part II of the IRS form 8609 if the household was within 140% of the applicable income limit at the time of the last annual income recertification.

For BOND, HTF, HOME, and NSP developments, households may transfer to any unit within the development. A certification is not required at the time of transfer. If the development is layered with Housing Tax Credits, the guidelines for the HTC transfer process will be applied.

Denied Applications:

Solidago Management will provide a written notification within seven (7) business days to all persons who completed the application process but were denied or determined ineligible to participate in the program. This notification will include the specific reason for the denial and will reference the terms and conditions of this Tenant Selection Criteria on which the denial is based. Rejection letters will also include contact information for any third parties that provided information and participated in the screening process. If the applicant is denied during the application process, the deposit is fully refundable so long as no information was falsified on the application. The leasing office will keep a log of all denied applicants who completed the application process and will also maintain a file of all rejected applications. Provided that all the needed information was gathered during the application process, the log will provide basic household information such as demographic and rental assistance information, the reason for which the application was denied, date the decision was made, and date the notification was mailed, or hand delivered to the applicant. The denial/rejection notice will advise the applicant that they may, within 14 days of receipt of the notice (excluding weekends and designated federal holidays), respond in writing or request to meet with Management to discuss the notice. Meeting with the applicant or review of the applicant's written response will be conducted by a member of Management's staff who did not participate in the initial decision to reject/deny the applicant.

Appeals

If the applicant appeals the rejection/denial, the applicant will be given a final written decision from Management within five days (*excluding weekends and designated federal holidays*) of the applicant's written response if it does not change the outcome of the rejection. If the response needs further discussion, a meeting will be scheduled, and the applicant will be notified within five days. If the decision is reversed, the applicant will be offered a suitable vacant unit. If no such unit is available, the applicant will be offered the next appropriate unit.





Non-Renewal/Termination:

Non-renewal and termination notices will outline the reasons for termination of the lease contract allowed under applicable program rules. If the development is subject to the requirements established by the Violence against Women Act (VAWA), the specifics will be included on the notifications. A person with a disability may request a reasonable accommodation in relation to such notice.

Fair Housing and Section 504:

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This community is financed by an affordable program administered by the Texas Department of Housing and Community Affairs (TDHCA). We strive to ensure equal opportunity housing for all those who qualify for this program.

We established the following procedures to help identify, and eliminate situations that create a barrier for those seeking equal opportunity housing. In accordance with the Fair Housing Act of 1968 and its amendments of 1988, and Section 504 of the Rehabilitation Act of 1973, this community will make reasonable accommodations for individuals with disabilities (current residents and new applicants included). These accommodations include, but are not limited to: alterations in the processes in which we administer policies, procedures, and services to those working, applying or currently living at this property.

Furthermore, this property confirms it will make structural modifications to the housing and non-housing areas of this property (common areas, and leasing facilities, etc.) to ensure full access to those persons with limitations due to their handicap or disability.

We will perform such accommodations in situations applicable by the 504 regulations and as per the restrictions to those regulations. Requests for reasonable accommodations/modifications can be made in writing or by phone to the management office. If medical verification is required, management will provide the necessary forms. Also, management will respond to any reasonable accommodation/modification request within seven (7) business days.

For structural modifications, property will evaluate work to be performed and obtain bids. Ownership approval will be required as needed.

The Development 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. 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, program guidelines, and the Department’s rules.

As per the recent requirements issued by the Department of Housing and Urban Development, all applications, Tenant Consent and Release documents, Resident Selection Plans, Leases, House Rules, etc. are available in other languages and/or will be translated for those persons who request this accommodation.

The owner/agent has designated a Section 504 Coordinator to address questions or requests regarding the specific needs of applicants and residents with disabilities.

Name of Section 504 Coordinator:	Robert Oley, VP – Affordable Operations
Address:	5200 La Calma Drive, Suite 520, Austin, TX 78752
Phone Number:	303-407-4500 x 8600





Violence Against Women Act (VAWA):

This community follows the guidelines outlined in the VAWA. The Law offers the following protections against eviction or denial of housing based on domestic violence, dating violence or stalking:

- A. In accordance with the Violence Against Women Reauthorization Act of 2013, if the applicant otherwise qualifies for rental assistance or admission, the applicant’s status as the victim of domestic violence, dating violence, sexual assault, or stalking does not constitute the basis for rejection of rental application, if the applicant otherwise qualifies for assistance or admission.
- B. Under the “good cause” policy, an incident or incidents of threatened domestic violence, dating violence or stalking will not be construed as violations of the lease contract; and will not constitute grounds for terminating assistance, tenancy or occupancy rights of a victim of abuse.
- C. Criminal activity directly related to domestic violence, dating violence or stalking, engaged in by a member of a tenant’s household or any guest or other person under the tenant’s control, shall not be cause for termination of assistance, tenancy, or occupancy rights of the victim of the criminal acts.
- D. Assistance may be terminated or a lease “bifurcated” to remove an offending household member from the home, whether or not the individual is a signatory to the lease, and lawful tenant. If he/she engages in a criminal act of physical violence against family members or others, he/she stands to be evicted, removed, or have his/her occupancy rights terminated. This action is taken while allowing the victim, who is a tenant or a lawful occupant, to remain in the dwelling.
- E. The provisions protecting victims of domestic violence, dating violence or stalking who are engaged in by a member of the household, may not be construed to limit management staff from honoring various court orders issued to either protect the victim or address the distribution of property in case a family breaks up.
- F. The authority to evict or terminate assistance is not limited with respect to a victim that commits unrelated criminal activity. Furthermore, if management can show an actual and imminent threat to other tenants, management personnel, and other service providers; evicting a victim is an option. Management reserves the right to consistently apply the same rules and requirements to all the residents in our community.
- G. The VAWA protections shall not supersede any provision of federal, state, or local law that provides greater protection for victims of domestic violence, dating violence, or stalking.

Solidago Residential Services. will respond to any VAWA requests within five (5) business days. TDHCA’s VAWA Form 5380 and HUD Form 5382 – Certification will be provided to all applicants at the time they submit their application.





I ACKNOWLEDGE THAT I HAD AN OPPORTUNITY TO REVIEW THE PROPERTY'S QUALIFYING CRITERIA, 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 QUALIFYING 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, ADMINISTRATIVE FEES AND DEPOSITS AS LIQUIDATED DAMAGES FOR ITS TIME AND EXPENSE, 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

