CARDINAL POINT TENANT SELECTION CRITERIA
FOR FOUNDATION COMMUNITIES' CHILDREN'S HOME INITIATIVE

Effective 06/01/2025

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.

AGE: 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: No application fees will be collected for Foundation Communities' CHI Program. A separate application will be processed on all prospective residents 18 years of age or older.

DEPOSIT: The following refundable Security Deposit for each unit type is listed below and will be 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 no later than 30 days after vacating the unit.

- $150 for a 1 Bedroom
- $200 for a 2 Bedroom
- $250 for a 3 Bedroom

LEASE TERMS: Initial lease terms are six (6) months.

OCCUPANCY: Depending on the program, a household may be required to have a minimum of two (2) household members.

The following are the requirements regarding the maximum number of occupants per unit:

- Three (3) persons in a 1 Bedroom
- Five (5) persons in a 2 Bedroom
- Seven (7) persons in a 3 Bedroom

INCOME AND RENT LIMITS: This chart represents the gross rent and income limits at Cardinal Point: ***Revised 04/01/2025 by TDHCA

Household Size	1	2	3	4	5	6	7
30% Income Limit	$28,110	$32,130	$36,150	$40,140	$43,380	$46,590	$49,800
30% Rent Limit	**1-Bedroom**	$753	**2-Bedroom**	$903	**3-Bedroom**	$1,044	
50% Income Limit	$46,850	$53,550	$60,250	$66,900	$72,300	$77,650	$83,000
50% Rent Limit	**1-Bedroom**	$1,255	**2-Bedroom**	$1,506	**3-Bedroom**	$1,740	
60% Income Limit	$56,220	$64,260	$72,300	$80,280	$86,760	$93,180	$99,600
60% Rent Amount	**1-Bedroom**	$1,506	**2-Bedroom**	$1,807	**3-Bedroom**	$2,088	

- 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:

- **Applicants in the FC CHI Programs**: Must earn **2.5 times** the qualified rental amount and total household income cannot exceed the 30% income limit. If applicant is within $1,200 (Annually) of meeting the 2.5X rent requirement, income will be accepted.
- **Applicants that receive social security, disability or retirement income:** Must provide verification of income that is equal to at least **2 times** the rent amount. If applicant is within $1,200 (Annually) of meeting the 2X rent requirement, income will be accepted.
- **Section 8 Applicants:** Cardinal Point accepts Section 8 Vouchers. Must have verifiable monthly income that is at least **2.5 times** the household's portion of the rental amount. If a household's portion of rent is less than $50, a minimum verifiable annual income of at least $2,500 is required.
- 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 retirement benefits, social security or disability income is required. Any applicant who's employment has been involuntarily terminated (discharged) for Gross Misconduct from Foundation Communities will be denied.

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 may be 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.CDs, Mutual Funds, Stocks, Whole Life Insurance, Oil Rights, etc.)
- Real Estate information including sale of real estate within the past 2 years.

DIVORCE/CHILD SUPPORT DOCUMENTATION: Applicants divorced within the past two years must provide a copy of their divorce decree to determine division of assets and if alimony has been awarded. All divorced/single applicants with children will be required to complete an Affidavit of Child Support and provide documentation of child support/payment history with one or more of the following documents: Child Support Income Verification from the Office of Attorney General (OAG) if a case has been established, a recent Court Order (within the previous 6 months) or Voluntary Child Support Assistance (notarized by a third party) or Payment History Verification from the OAG. Child Support payments will be averaged based off of the payments received within the prior 120 days.

CREDIT HISTORY: A credit history will be run to verify accuracy of information provided on the Rental Application. Any balance owed to a former landlord must be verified by Management. The name of the third party screening company will be provided upon request.

RENTAL HISTORY: Rental history must be provided for the past 2 years from the date of application and will be verified. Residential history may include apartments (or other rentals), shelters, transitional housing, friends/family or homelessness. Evidence of Homelessness will also be required if applicable.

Applicant(s) will not be disqualified for nonpayment of rent at a previous residence provided there are not more than 3 instances of evictions, skips or broken leases. Applicants who have more than 3 evictions, skips or broken leases will be denied. Rental history reflecting excessive damages over $1,000 will be evaluated on a case by case basis.

Any damages and/or lease violations directly related to protections under Violence Against Women Act (VAWA) will not result in a denial of the application. Supporting documentation may be requested as outlined in the VAWA Notice of Occupancy Rights.

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, owed sums for rent and/or damages or non-renewed.

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

STUDENT STATUS: A student is anyone who attends a public or private high school, college, university, technical, and trade or mechanical school; but does not include those attending on-the-job training courses. Applicants will be required to disclose their student status on the application. Student status will be verified through the educational institution, whether part-time or full-time is disclosed on the application. Changes in Student Status must be reported to the Property Manager at the time of the change.

Households may not at any time be comprised completely of full time students who have been or will be a full-time student for five or more months during the current and/or upcoming calendar year (months need not be consecutive) unless they satisfy one of the following exceptions (with documentation):

- A student receiving assistance under Title IV of the Social Security Act (TANF);

- A student who was previously in the foster care program (must provide documentation of participation);
- A student enrolled in a job training program receiving assistance under the Job Training Partnership Act or under other Federal, State or local laws (must provide documentation of participation)
- The household is comprised of single parents and their children and such parents are not dependents of another individual and such children are not dependents of another individual other than a parent of such children. In the case of a single parent with children, the legislative history explains that none of the tenants (parent or children) can be a dependent of a third party;
- The household contains a married couple entitled to file joint tax returns.

CRIMINAL HISTORY: A criminal history will be completed on each applicant or occupant age 18 or older. Please see the chart below for convictions and look back periods that will result in a denial of the application.

TYPE OF CONVICTION	DESCRIPTION OF CONVICTION	Level of Conviction		
		Minimum number of years since date of conviction		
		FELONY	MISDEMEANOR	
Crimes Against Persons	**Description**		**Class A**	**Class B**
	Assault and Battery Offenses	5	3	Not Considered
	Domestic Violence Offenses	5	3	Not Considered
	Use of a Firearm Against a Person	5	3	Not Considered
	Armed Robbery Offenses	5	3	Not Considered
	Robbery Offenses (no weapon involved)	5	3	Not Considered
	Intentional Homicide	Lifetime	Lifetime	Lifetime
	Criminal Negligent Homicide	5	3	Not Considered
	Manslaughter	Lifetime	Lifetime	Lifetime
	Kidnapping & Abduction	Lifetime	Lifetime	Lifetime
	Forcible Sex Offenses	Lifetime	Lifetime	Lifetime
	Non-Forcible Sex Offenses	Lifetime	Lifetime	Lifetime
	Stalking	5	3	Not Considered
Crimes Against Property	**Description**			
	Arson Related Offense	Lifetime	Lifetime	Lifetime
	Burglary/Breaking & Entering	5	3	Not Considered
	Theft, Stolen Property, Fraud Related Offense	5	3	Not Considered
	Deadly Conduct, Terroristic Threat w/firearm	5	3	Not Considered
	Deadly Conduct, Terroristic Threat without firearm	3	3	Not Considered
	Destruction/Damage/Vandalism of Property	5	3	Not Considered
	Criminal Trespass of Habitat (Misdemeanor only)	N/A	1	Not Considered
Crimes Against Society	**Description**			
	Drug Possession	5	3	Not Considered
	Drug Manufacture, Distribution, Possession with Intent to Distribute	5	3	Not Considered
	DUI and/or DWI Related Offenses	5	3	Not Considered
	Meth Manufacturing	Lifetime	Lifetime	Lifetime
	Prostitution Related Offenses (Felony only)	3	N/A	Not Considered
Multiple Offenses	**Description**			
	3 or more Felony Convictions will be denied	5	Not Considered	Not Considered

*** Note: This requirement does not constitute a guarantee or representation that residents or occupants residing at this apartment community have not been convicted of above mention criminal activity.

PROGRAM TRANSITIONS: Residents who occupy a 30% unit through the Children's Home Initiative (CHI) program when program participation ends, will transition into the next designation tier on the property. Rent charged for unit will be the current amount of rent listed on rent schedule at the time of transition.

In order to transition from FC's Special Programs and remain on the property, the household will be required to must be in good standing with the property and must meet income guidelines at the time of transition. *Good standing* with the property is based on the following criteria:

- No more than 3 late payments in a 12 month period.
- No more than 3 lease violations in a 12 month period.
- No balances owed to the property including utility bills.
- Your apartment will be inspected to ensure the unit must meet the expected standard of cleanliness.

- If the unit does not meet the standard of cleanliness, the resident will be given 10 days to cure.
- After 10 days, another formal inspection will be completed to access the unit.
- If a unit is not available the household will be placed on the Wait List.

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/Breed Restrictions
- No Smoking Policy
- Parking Policy
- Recertification Policy
- Unit Transfer Policy
- Non-Renewal / Termination Policy
- Grievance Policy
- Community Policies
- Tenant Rights and Resources Guide
- VAWA Notice of Occupancy Rights
- Add On Policy

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. 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 11017 Four Points Dr., Austin, TX 78726, in writing, via email, or by phoning the Management Office 512-381-4599. Office hours are 8:30 am to 5:30 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 11017 Four Points Dr., Austin, TX 78726. Nuestro horario laboral es de lunes a viernes desde las 8:30 am hasta las 5:30 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 Applicant Signature Date

_____ _____
Applicant Signature Date Applicant Signature Date