

THE TERRACE AT EDINBURGH

(Senior's 55&up or Disabled)

Requirements: Must be Income, Credit & Criminal Eligible

Maximum Gross Income

1 Occupants \$32,760.00	5 Occupants \$50,580.00
2 Occupants \$37,440.00	6 Occupants \$54,300.00
3 Occupants \$42,120.00	7 Occupants \$58,080.00
4 Occupants \$46,800.00	8 Occupants \$61,800.00

1 Bedrooms / 1 Bath - \$680

2 Bedrooms / 2 Bath - \$813

Amenities:

Range/Refrigerator/Dishwasher/Central HVAC/Washer & Dryer Connection
Patios/Outside Storage Closets/Window Coverings/Carpeting/Clubhouse
Fitness Room/Computer Center/Community Laundry Room

FOR MORE INFORMATION OR AN APPLICATION:

Call 706.504.9114 Fax 800.915.5993

Email:

Cheryl Cassidy, Community Manager

ccassidy@thevantagegroup.biz

Robin Vernon, Assistant Community Manager

rvernon@thevantagegroup.biz



Application Instructions

Important Application Instructions & What you will need Please read carefully before completing application

Application- All applications must include the application fee in the amount of \$50.00 an additional \$30.00 is required for each adult (persons 18 and older) when the application is returned. No cash will be accepted, applications must be paid by money order.

The application fee is non-refundable

Application must be **“FULLY”** and **“NEATLY”** completed with **BLUE** ink. When something does not apply you must respond with **“NONE”**. **(Unanswered questions and the use of N/A will slow the process and may possibly cause the application to be rejected.)**

Do **NOT** use white-out on the application this will cause the application to be rejected and you will have to resubmit a new application.

If you make a mistake, simply draw **ONE** line through the error, initial and write the correct information above/beside the error. Marking through or scribbling out the mistake will cause the application to be rejected and you will have to resubmit a new application.

Identification-

All applicants 18 and older must submit a copy of their state issued Id and their Social Security Card.

A copy of birth certificate(s) and social security card(s) is required for all minor children residing in the home. Additionally if a minor child that is not your son/daughter will be residing in the home custody paper's are required.

Marital Status –

* **Single Status** - means Never been married.

If you are divorced or separated you **MUST** submit a copy of your divorce degree and legal separation. If you are separated and no legal agreement has been pursued, then a marital status affidavit **MUST** be completed and notarized.

Income - Proof of all earned and unearned income must be submitted

- 6 consecutive paystubs are required for employed occupants
- A Current benefits letter indicating the gross benefit for Social Security, Disability,

Assets – All assets must be listed on application. (Assets include checking and saving accounts.) When assets total 5,000.00 or more all must be third party verified.

Homes, Real-Estate, Property – Are an asset and verification of the fair market value, loan balance and payoff. This includes a home in foreclosure and an asset disposed of within the last two years.

Any questions please call, or 706-504-9114

Tenant Selection Policies

1. All applications must be complete and properly signed and dated by the applicant. Those applications that are not complete and properly signed and dated will be rejected. All references given on applications are subject to verification. Misrepresentation of any facts on an application by the applicant would constitute fraud and will be grounds for rejection.
2. All applicants and households must be income eligible to qualify and be in compliance with Internal Revenue Code Section 42, along with all other IRS Housing Credit regulations and Home regulations
3. Applicants will be required to furnish verification of social security numbers for all household members. Picture Identification is required for all household members 18 years or older. Birth Certificates are required for all children 18 years or younger.
4. Any applicant who fails to meet a requirement for eligibility will be given prompt written notification of the grounds for rejection. Pursuant to the Violence Against Women Act (VAWA) admission to the development shall not be denied on the basis that the applicant or household member is or has been a victim of domestic violence, dating violence or stalking, as defined in the aforementioned regulations, if the applicant or household member otherwise qualifies for admission. Written proof may be requested for all exemption requests filed under VAWA.
5. Management will read all lease provisions and rules and regulations to the prospective tenant prior to allowing the tenant to sign the lease. By signing the lease document, the tenant is certifying that they are aware of all provisions in the lease and rules and regulations and will abide by those provisions.
6. Federal preferences for occupancy include applicants that are involuntarily displaced, those living in substandard housing (includes homeless), or those who are paying more than 50% of family income for rent and utilities. These preferences will be verified and will rank by equal weight. Preferences apply only to properties financed by the Department of Housing and Urban Development.

OCUPANCY STANDARDS FOR ADMISSION WILL BE AS FOLLOWS:

	Minimum	Maximum
1 BR	1	4
2 BR	1	6
3 BR	2	8

The exceptions to this will be if there are vacancies with no eligible applicants on the waiting list. In this case, the tenant will sign an “Occupancy Ineligible Addendum” to their lease agreeing to move to an appropriate size unit when one is available.

7. All screening documents will be kept on file with the application/tenant file and become property of the management agent.
8. All applicants are required to furnish all necessary documentation to ensure that they are eligible under all program rules and regulations.

9. Any applicant, who is added to the complex waiting list and is not available to accept a unit when it comes available, will be withdrawn. If applicant wishes to reapply, they may do so by filling out a new application and paying a new application fee.
10. Owner Financed Rental Assistance (OFRA) may be available on a first come, first served basis and only for those tenants who are not receiving any other form of subsidy. Preference will be given to Military Personnel, Police Officers, Fire Fighters and Veterans. If a tenant moves out, and OFRA becomes available, there will be a 60 day waiting period to offer these community service personnel the OFRA opportunity.
11. **Approved transfer requests for current tenants will take priority over households on the waitlist.**
12. At Rural Development properties, available rental assistance is given out in the following order:
 - Eligible very low-income tenants paying the highest percentage of adjusted annual income towards rent and utilities
 - Eligible very low- income applicants on the waiting list
 - Eligible low-income tenants paying the highest percentage of adjusted annual income towards rent and utilities
 - Eligible low- income applicants on the waiting list
13. At LIHTC properties, during lease up, if deeper (lower) rents are available, they will be given out to qualified applicants on a first come, first served basis and only to those applicants who are not receiving any other form of subsidy.

During regular operation of a family property (after initial lease up and except at Pines at Westdale), when a lower rent becomes available, it will go to tenants who qualify for that rent based on move in date. If several tenants qualify and have the same move in date, it will go to the tenant with the lowest income.

During regular operation of an elderly property (after initial lease up), when a lower rent becomes available, it will go to elderly tenants who qualify for that rent based on move in date. If several tenants qualify and have the same move in date, it will go to the tenant with the lowest income.

At Pines at Westdale, depending on need, existing tenants will be converted to the lower set aside. Tenants will be selected based on recertification date and bedroom size. If no tenant qualifies for the lower set aside, it will go to the next applicant.

Screening Policies

All applicants are held to a 4-point screening standard and a criminal background screening.

Applicant Screening

- Applicants at Family Properties must pass 3 of the 4 criteria to be considered for tenancy.
- Applicants at Rural Development Family Properties must pass 2 of the 4 criteria to be considered for tenancy.
- Applicants at Elderly Properties must pass 2 of the 4 criteria to be considered for tenancy.

The standards are as follows:

1. Leasing Desk Score: The Leasing Desk Score is a feature of Real Page leasing software. Factors that contribute to the Leasing Desk Score are: criminal background, check writing history, credit history and rental history.
 - a. Applicants must achieve a minimum of a 400 Leasing Desk Score. Pass or fail is not the factor in this standard. The minimum score must be 400.
2. Rent to income ratio:
 - a. Applicant must have 2.5 times the rent in income or have a Section 8 voucher. You can determine this by dividing the applicant's monthly income by 2.5. That amount must be equal or greater than the monthly rent.
3. Checking Account
 - a. Applicant must have a checking account with a positive current balance. Only checking accounts qualify for this standard. Savings accounts and Direct Express Cards do not count as meeting this standard.
4. Landlord Reference
 - a. These references will pertain to the payment of rents in a timely manner, to the care taken of the unit occupied, the history of violence, disruptive behavior, or abuse of a controlled substance and could be grounds for rejection. Applicants are required to have 2 years of positive landlord reference. If the applicant has lived with a family member during the prior 2 years, landlord references must be obtained from before that stay to meet this standard.

If an applicant has a previous eviction, the applicant will be rejected regardless of scoring on screening policies. If an applicant previously rented from any complex managed by Vantage Management and left with a balance owed for rent, utilities, damages or any other charge, they are ineligible to rent from any complex managed by Vantage Management in the future.

If an applicant owes a previous landlord (other than a complex managed by Vantage Management) money, the applicant must show proof that the amount has been paid off.

Any applicant who fails to meet the applicable screening requirements will be given prompt written notification of the grounds for rejection.

Criminal Background

A criminal background check will be completed on all applicants age 18 or older*. Applicants who have been convicted or have a deferred adjudication of the following offenses will be permanently denied from housing:

- Arson
- Kidnapping
- Rape, Sexual Assault, Crimes of a Sexual Nature
- Registered Sex Offender on any State Registration Program
- Capital Murder, Murder, Manslaughter
- Felony Manufacture of Methamphetamines
- 2 or more Felony cases that occurred at different times and that resulted in conviction or deferred adjudication

Applicants who have been convicted of or have a deferred adjudication for the following offenses will be denied from housing now, but may reapply after the below mentioned time frames have expired:

- Felony conviction or deferred adjudication for a Felony offense in the last 10 years
- Misdemeanor conviction or deferred adjudication involving crimes against property, violent crimes against persons or for drug related offenses within the last 5 years.

Crimes related to circumstances protected under Violence Against Women Act may not be considered. For a reasonable accommodation request, please see the Site Manager of the property.

*While all households have been screened prior to tenancy, this does not create a guarantee as to the criminal history of each resident or occupant.

Any applicant who fails to meet the applicable screening requirements or the criminal background criteria will be given prompt written notification of the grounds for rejection. We welcome an interactive dialogue with you regarding any concerns you may have about a rejection of your application due to criminal background screening results.

THE TERRACE AT EDINBURGH PREAPPLICATION

NOTE: NO PETS ALLOWED WITHOUT MANAGEMENT APPROVAL

Contact Information:

Applicant Name First Middle Last State ID # State

Co-Applicant Name First Middle Last State ID # State

Email Phone Number Alternate Phone Number

Street Address City State Zip

Landlord Name Phone#

General Information:

How did you hear about us?

What date would you like to move?

What is your reason for moving?

What size unit are you interested in (number of bedrooms)?

Emergency Contact:

In case of emergency, notify: Phone

Street Address City State Zip

Relationship

In case of serious illness or death, is the above authorized to enter apartment and remove contents? YES NO

Applicant Screening Information:

Does an adult member of your household have a checking account? YES NO

Does your household have two years positive rental history? YES NO

What is your household annual gross income from all sources?

Has anyone in your household had an eviction filed against you? YES NO

If yes, please explain:

Employment Information:

For Applicant - Name of Business Phone #

For Co-Applicant - Name of Business Phone #

For Management Use Only:

Date Application Submitted:

Date & Amount of Application Fee Paid:



APPLICATION FOR RESIDENCY

IF ANY ERROR OCCURS ON APPLICATION, PLEASE PUT ONE LINE THROUGH IT, MAKE CORRECTION, INITIAL CORRECTION, AND DATE IT.

Providing or certifying false information is fraud and among other consequences you could face eviction, imprisonment for up to 5 years and fines of up to \$10,000 for committing housing fraud.

Therefore, please be careful when you fill out this application. You must list:

1. All sources of income for all household members including money received on behalf of your dependents.
2. All assets and income from assets.
3. Any business or asset that you sold in the last two years for less than full value.
4. Accurate student information for all household members
5. The names of everyone who will be living in this household.

I/We have read and understand the above listed requirements.

Applicant Signature

Co-Applicant Signature

Co-Applicant Signature

HOUSEHOLD COMPOSITION (List all persons who will occupy the apartment during the next 12 months. Please only list dependents who will live in this household at least 50% of the time and dependents who are currently away at school but plan to occupy the apartment.)

NAME (First, Middle Initial, Last)	SEX (M/F)	AGE	DOB	STUDENT (Full Time / Part Time / or Not a Student)	RELATIONSHIP TO HEAD OF HOUSEHOLD	SOCIAL SECURITY NUMBER
				<input type="checkbox"/> FT or <input type="checkbox"/> PT <input type="checkbox"/> Not a Student	Self	
				<input type="checkbox"/> FT or <input type="checkbox"/> PT <input type="checkbox"/> Not a Student		
				<input type="checkbox"/> FT or <input type="checkbox"/> PT <input type="checkbox"/> Not a Student		
				<input type="checkbox"/> FT or <input type="checkbox"/> PT <input type="checkbox"/> Not a Student		
				<input type="checkbox"/> FT or <input type="checkbox"/> PT <input type="checkbox"/> Not a Student		

Do you anticipate a change in family size in the next 12 months? YES NO

If yes, please explain _____

MARITAL STATUS APPLICANT: Married Single Divorced Separated Widowed

• Have you ever gone by another name, such as maiden name or married name? YES NO

• If yes please fill in former name: _____

MARITAL STATUS CO-APPLICANT: Married Single Divorced Separated Widowed

• Have you ever gone by another name, such as maiden name or married name? YES NO

• If yes please fill in former name: _____

Will you receive any rental assistance from an agency at time of move in or in the next 12 months? YES NO

If yes, from which agency? _____



Student Information

Have any adults (18 and older) been, or will be, full time students this calendar year YES NO

If yes, list the months you attended: _____

Educational institution attended by those 18 & over during current calendar year: _____

*NOTE: Households made up entirely of full-time students are not eligible to live in units receiving housing credits. A full-time student is defined as any individual, regardless of age, who has been or will be a full-time student during five calendar months during a calendar year at a regular educational organization. The student meets all of the educational organization's requirements for full-time student status to be considered a full-time student. There are five exceptions to the full-time student restriction:

- Are any of the students listed above: NAME
- a) Single parents and/or their children, who are not dependents of another individual? _____
 - b) Receiving assistance under Title IV of the Social Security Act? _____
 - c) Married to another household member and has filed a joint income tax return? _____
 - d) Enrolled in a federal, state, or local job training program? _____
 - e) Currently or previously been in the foster care system? _____

Income Information (Entire Household)

List all types of income for all household members that you will receive over the next 12 months. This needs to include, but is not limited to employment, self-employment, VA benefits, unemployment benefits, child support, back child support, alimony, back alimony, Social Security benefits, public assistance, pension, income from retirement funds, death benefits, insurance or annuities, worker's compensation, severance pay and anticipated employment. Also include regular cash contributions and bills that are in your name and that someone else is paying for you. Self-employment includes, but is not limited to, child care services, delivery services (such as DoorDash), housesitting, landscape and pet services, rideshares, rooming (such as Airbnb), and Tutoring.

HOUSEHOLD MEMBER NAME	TYPE OF INCOME (If Employment, list Place of Employment)	MONTHLY GROSS AMOUNT



TENANT RELEASE AND CONSENT

I/We _____, the undersigned hereby authorize all persons or companies in the categories listed below to release information regarding employment, income and/or assets for purposes of verifying information on my/our apartment rental application. I/We authorize release of information without liability to the owner/manager of the apartment community listed below and/or the State and Local Agencies/Department's service provider.

INFORMATION COVERED

I/We understand that previous or current information regarding me/us may be needed. Verifications and inquires that may be requested include, but are not limited to: personal identity, student status, credit and criminal history, employment, income and assets, medical or child care allowances. I/We understand that this authorization cannot be used to obtain information about me/us that is not pertinent to my eligibility for and continued participation as a Qualified Tenant.

GROUPS OR INDIVIDUALS THAT MAY BE ASKED

The groups or individuals that may be asked to release the above information include, but are not limited to:

- | | | |
|--|--|-------------------------------------|
| Past and Present Employers | Welfare Agencies | Veterans Administrations |
| Support and Alimony Providers | Educational Institutions | Retirement Systems |
| State Unemployment Agencies | Social Security Administration | Medical and Child Care |
| Banks and other Financial Institutions | Previous Landlords (including Public Housing Agencies) | |
| Credit Reporting Agencies | Household Members | Criminal History Reporting Agencies |

CONDITIONS

I/We agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file and **will stay in effect for a year and one month** from the date signed. I/We understand that I/We have a right to review this file and correct any information that is incorrect. **Everyone 18 years of age and older must sign this form.**

SIGNATURES

_____ Signature of Applicant/Resident	_____ Printed Applicant/Resident Name	_____ Date
_____ Signature of CO/Applicant Resident	_____ Printed Co/Applicant/Resident Name	_____ Date
_____ Signature of Adult Member	_____ Printed Adult Member Name	_____ Date
_____ Signature of Adult Member	_____ Printed Adult Member Name	_____ Date

<u>The Terrace at Edinburgh</u> Apartment Community Name	<u>Cheryl Cassidy and/or Robin Vernon</u> Contact	<u>706-504-9114</u> Phone
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THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, IRS FORM 4506, "REQUEST FOR COPY OF A TAX FORM" MUST BE PREPARED AND SIGNED SEPARATELY.





We Do Business in Accordance With the Federal Fair Housing Law

(The Fair Housing Amendments Act of 1988)



**EQUAL HOUSING
OPPORTUNITY**

It is Illegal to Discriminate Against Any Person Because of Race, Color, Religion, Sex, Handicap, Familial Status, or National Origin

In the sale or rental of housing or residential lots
In the financing of housing
In the appraisal of housing

In advertising, the sale, or rental of housing
In the provision of real estate brokerage services
Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

**1-800-669-9777 (Toll Free)
1-800-927-9275 (TTY)
www.hud.gov/fairhousing**

U.S. Department of Housing and Urban Development

Assistant Secretary for Fair Housing and Equal Opportunity

Washington, D.C. 20410

Previous editions are obsolete

form HUD-928.1 (8/2011)

I am aware of my rights to Fair Housing.

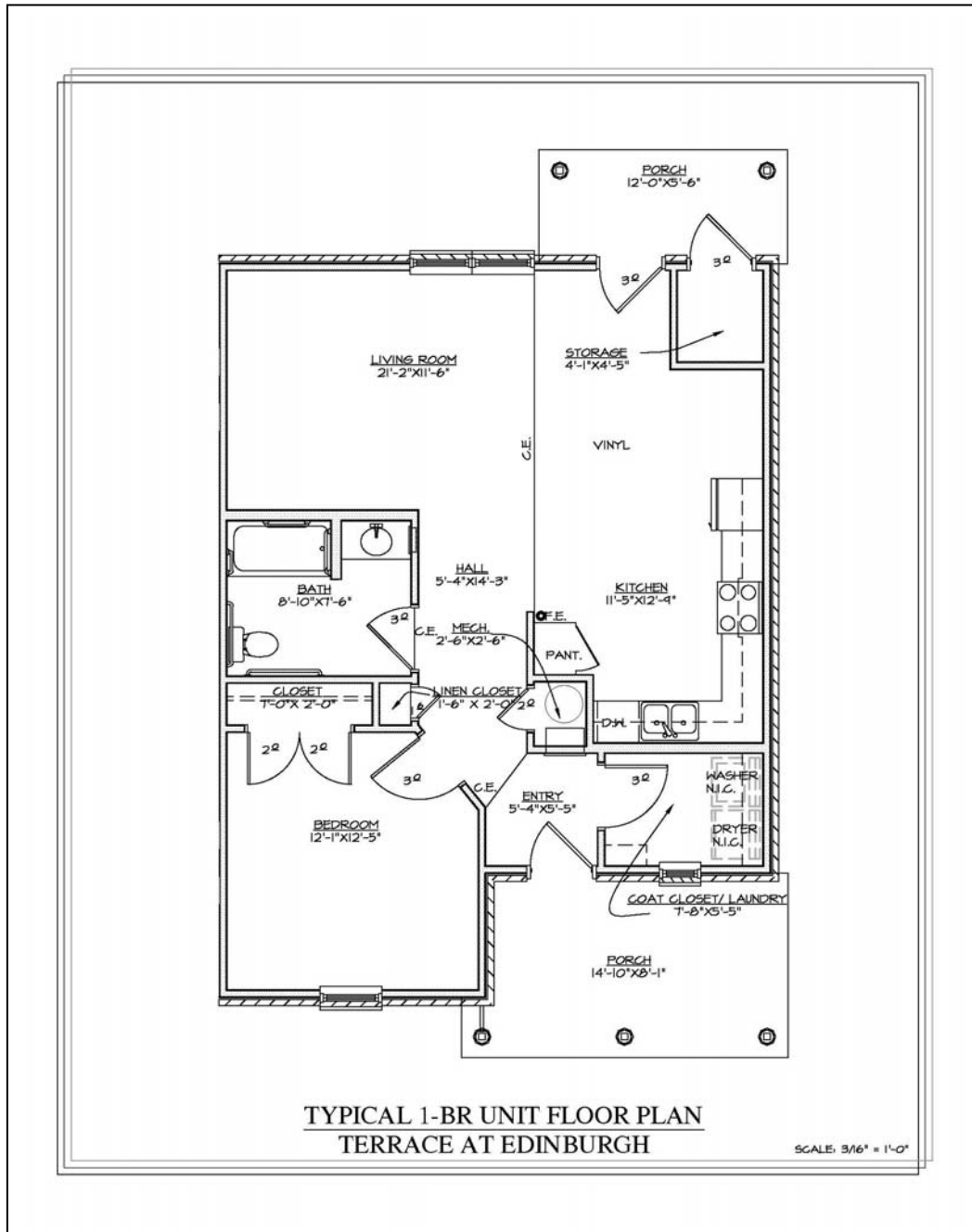
Tenant Signature Date

Tenant Signature Date



The Terrace at Edinburgh

One Bedroom/ One Bath

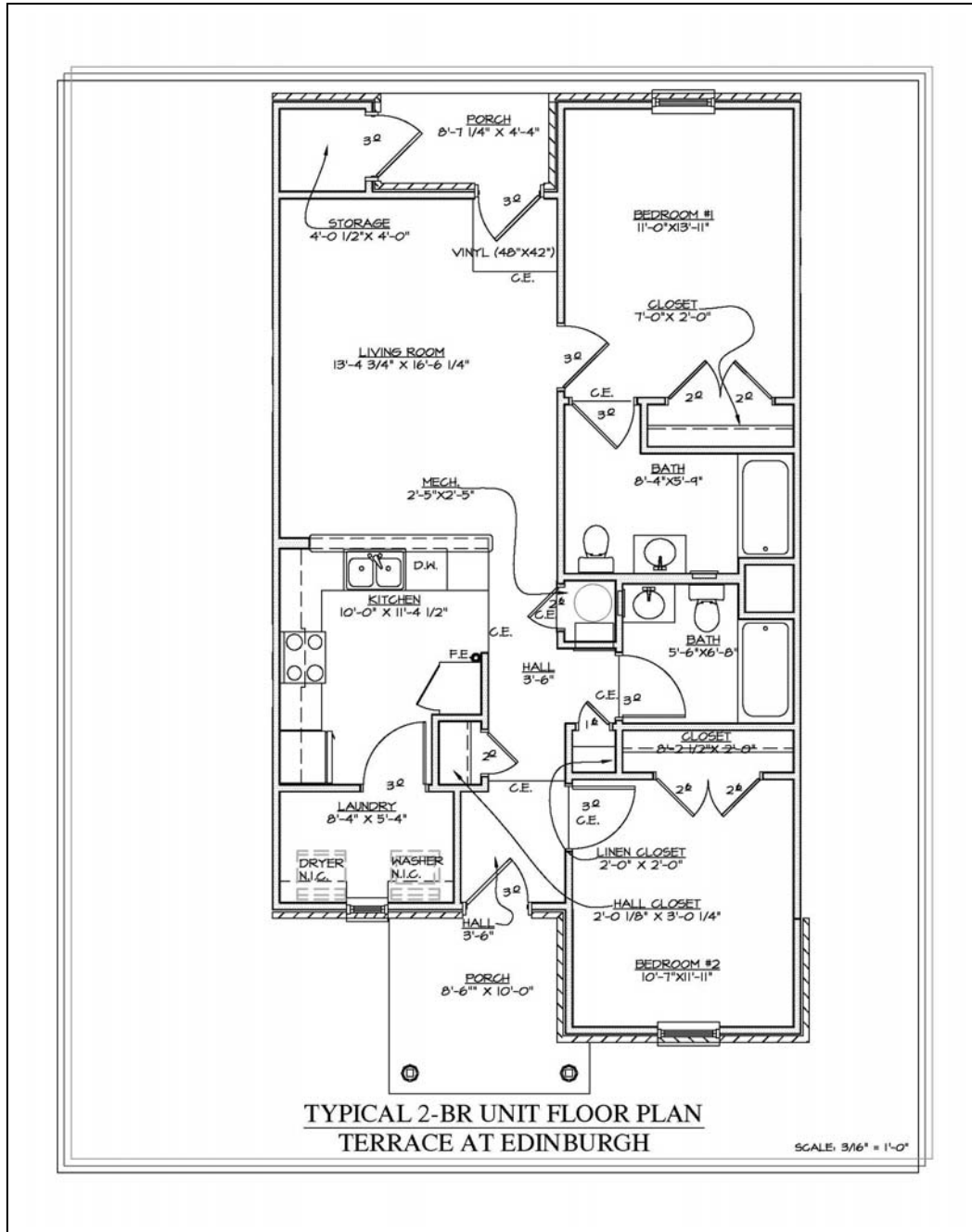


706-504-9114



The Terrace at Edinburgh

Two Bedroom/ Two Bath



706-504-9114

