THE VANTAGE GROUP

COVE AT NEWHAVEN
APARTMENTS

NOW LEASING!

EXCEPTING APPLICATIONS FOR WAIT LIST

SPACIOUS
1, 2 & 3 BEDROOM APARTMENT HOMES

MODERN
KITCHENS & LIVING SPACES

BEAUTIFUL
COMMUNITY SETTING

HANDICAP
ACCESSIBLE

PROFESSIONAL
ON-SITE MANAGEMENT

COMFORT.
CONVENIENCE.
COMMUNITY.

INCOME RESTRICTIONS APPLY

CALL TODAY TO SCHEDULE YOUR TOUR!

256-292-0680

1533 Willow Beach Road
Guntersville, AL 35976

coveatnewhaven@thevantagegroup.biz

https://thevantagegroup.biz

SCAN TO LEARN MORE!

EQUAL HOUSING OPPORTUNITY

FAIR HOUSING PROVIDER

HANDICAP ACCESSIBLE

Cove at Newhaven

Thank you for your interest in our community!

Welcome to Cove at Newhaven! Thank you for picking up an application. Be sure to read the application instruction page to help you complete your application. Do not hesitate to contact us with any questions.

1 Bedroom/1 Bath
$447
2 Bedrooms/2 Bath
$604
3 Bedrooms/2 Bath
$857

Amenities:

Highly energy efficient units with Energy Star Range/Refrigerator/Dishwasher/Central HVAC With Washer & Dryer Connection/Microwave/Clubhouse/Community Building/ Attached Bike Rack/Picnic Area with Grills/Exterior Security/Computer Center/Covered Bus Stop Shelter/Gazebo/ Playground

Property Perks:

Be sure to participate in the community's twice yearly pot luck dinners/ Yearly Holiday Festivities including Labor Day, Thanksgiving Cookouts & Fourth of July Food & Drinks/Monthly Movie Night& Monthly Game Night/Monthly Newsletter

Your rent includes:

Trash, Lawn care, and pest control

You are responsible for connecting and paying:

Electricity, Water, Sewer and Cable

Property Information:

Cove at Newhaven
1533 Willow Beach Rd.,
Guntersville, AL 35976
(256) 292-0680

VANTAGE MANAGEMENT

EQUAL HOUSING OPPORTUNITY

Thank you for considering this property for your new HOME!

Application instructions:

- Please return your completed application to the property manager or you can also mail completed applications to:

  Vantage Management
  P.O. Box 170
  Fyffe, AL 35971
- An application fee in the form of a check or a money order in the amount of $50, with an extra $30 for each additional adult on the application, will be required when your application is pulled from our waitlist for an available unit. We cannot begin working your application until this fee is received. ***The fee is non-returnable.***
- If you would like to expedite the application process, return your application in person and bring the following items:
  - State issued ID
  - Social Security Card
  - Proof of all earned and unearned income
  - Proof of marital status
  - Birth certificates and social security card for dependents on application
- All applications must be filled out completely. Do not leave anything blank. If there is a blank line on the application that does not apply to you, please write "None" in the section in question.
- Incomplete applications will not be reviewed. A thoroughly completed application will speed up the procedure and make the process easier on you.
- The use of "white out" or "NA" will automatically cause the application to be rejected.
- The Tenant Consent and Release form is part of the application and **must** be signed and returned with the application and application fee.

A security deposit equal to your rent will be due at lease signing. You will not be able to move in without paying a security deposit.

All payments must be check or money-order. No cash will be accepted.

Thanks again for your interest in our community!
Help us make this your new home!

VANTAGE MANAGEMENT

EQUAL HOUSING OPPORTUNITY

Income Limits for Cove at Newhaven

Your gross household income must be at or below the income limits listed for your household size:

1 person	$34,380
2 people	$39,300
3 people	$44,220
4 people	$49,080
5 people	$53,040
6 people	$56,940
7 people	$60,900
8 people	$64,800

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. ☐ If this box is checked, this community operates as an Older Persons community requiring at least 1 household member to be 55 or older. Verification of age must be provided to meet this requirement.

   ☐ If this box is checked, this community operates as an Elderly community requiring all members to be 62 or older. Verification of age must be provided to meet this requirement.

5. 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.
   This written notification will include:

   - The ineligible household will be notified of rejection/ineligibility in writing and delivered and/or mailed to the household within five (5) business days from the date the determination was made.
   - Give specific reasons for the proposed action;
   - Advise the applicant of the right to respond to the notice or request a meeting with Management within five (5) calendar days of the date of the notice;
   - Advise the applicant of the right to request a reasonable accommodation if he or she feels that the reason for the denial is due to a disability.

6. 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.

7. 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**
4 BR	**3**	**10**

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.

8. All screening documents will be kept on file with the application/tenant file and become property of the management agent.

9. All applicants are required to furnish all necessary documentation to ensure that they are eligible under all program rules and regulations.

10. Reliance on state or federal housing vouchers, Housing Choice Voucher program or comparable HOME TBRA vouchers will not be grounds to deny an application if the voucher covers the market rent for that unit type.

11. One waiting list subdivided by bedroom size is maintained. Preference for occupancy of units designed to accommodate persons with physical impairments (mobility, visual, and/or hearing) will be given to disabled applicants who require the accessibility features provided in the units, or as a result of VAWA emergency transfer request. Once these preferences have been satisfied, applicants are selected from the waiting list in chronological order based on the date and time their applications were submitted.

12. 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.

13. Approved transfer requests for current tenants will take priority over households on the waitlist.

14. Employee Occupancy Restrictions – to avoid actual or perceived conflicts of interest and to preserve the integrity of property management operations, current employees of the management company are not eligible to reside in any unit managed by the company. If an applicant becomes an employee of the management company after move-in, management reserves the right to require the household to vacate the unit at the end of the applicable lease term or as otherwise permitted by law and the lease agreement

15. 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

16. 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), 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.

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 Policy

This policy does not apply to PBRA properties and Section 811 units. Please refer to the tenant selection plans for those properties.

A criminal background check will be completed on all applicants age 18 or older*. Applicants who have been convicted of or plead guilty of manufacturing methamphetamine in federally-assisted housing and/or are required to register as a lifetime sex offender will be permanently and automatically denied from housing.

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:

Prospective tenants should be denied if they have felony convictions (or deferred adjudications) for the following in the last 15 years:

1) Arson
2) Kidnapping
3) Rape, Sexual Assault or other crimes of a sexual nature
4) Manslaughter, Murder, or Capital Murder
5) 2 or more of any type of felony case that resulted in conviction (including multiple serious drug offenses)

* Applicant must have been released from jail or prison 3 years prior to applying for residency.

Prospective tenants should be denied if they have convictions (or deferred adjudications) for the following charges in the last 5 years:

1) Misdemeanors involving crimes against property
2) Misdemeanors involving violent crimes
3) Serious drug related misdemeanor(s)
4) A serious drug related felony (If multiple drug related felonies are involved, see above)

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. We would also welcome any documentation you would like to submit for consideration that may help explain the circumstances of the criminal charge, which we will consider on a case-by-case basis.

Crimes related to circumstances protected under Violence Against Women Act (VAWA) 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.

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: _____

VANTAGE MANAGEMENT

EQUAL HOUSING OPPORTUNITY

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)	RELATIONSHIP TO HEAD OF HOUSEHOLD	SEX M/F	DOB	SOCIAL SECURITY NUMBER	MARITAL STATUS	STUDENT (Full Time / Part Time / or Not a Student)
	Self				☐ Married ☐ Single ☐ Divorced ☐ Widowed ☐ Separated	☐ FT or ☐ PT ☐ Not a Student
					☐ Married ☐ Single ☐ Divorced ☐ Widowed ☐ Separated	☐ FT or ☐ PT ☐ Not a Student
					☐ Married ☐ Single ☐ Divorced ☐ Widowed ☐ Separated	☐ FT or ☐ PT ☐ Not a Student
					☐ Married ☐ Single ☐ Divorced ☐ Widowed ☐ Separated	☐ FT or ☐ PT ☐ Not a Student
					☐ Married ☐ Single ☐ Divorced ☐ Widowed ☐ Separated	☐ FT or ☐ PT ☐ Not a Student

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

If yes, please explain _____

Has anyone listed above ever gone by another name, such as maiden name or married name? ☐ YES ☐ NO

If yes, please fill in former name(s): _____

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, students this calendar year ☐ YES ☐ NO

NAME	EDUCATIONAL INSTITUTION	MONTHS ATTENDED DURING CURRENT CALENDAR YEAR	FULL-TIME OR PART-TIME	RECEIVE FINANCIAL ASSISTANCE
			☐Full-time ☐ Part-time	☐Yes ☐ No
			☐Full-time ☐ Part-time	☐Yes ☐ No
			☐Full-time ☐ Part-time	☐Yes ☐ No

Income Information (Entire Household)

Please list all types of income for ALL household members that you will receive over the next 12 months.

This includes but is not limited to:

Employment	Social Security/SSI	Insurance/Annuities	Gift Income
Self-Employment	VA Benefits	Child Support/Arrears	Severance Pay
Unemployment Benefits	Death Benefits	Alimony/Arrears	Anticipated Employment
Worker's Compensation	Pension/Retirement	Public Assistance	Other Income

NAME	TYPE OF INCOME/CONTACT	MONTHLY GROSS AMOUNT

Asset Information (Entire Household)

Please list all types of assets for ALL household members

This includes but is not limited to:

Checking Accounts	Prepaid Cards	CDs/Annuities	Property Held for Investment
Savings Accounts	Internet-Based Assets	Real Estate	Whole/Universal Life Insurance
Money Market Accounts	Stocks/Bonds	Rental Property	Other Assets
Cash on Hand	Mutual Funds	Trust Funds	
Direct Express Cards	Treasury Bills	Safe Deposit Box	

Assets also include disposed or given away assets in the previous 2 years

HOUSEHOLD MEMBER NAME	BANK/CREDIT UNION	TYPE OF ASSET	LAST 4 ACCOUNT #	CURRENT BALANCE	INTEREST RATE

LEASE PROVISIONS

A non-refundable fee is required to cover the cost of credit reports and other processing costs. If you feel that your APPLICATION FOR RESIDENCY has been unfairly denied, you have the right to contact Lowell R. Barron, II at Vantage Management, LLC. the Managing Agent, at (256) 417-4921 for further explanation. Not withstanding the preceding, however, you acquire no rights in any apartment until all of the following contingencies have been met: 1) your application is approved, 2) you pay the required deposit, and 3) you sign a Lease Agreement. At that time, this application would become part of the Lease.

ALL ADULT APPLICANT(S) MUST READ AND SIGN THIS STATEMENT TO ACKNOWLEDGE THEIR UNDERSTANDING

I/We certify that all of the information given above about me and my/our household is true, complete, and accurate. All persons or firms, including persons providing information concerning a criminal background check, may freely give any requested information concerning me/us, and I/we hereby waive all right of action for any consequences resulting from such information. I/We also understand that ALL CHANGES to the INCOME of ANY member of the household, as well as ANY CHANGES in HOUSEHOLD MEMBERS or STUDENT STATUS, must be reported to the Management in writing IMMEDIATELY. If any of the information is found to be incorrect, the landlord, at its sole discretion, may cancel or terminate the lease contract and retain all monies as liquidated damages. I/We also understand that should I/We be placed on a waiting list because no units are available, and I/We am/are later called to fill a vacant unit, I/We will be withdrawn from the waiting list should I/We decide not to lease the unit at that time. I/We will be required to fill out another application and pay another application fee should I/We decide to reapply with this complex.

_____	_____	_____	_____
APPLICANT	DATE	CO-APPLICANT	DATE
_____	_____	_____	_____
LEASING AGENT	DATE	CO-APPLICANT	DATE

It's our policy to rent to qualified persons regardless of race, color, religion, sex, national origin, handicap, or familial status, and in compliance with all federal, state, and local laws.

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
Cove at Newhaven Apartment Community Name	Site Manager Contact	256-292-0680 Phone

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.

VANTAGE MANAGEMENT

EQUAL HOUSING OPPORTUNITY

U. S. Department of Housing and Urban Development

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

Version VM 2024.1

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