

Thank you for your interest in St. Mary's Apartments. We offer spacious and affordable studio, one- and two-bedroom apartments in Williamsville exclusively for Adults ages 55 and better. St. Mary's Apartments has 101 unique floor plans. Each apartment home features oak cabinetry, individual heating and cooling and oversized windows. Additional storage is available. Water, sewer, and trash is included. Residents are responsible for gas and electric. Our award-winning controlled access building with two elevators features a stunningly beautiful community room with monthly planned social activities, business center, fitness center, lending library, laundry room and ample parking. We accept online payments and maintenance requests through our resident portal. St. Mary's is close to medical facilities, banks, shopping, restaurants, entertainment and so much more.

St. Mary's is a tax credit community. We are designed with low to moderate income households in mind; therefore, our community does have income restrictions which are as follows:

Maximum Gross Income per Household Size			
Household Size	60%AMI		
1 Person	\$36,840		
2 People	\$42,120		
3 People	\$47,400		
4 People	\$52,620		

Enclosed is our application packet with a list of fees and deposits you will need to bring with you for the application process. Please read this list and the application supplement carefully, so you can gather all the correct information. All documents must be originals; no photocopies are accepted. All applications must be filled in with black ink. All occupants must be present at the time of application.

Thank you in advance for gathering all the necessary information for the application process. We look forward to having you as a resident of St. Mary's Apartments!

St. Mary's Apartments Management



Leasing Information

Lease Terms

Studio: \$738 per month

1 Bedroom Apartment: \$804 per month

2 Bedroom Apartment: \$934 per month

Rental rate includes water, sewer & trash. Residents are responsible for gas & electric. Rates, Fees and Deposits subject to change. 12 month lease term.

Non-refundable Application/Verification Fee: \$20 per applicant Security Deposit: One month's rent

Optional Amenities

Direct HDTV: \$50 per month

Internet: \$25 per month

Washer & Dryer Rental: \$15 per month On-site laundry facilities as available.

Additional Storage: \$25 per month



Frequently Asked Questions

Who is eligible to live at St. Mary's Apartments?

St. Mary's Apartments operates under the Housing for Older Persons Act of 1995 and is intended for and solely occupied by persons 55 years of age or older. Therefore, all members of the household must be age 55 or older. Income restrictions also apply. We accept Section 8 vouchers.

What floor plans are offered?

St. Mary's offers a variety of studios, 1-bedroom/1-bathroom, and two-bedroom/1-bathroom floor plans.

What utilities are included in the rent charge?

Water, sewer, and trash is included in your monthly rental charge.

<u>Is smoking allowed?</u>

Smoking is not allowed at St. Mary's Apartments or on the park grounds.

What is the pet policy?

We currently do not allow pets at this time. Verifiable service animals are permitted.

What services and amenities are offered?

St. Mary's Apartments is situated in Amherst Park and has a community room, business center, fitness center, laundry facilities, and a lending library! We have planned monthly activities, such as bingo, card night, movie night and trivia, as well as special events for our residents such as the Halloween, Thanksgiving and Holiday parties!

How do I apply?

You can apply online at our website at www.stmarysny.com, or simply come by, call us at 716-565-0800 or email manager@stmarysny.com and ask for an application or a tour! Tours are given Monday through Friday 9:30 a.m. until 4:30 p.m.

LEASING CRITERIA St. Mary's Commons

This community utilizes a third-party service that conducts credit and criminal background investigations. Community management team members conduct all employer/income and rental verifications. The investigation is conducted on all adult (18 years of age or older) occupants. The investigations are based on information provided by the applicant and information that may be retrieved from credit agencies, employers, and Federal, State and Local agencies and other associated parties. In the event the application is rejected, the applicant will be notified verbally and in writing as to the reasons and the sources(s) of the information that resulted in the rejection. However, if the rejection is a result of the information provided by the applicant, we will only provide the results verbally unless the applicant makes a formal written request for information pertaining to the denial. In the case of roommates, information that we have obtained resulting in a rejection can only be released to the party whose investigation causes the rejection. A security deposit will be required from all applicants and multiple adult applicants will require additional application fees.

Criteria:

- 1. No history of major lease violations with current or previous landlord; nonpayment of rent, illegal activities by household members, unauthorized occupants or pets. Housing court history, past or pending landlord-tenant proceedings, or lack of rental history will not be considered.
- 2. No felony convictions, indictments, arraignments or deferred adjudications within the last 7 years. No misdemeanor criminal convictions, indictments, arraignments or deferred adjudications involving drugs, minors, arson, terrorism or theft (robbery & burglary) greater than \$500 within the last 7 years. Any felony conviction or misdemeanor conviction of a sex crime will result in automatic denial of application. Each applicant with criminal convictions will be assessed on a case by case basis. Crimes for which the applicant has been convicted and recent pending arrest will be considered. Assessment will evaluate how much time has elapsed since criminal conviction, age at time of conviction, seriousness of conviction and any rehabilitative actions and good conduct since conviction. The standards to approving or denying eligibility will be: 1. is applicant a detriment to the health or safety of the residents and community; 2. a source of danger to the peaceful occupation of other residents, 3). a source of danger or cause of damage to residents, personnel, property or the premises. The fact that we perform criminal background checks does not mean that our residents and occupants have no prior or current criminal histories. We cannot and do not guarantee that this community and its residents are free from crime. Verification of the accuracy of information supplied to or made available to us by applicants and credit reporting services is limited.
- † All members of the household must be 55 years of age or older. All applicants must provide one US government issued photo identification, birth certificate and one of the following: valid Social Security Number; Form I-94 Arrival-Departure Record with proper annotations; Temporary resident alien card verifying approved entry by US government (I-94W); I-551 Permanent Resident Card; Form I-668 Temporary Resident Card; or Form I-688A Employment Authorization Card.
- 4. 6 months verifiable employment history or verifiable income/assets. Applicants receiving SS, SSI, pension or disability are excluded from the employment requirement, but must provide documentation to verify these benefits. (Verifiable income source includes check stubs, W2s, verification from employer or government entity. If self-employed, applicant must produce Tax Return with Schedule C, financial statements from business, or profit/loss statement with back up.)
- At least 75% of trades rated positively by the credit bureau (rating of 1, 2 or 3) for the past 3 years. Medical, student loans and 0 rated trades are excluded. The presence of utility collection accounts will require verification of balance paid in full before approval can be considered. Credit portion of the criteria is considered to be met with demonstration that all rent and other amounts due were paid in full and on time during each of the preceding 12 months. Any bankruptcy, delinquencies, collections, liens or money judgments of applicable debt within the preceding 12 months may be reviewed for consideration of qualified mitigating factors.
- 6. Minimum monthly verifiable gross income must be at least 2 times the monthly rental rate. Applicants receiving approved and verifiable rental assistance will require a minimum monthly gross income of 2 time's resident portion of rent. Maximum gross income, which includes all income sources, cannot exceed LIHTC schedule, which is based on household size.



Leasing Criteria Pg 2

- 7. Households comprised of all students, full time or part time, are not eligible unless they meet the student eligibility requirements under the LIHTC and HOME affordability program. Student rule exceptions are available upon request.
- 8. NYSHFA requires that all original applicants for residency residents must provide a copy of their latest 1040 Federal Income Tax Return when certifying their income. This requirement will be waived if the applicant is not required to file a tax return but must sign an affidavit stating that a tax return is not required to be filed and has not been filed for the most recent year.

Each applicant must satisfy all of the above criteria. No co-signers accepted.

*Maximum General Occupancy Standards

1 bedroom - 2 persons

2 bedroom - 4 persons

† St. Mary's Apartments operate under the Housing for Older Persons Act of 1995 (Pub. L. 104-76, 109 Stat. 787 Approved December 28, 1995) (HOPA); and is intended for, and solely occupied by, persons 55 years of age or older. This community complies with the requirements to qualify for such exemption of the familial status protection under the Fair Housing Act.

Equal Housing: This community is an Equal Housing Opportunity Provider. We do business in accordance to the Federal Fair Housing Act and do not discriminate against any person because of race, color, religion, sex, handicap, familial status or national origin. Please contact our Corporate Office Manager at 713-932-0005 if you feel our representative has not acted in accordance with this policy.

If you believe you are subject to protections under the Violence Against Women's Act (VAWA) or need to request a reasonable accommodation, please contact the manager for more information.

ACKNOWLEDGEMENT

I understand the policies contained herein and have received a copy of this document.				
Applicant Signature:	Date:			
Applicant Signature:	Date:			

APPLICATION SUPPLEMENT

In addition to the completed application additional documentation is needed to process

\mathbf{A}	pplication/Verification Fee \$	Deposit \$
be		over the age of 18. One application may Black Ink Only) All contact numbers for listed on the application.
	alid ID, Birth Certificate & Social Seach household member as noted on the	ecurity Card or acceptable equivalent for Leasing Criteria
V	 Current Award letter of all unconsidered Social Security, SSI, SSD, Pension Verification of earned income to 	cipated to be received in next 12 months earned income sources for each person; on, Retirement for all persons 18 years of age or older. Dail bi-monthly or bi-weekly, 13 if paid
	orders for payment and child sup	documentation; divorce papers and court port case number for each child year's full tax return with all schedules
	Verification of any other income	me such as monetary gifts, trust, rental lrawal from retirement/annuity accounts,
	Verification Assets for each househol qual \$5,000 or more	d member; if combined asset cash value
	Verification of Assets for each householf household assets	old member regardless of combined value
	 Asset Verification 6 months consecutive checking a 	account statements (most recent)
	 Current savings statement Copy of <u>pre-paid</u> debit card and Most recent statement for 401 	current ATM receipt of balance K, stocks, bonds, whole Life Insurance and any other retirement or investment
F ents		for each adult household member (NY
	Student household members age 18 or school	older; provide current class schedule from

ST. MARY'S APARTMENTS

Rental Application

The information you provide below will be used to determine if your household is eligible under this community's leasing criteria. Please complete the ENTIRE form and do not leave any questions blank or unanswered. Write N/A if a particular question is not applicable. We thank you in advance for your cooperation.

Property Information (e Only):			1 20 1 6 - 62		
Date Received				_	Initial Certification		
Unit # # of Bedrooms				-	Interim	rı	
# of Bedrooms Desired Move-In Dat				-	Other:		
					O till O till		
HOUSEHOLD COMPO List all persons who will be living in a anyone who is not currently a house	your home. List all m	nembers you anticip	ate to live with		ime in the next 12	2 months and	include
Household Members	Relationship to Head S=Spouse O=Other Adult C=Minor Child F=Foster Adult/Child L=Live In		Marital Status M=Married D=Divorced SP_Separated S=Single	Social Security	Driver's License	Student	*If "yes" Part-time (PT) or Full-time
Full Name (first and last)	Attendant	Date of Birth	W=Widowed	Number	Number	Y or N	(FT)
	HEAD						
*For <u>each</u> household member lis attending, OR plans to attend s children, even if home-schooled.	chool in the next 1:						
Contact Information			11.2	100	V -1 -7 -1		
Home Phone	-		=6	Email address:			
Cell Phone-1	χ		-11				
Cell Phone -2			_8				
Is every household mem	ber listed above	a full-time (FT)	student?			Yes	No
2. Will your household be r	eceiving rental a	ssistance?				\circ	\circ
3. Do you expect any chan If yes, please describe c			12 months'	?		_	0
4. If you are divorced or se	parated, please p	orovide date eff	ective:				
5. Is each household memilif no, does everyone have	ber a U.S. Citizer	n?				8	8
6. Will you have at least 50	•					<u> </u>	\sim
	10/ mbugiaal augte	adv at all minar	mambare in	household?		/ \	7 1

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EMPLOYMENT INFORMATION Current Employment Information: HEAD of HOUSEHOLD Position: Company Name: _____ Date of Hire: Address: _ City/State/Zip: Monthly Gross Wage: \$ Phone: Fax: Supervisor: Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months? Yes O No If Yes, list all that apply and expected amount? Additional Employment Information: Name: Position: Company Name: _____ Address: Date of Hire: City/State/Zip: Monthly Gross Wage: \$ Phone: _____ Fax: _____ Supervisor: ____ Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months? Yes O No If Yes, list all that apply and expected amount? Current Employment Information: Name: Position: Company Name: Date of Hire: Address: City/State/Zip: Monthly Gross Wage: \$ Phone: Fax: Supervisor: Do you currently or expect to earn Overtime, Commission, Tips, Bonuses in the next 12 months? If Yes, list all that apply and expected amount? OTHER INCOME INFORMATION Identify each source of income currently **Monthly Gross** received or anticipated to be received in the Income **Head of Household** next 12 Months. (Y=Yes, N=No) γ (y () \$ Employed y O N Y () N \$ Υ Ν 2. Self-Employed Y () Υ γ(\$ 3. Unemployment Compensation N N Υ \mathbf{v} **y** (\$ 4. Social Security/SSI/SS Disability Ν Ν Ν $\mathbf{Y}(\mathbf{O})$ \$ Υ Ν N γ(N 5. Disability/Worker's Compensation Y() Υ γ(Ν \$ 6. Severance Pay Υ Y () Ν Υ (\$ 7. VA Benefits Ν N \mathbf{Y} \$ γ () N N **Y** () N 8. Pension/Annuity 9. Military Pay Υ Y (Υ (Y()Υ N Ν γ() \$ 10. AFDC/TANF Ν Υ N \mathbf{Y} N γ(Ν \$ 11. Child Support/Alimony Y () γ(\$ 12. Recurring Gift/Contribution Ν $\mathbf{Y}(\mathbf{O})$ Υ Ν N γ(Ν \$ 13. Rental Income γ (Ν \$ Υ Ν Y (Ν 14. Adoption Assistance Υ N Y Ν YO Ν \$ 15. Trust Income \$

Υ

Ν

16. Other Income:

17. Zero Income

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\$

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ASSET INFORMATION					
List all assets for each	Head of		Financial	Annual	
Household Member	Household		Institution	Interest/Earnings	Asset Value
1. Checking	YONO	YONO		\$	\$
2. Savings	YONO	Y O N O		\$	\$
3. Pre-Paid Debit	O N O	$Y \bigcirc N \bigcirc$		\$	\$
4.Cash On Hand	$V \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
5. Stocks/Mutual Funds	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
6. CD/Money Markets	YONO	$Y \bigcirc N \bigcirc$		\$	\$
7. Treasury Bill	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$
8. Bonds	YONO	YO NO		\$	\$
9. IRA/KEOGH	YONO	YONO		\$	\$
10. 401K/401(b)	YONO	YONO		\$	\$
11. Pension/Annuity	YONO	YONO		\$	\$
12. Whole Life Insurance	YONO	YONO	Ī	\$	\$
13. Land Contract/Deed of Trust	YONO	YONO		\$	\$
14. Real Estate	YONO	YONO		\$	\$
15. Safe Deposit Box	YONO	YONO		\$	\$
16. Personal Property as Investment	YONO	YONO		\$	\$
17. Trust	YONO	YONO		\$	\$
18. Lump Sum Receipts	YONO	YONO		\$	\$
19. Other	YONO	YONO		\$	\$
If yes, complete the following Asset Disposed: Date Disposed: Amount Disposed:			F	f asset due to: (Select C Bankruptcy Y \ N Foreclosure Y \ N ion/Divorce Y \ N	0
3. Have you given any gifts of	money totaling	more than \$1,0	000 in the past two (2	2) years?	$Y \bigcirc N \bigcirc$
If yes, complete the following: Gifted to: Amount Gifted: Date:					
Residential History Pi	lease provide 2	years of rental/	housing history		
Current Address:					
City/State/Zip					
Landlord Name/Mortgage					
Date Moved In			Date Moved Ou		
Rent/Mortgage	: <u>\$</u>		-6	Rent O	Own O
Previous Address					
City/State/Zip	:				
Landlord Name/Mortgage	:				
				:	
				Rent O	Own O

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Have you ever been evicted from tenancy, broke If yes, please list date:	en a lease, or sued for rent?	Yes	No			
2. Have you ever filed for bankruptcy?	N O Date Discharged:	0	0			
 Has any household member plead guilty or rece court-ordered supervision, or pre-trial diversion f 	ived probation, deffered adjudication, for a felony, sex-related crime or misdemeanor assa	ault?	0			
Do you own any pets that would be moving with If yes, please list types:	you into the community?	_ 0	0			
Other Information						
Type of Vehicle:	License Plate #					
Make/Model:		Color				
Type of Vehicle:	License Plate #					
Make/Model:	Year C	Color				
Emergency Contact In case of emergency,	notify					
Name:	Dhana #4					
Address:		Dhana 40				
	D 1 11					
CERTIFICATION OF ACCURACY AND COMPLE	TENESS		91294			
understand that this information will be used to veradvised and understand residency at this commit qualification. I agree that in addition to executi certifying the information contained herein and understand and agree that the owner/management through credit bureau, criminal checks, income a purposefully falsifies, misrepresents or withhold incomplete information on this application will not be	rental application is true and accurate to the best erify income eligibility for community which I/We a unity requires certain income restrictions and that on of a Lease Agreement, I will execute a Tensithat such certification will be made under penalent agent will use this information to investigate rand landlord verification. I/We further understand information related to program eligibility or subseconsidered for housing.	pplied. I/We he tresidency is ant Income Coulty of perjury. my/our credit verthat any applements inaccura	nave beer subject to ertification I furthe worthiness licant who ate and/o			
Head of Household	Date					
Applicant	Date					
Applicant	Date					

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TENANT RELEASE AND CONSENT

I/We		the undersigned hereby authorize all
Persons or companies in the categoria	ies listed below to release information re	egarding employment, income and/or
	ormation on my/our apartment rental a	
information without liability to the o	wner/manager of the apartment commun	nity listed below.
INFORMATION COVERED		
I/We understand that prev	ious or current information regarding me	e/us may be needed. Verifications and
	clude, but are not limited to: personal	
	e allowances. I/We understand that this	
information about me/us that is not p	pertinent to my eligibility for and continu	ied participation as a Qualified Tenant.
GROUPS OR INDIVIDUALS TH	AT MAY BE ASKED	
The groups or individuals	that may be asked to release the above i	information include, but are not limited
to:	•	ŕ
D . 1D . 1D	W. 10 A .	Y7.4 A Justinianai
Past and Present Employers Support and Alimony Providers	Welfare Agencies State Unemployment Agencies	Veterans Administrations Retirement Systems
Educational Institutions	Social Security Administration	Medical and Child Care Providers
Banks and other Financial	Previous Landlords (including	
Institutions	Public Housing Agencies)	
CONDITIONS		
I/We agree that a photoco	py of this authorization may be used for	the purposes stated above. The original
	will stay in effect for a year and on	
	iew this file and to correct any informati	
SIGNATURES		
Applicant/Resident	(Print Name)	Date
Co Applicant/Resident	(Print Name)	Date
Co Applicant/Resident	(Time ivanic)	Date
Adult Member	(Print Name)	Date
Adult Member	(Print Name)	Date
St. Mary's Apartments		(716) 565-0800
Apartment Name	Contact	Phone

NOTE: 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 SEPERATELY.

RENTAL VERIFICATION

Cor	nmunity Name Fax#		
RE:			
	Resident Name		
	Address for Verification on Resident:		
coo	above referenced individual has applied for an apartment at «sitename». peration in providing the following information and returning it as soon imile or email to ensure timely processing.		
req to b	LEASE: I am applying for an apartment and authorize the release of uested below from my current and/or previous landlord. This release be used solely to obtain the last 12 months payment record and/or histo lations, as specifically requested below.	is infor	mation is
Sig	nature Date		
1.	Payments received in full and on-time in the preceding 12 months?	Yes	No
Ma	jor Lease Violations:		
2.	History of unauthorized occupants?	Yes	No
3.	History of unauthorized pets?	Yes	No
4.	Did landlord document any illegal activities by household members?	Yes	No
La	ndlord/Agent Name Telephone #_		
Tit	le Date		