

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	\$32,640			
2 People	\$37,260			
3 People	\$41,940			
4 People	\$46,560			

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

<u> Lease Terms</u>

Studio: \$658 per month

1 Bedroom Apartment: \$710 per month

2 Bedroom Apartment: \$844 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

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.

Is smoking allowed?

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 <u>and</u> 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 t	his document.
Applicant Signature:	Date:
Applicant Signature:	Date:

APPLICATION SUPPLEMENT

				ntation is needed to process e any questions or concerns.
	Application	n/Verification Fee \$	I	Deposit \$
	be accepted		e. (Black Ink Or	of 18. One application may aly) All contact numbers for application.
		irth Certificate & Sociated on the control of the c		or acceptable equivalent for eria
	 Curr Soci Veri Chec weel Chil orde If so attac Veri 	rent Award letter of all al Security, SSI, SSD, Perfication of earned incorrect stubs; 7 consecutive kly d support and/or Alimors for payment and child elf-employed; copy of lethed fication of any other in	unearned incomension, Retiremente for all persor if paid bi-monthing documentation support case number year's full tancome such as	ns 18 years of age or older. ally or bi-weekly, 13 if paid an; divorce papers and court
	Verification equal \$5,00		hold member; if	combined asset cash value
	Verification of househol		sehold member r	egardless of combined value
	6 moCurrCopMos polio acco		nd current ATM 401K, stocks, be s and any othe	receipt of balance onds, whole Life Insurance or retirement or investment
residen		ear Federal Tax Retu	rn for each adu	alt household member (NY
	Student hor school	usehold members age 18	or older; provide	e current class schedule from
	Other:			

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 (For Office Use Only):							
Date Received:					Initial Certifica		
Unit #:					Recertification	n	
# of Bedrooms: Desired Move-In Date		•			Interim Other:		
					Other.		
HOUSEHOLD COMPOS							
List all persons who will be living in yo anyone who is not currently a househo					ime in the next 12	months and	include
anyone who is not durrently a neason	Relationship	intioipated to become		ioxi 12 months.			
	to Head						
	S=Spouse		Marital				
	O=Other Adult		Status				*
	C=Minor Child		M=Married				*If "yes"
	F=Foster Adult/Child		D=Divorced		Driver's		Part-time (PT) or
Household Members	L=Live In		SP=Separated S=Single	Social Security	License	Student	Full-time
Full Name (first and last)	Attendant	Date of Birth	W=Widowed	Number	Number	Y or N	(FT)
(mar and rady)				1100000			(1 1)
	HEAD						
*For <u>each</u> household member listed attending, OR plans to attend schechildren, even if home-schooled.							
Contact Information							
Home Phone				Email address:			
Cell Phone-1			•				
Cell Phone -2			•				
			•				
						Yes	No
1. Is every household membe	r listed above a	full-time (FT) s	tudent?				Ŏ
2. Will your household be rec	eivina rental as	sistance?					
2. Will your flousefloid be rec	eiving rental as	sisiance:				Ō	_
Do you expect any changes in the household in the next 12 months? If yes, please describe change and date expected					_	\circ	
4. If you are divorced or separated, please provide date effective:							
5. Is each household member						\cong	\simeq
If no, does everyone have	an engible milli	gration Status?				\bigcirc	\cup
6. Will you have at least 50%	physical custod	dy of all minor m	nembers in	household?		\bigcirc	\bigcirc

EMPLOYMENT INFORMATION

Current Employment Information: Hi	EAD of HO	USE	HOLD								
Company Name:					•		Position:				
Address:					•	Da	ate of Hire:				
City/State/Zip:					-			Gross Wage:			
Address:City/State/Zip:Phone:	Fax:				-	S	Supervisor: _				
Do you currently or expect to earn Over	time, Comr	nissio	on, Tip	s, Bonuse	s in	the ne	ext 12 month	ns?	Yes	\bigcirc No	\bigcirc
If Yes, list all that apply and expected a	mount?										
Additional Employment Information:	Name:										
Company Name:							Position:				
Address:					•	Da	ate of Hire:				
City/State/Zip:					•			Gross Wage:			
City/State/Zip: Phone:	Fax:				-	5		ŭ			
Do you currently or expect to earn Over										○ No	$\overline{\bigcirc}$
If Yes, list all that apply and expected a			J., .,	o, Donace	,0		JAC 12 11101161		.00	<u> </u>	_
Current Employment Information: N											
Company Name:					-						
Address:					•	Da	ate of Hire:				
City/State/Zip: Phone:	_				•	_	Monthly (Gross Wage:	\$		
Pnone:	- Fax:				-	٤	supervisor: _				
Do you currently or expect to earn Over	time, Comr	nissio	on, Tip	s, Bonuse	s in	the ne	ext 12 month	ns?	Yes	O No	\bigcirc
If Yes, list all that apply and expected a	mount?										
	OTHE	D INI	COM	E INFOR		TIO	N				
Identify each source of income currently		אוו ר	COIV	IE INFOR	1 IVI <i>F</i>	1110	IV		I		
received or anticipated to be received in the										nthly G	
next 12 Months. (Y=Yes, N=No)	Head of H		hold							Income)
1. Employed	Υ 🔾	N	\bigcirc	Υ 🔾	N	\mathcal{Q}	Υ 🔾	<u>N ()</u>	\$		
2. Self-Employed	Υ 🔾	N	\bigcirc	Υ 🔾	N	\mathcal{L}	Υ 🔾	$N \bigcirc$	\$		
3. Unemployment Compensation	Υ 🔾	N	\bigcirc	Υ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
4.Social Security/SSI/SS Disability	Υ 🔾	N	\bigcirc	Υ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
5. Disability/Worker's Compensation	Υ 🔾	N	\bigcirc	Υ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
6. Severance Pay	Υ 🔾	N	\bigcirc	Υ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
7. VA Benefits	Υ 🔾	N	\mathcal{L}	Υ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
8. Pension/Annuity	Υ 🔾	N	\mathcal{L}	γ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
9. Military Pay	Υ 🔾	N	\mathcal{L}	γ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
10. AFDC/TANF	Υ 🔾	N	\mathcal{L}	Υ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
11. Child Support/Alimony	Υ 🔾	N	\mathcal{L}	<u> </u>	N	\mathcal{L}	Υ 🔾	$N \bigcirc$	\$		
12. Recurring Gift/Contribution	Υ 🔾	N	\mathcal{L}	Υ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
13. Rental Income	Υ 🔾	N	\mathcal{Q}	Υ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
14. Adoption Assistance	Υ 🔾	N	\mathcal{Q}	Υ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
15. Trust Income	Υ 🔾	N	\mathcal{L}	Υ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
16. Other Income:	Υ 🔾	N	\mathcal{L}	γ 🔾	N	\mathcal{L}	Υ 🔾	<u>N ()</u>	\$		
17. Zero Income	γ()	N		Υ	N	\bigcup	Υ()	N ()	\$		

ASSET INFORMATION						
List all assets for each	Head of		Financial	Annual		
Household Member	Household		Institution	Interest/Earnings	Asset Value	
1. Checking	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
2. Savings	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
3. Pre-Paid Debit	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
4.Cash On Hand	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
5. Stocks/Mutual Funds	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
6. CD/Money Markets	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
7. Treasury Bill	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
8. Bonds	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
9. IRA/KEOGH	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
10. 401K/401(b)	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
11. Pension/Annuity	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
12. Whole Life Insurance	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
13. Land Contract/Deed of Trust	$Y \bigcirc N \bigcirc$	Y () N ()		\$	\$	
14. Real Estate	YONO	Y () N ()		\$	\$	
15. Safe Deposit Box	YONO	Y ON O		\$	\$	
16. Personal Property as Investment	YONO	Y () N ()		\$	\$	
17. Trust	YONO	Y () N ()		\$	\$	
18. Lump Sum Receipts	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
19. Other	$Y \bigcirc N \bigcirc$	$Y \bigcirc N \bigcirc$		\$	\$	
1. Do all combined assets of the entire household total less than \$5,000? Y N						
2. In the past two (2) years, have you or anyone in your household sold or gifted assets for less than than fair market value?						
If yes, complete the following: Was the disposal of asset due to: (Select One)						
Asset Disposed:	-		•	Bankruptcy Y N	, O	
Date Disposed:				Foreclosure Y O N	Ŏ	
Amount Disposed:			Marital Separati	on/Divorce Y N	O	
3. Have you given any gifts of	money totaling	more than \$1,0	00 in the past two (2) years?	$Y \bigcirc N \bigcirc$	
If yes, complete the following		Gifted to:		Date:		
		Amount Gifted:				
Residential History Ple	ease provide 2	years of rental/h	nousing history			
Current Address:						
City/State/Zip:						
Landlord Name/Mortgage:						
Date Moved In:				•		
Rent/Mortgage:				Rent O	Own O	
Previous Address:						
City/State/Zip:						
Landlord Name/Mortgage :						
Date Moved In:			•			
Rent/Mortgage:	¢		•	Rent O	Own O	
1	<u> </u>		•	- · ·	<u> </u>	

			Yes	No
Have you ever been evicted from tenancy, broken a least list yes, please list date:	ase, or sued for rent? 		\bigcirc	\bigcirc
2. Have you ever filed for bankruptcy? If yes, is bankrupcy discharged? Y N	Oate Discharged:		\bigcirc	\bigcirc
3. Has any household member plead guilty or received procourt-ordered supervision, or pre-trial diversion for a fe		nor assault?	\bigcirc	\circ
4. Do you own any pets that would be moving with you int If yes, please list types:	o the community?		\bigcirc	\bigcirc
Other Information				
Type of Vehicle:	License Plate #			
Make/Model:	Year	Color		
Type of Vehicle:	License Plate #			
Make/Model:	Year	Color		
Emergency Contact In case of emergency, notify.				
Name:	Phone #1			
Address:				
	Polationship:			
CERTIFICATION OF ACCURACY AND COMPLETENES	SS			
I/We certify that all information provided in this rental a understand that this information will be used to verify in advised and understand residency at this community requalification. I agree that in addition to execution of a certifying the information contained herein and that su understand and agree that the owner/management age through credit bureau, criminal checks, income and lan purposefully falsifies, misrepresents or withholds informincomplete information on this application will not be constituted.	come eligibility for community which equires certain income restrictions as Lease Agreement, I will execute uch certification will be made under the will use this information to investigated verification. I/We further under the mation related to program eligibility sidered for housing.	I/We applied. I/We applied. I/Me a	I/We hancy is some Cerome Cero	ave been ubject to rtification I further orthiness cant who e and/or
subject to eviction or punishable by law.				-
Head of Household	Date			
Applicant	Date			
Applicant	Date			

TENANT RELEASE AND CONSENT

I/We		, the undersigned hereby authorize all
Persons or companies in the catego assets for purposes of verifying in	ries listed below to release information of formation on my/our apartment rental owner/manager of the apartment common	regarding employment, income and/or application. I/We authorize release of
INFORMATION COVERED		
inquiries that may be requested in income, assets, medical or child car	vious or current information regarding nuclude, but are not limited to: personate allowances. I/We understand that this pertinent to my eligibility for and continuous.	l identity, student status, employment, s authorization cannot be used to obtain
GROUPS OR INDIVIDUALS TH	HAT MAY BE ASKED	
The groups or individuals to:	s that may be asked to release the above	information include, but are not limited
Past and Present Employers Support and Alimony Providers Educational Institutions Banks and other Financial Institutions	Welfare Agencies State Unemployment Agencies Social Security Administration Previous Landlords (including Public Housing Agencies)	Veterans Administrations Retirement Systems Medical and Child Care Providers
CONDITIONS		
of this authorization is on file and	py of this authorization may be used for will stay in effect for a year and or iew this file and to correct any information.	ne month from the date signed. I/We
SIGNATURES		
Applicant/Resident	(Print Name)	Date
Co Applicant/Resident	(Print Name)	Date
Adult Member	(Print Name)	Date
Adult Member	(Print Name)	Date
St. Mary's Apartments		(716) 565-0800

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.

Contact

Phone

Apartment Name

RENTAL VERIFICATION

Co	mmunity 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 sociamile or email to ensure timely processing.		
req to l	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 histolations, 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
Lar	ndlord/Agent Name Telephone #_		
Tit1	Doto		