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 | $\mathbf{6 0 \%}$ 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


Studio: \$713 per month
1 Bedroom Apartment: \$779 per month
2 Bedroom Apartment: \$909 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


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.

## 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 716-5650800 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.
3. $\dagger$ 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 profitloss statement with back up.)
5. 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 <br> 1 bedroom-2 persons 2 bedroom-4 persons

$\dagger$ 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: $\qquad$ Date: $\qquad$

Applicant Signature: $\qquad$ Date: $\qquad$

## APPLICATION SUPPLEMENT

In addition to the completed application additional documentation is needed to process your application. Please contact our leasing office if you have any questions or concerns.

Application/Verification Fee \$ $\qquad$ Deposit \$ $\qquad$
Completed Application for each person over the age of 18. One application may be accepted for each married couple. (Black Ink Only) All contact numbers for employment, rental history, etc. must be listed on the application.

Valid ID, Birth Certificate \& Social Security Card or acceptable equivalent for each household member as noted on the Leasing Criteria

Verification of Income received or anticipated to be received in next 12 months

- Current Award letter of all unearned income sources for each person; Social Security, SSI, SSD, Pension, Retirement
- Verification of earned income for all persons 18 years of age or older. Check stubs; 7 consecutive if paid bi-monthly or bi-weekly, 13 if paid weekly
- Child support and/or Alimony documentation; divorce papers and court orders for payment and child support case number for each child
- If self-employed; copy of last year's full tax return with all schedules attached
- Verification of any other income such as monetary gifts, trust, rental income, regular recurring withdrawal from retirement/annuity accounts, etc.

Verification Assets for each household member; if combined asset cash value equal $\$ 5,000$ or more

Verification of Assets for each household member regardless of combined value of household assets

## Asset Verification

- 6 months consecutive checking account statements (most recent)
- Current savings statement
- Copy of pre-paid debit card and current ATM receipt of balance
- Most recent statement for 401 K , stocks, bonds, whole Life Insurance policy, CDs, IRA, annuities and any other retirement or investment accounts.
- Verification of all real property; home, land, etc.

Previous Year Federal Tax Return for each adult household member (NY residents)
$\qquad$ Student household members age 18 or older; provide current class schedule from school

Other: $\qquad$
Additional information may be requested in order to complete the application process

## 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 Certification |
| ---: | :--- |
| Unit \#: | Recertification <br> \# of Bedrooms: <br> red Move-In Date |
| Interim |  |

## HOUSEHOLD COMPOSITION AND STUDENT STATUS

List all persons who will be living in your home. List all members you anticipate to live with you at least $50 \%$ of the time in the next 12 months and include anyone who is not currently a household member but is anticipated to become one in the next 12 months.

| Household Members <br> Full Name (first and last) | Relationship to Head S=Spouse O=Other Adult C=Minor Child F=Foster Adult/Child L=Live In Attendant | Date of Birth | Marital Status <br> M=Married <br> D=Divorced <br> SP=Separated <br> S=Single <br> W=Widowed | Social Security Number | Driver's <br> License <br> Number | Student <br> Y or N | *If "yes" <br> Part-time <br> (PT) or <br> Full-time <br> (FT) |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
|  | HEAD |  |  |  |  |  |  |
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|  |  |  |  |  |  |  |  |

*For each household member listed above-List this member as a full-time student if he/she has attended school in the last 12 months, is currently attending, OR plans to attend school in the next 12 months. (The educational institution defines student status.) Please include all school-age children, even if home-schooled.

## Contact Information

| Home Phone |  |  |
| :--- | :--- | :--- |
|  |  |  |
| Cell Phone-1 |  | Email address: |
| Cell Phone -2 |  |  |

1. Is every household member listed above a full-time (FT) student?
2. Will your household be receiving rental assistance?
3. Do you expect any changes in the household in the next 12 months?
 If yes, please describe change and date expected
4. If you are divorced or separated, please provide date effective:
5. Is each household member a U.S. Citizen?

If no, does everyone have an eligible immigration status?
6. Will you have at least $50 \%$ physical custody of all minor members in household?

## EMPLOYMENT INFORMATION




## Current Employment Information: Name:



OTHER INCOME INFORMATION

| Identify each source of income currently received or anticipated to be received in the next 12 Months. ( $\mathrm{Y}=\mathrm{Yes}, \mathrm{N}=\mathrm{No}$ ) | Head of Household |  |  |  |  |  | Monthly Gross Income |
| :---: | :---: | :---: | :---: | :---: | :---: | :---: | :---: |
| 1. Employed | $\mathbf{Y} \bigcirc$ | N $\bigcirc$ | Y $\bigcirc$ | N $\bigcirc$ | $\mathrm{Y} \bigcirc$ | N $\bigcirc$ | \$ |
| 2. Self-Employed | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | Y | N $\bigcirc$ | $\mathbf{Y} \bigcirc$ | N | \$ |
| 3. Unemployment Compensation | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | $\mathbf{Y} \bigcirc$ | N | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | \$ |
| 4.Social Security/SSI/SS Disability | $\mathbf{Y} \bigcirc$ | N | Y | N $\bigcirc$ | $\mathbf{Y} \bigcirc$ | N | \$ |
| 5. Disability/Worker's Compensation | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | Y | N $\bigcirc$ | $\mathbf{Y} \bigcirc$ | N | \$ |
| 6. Severance Pay | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | \$ |
| 7. VA Benefits | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | $\mathrm{Y} \bigcirc$ | N $\bigcirc$ | $\mathbf{Y} \bigcirc$ | N | \$ |
| 8. Pension/Annuity | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | Y | N $\bigcirc$ | $\mathbf{Y} \bigcirc$ | N | \$ |
| 9. Military Pay | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | Y | $\mathrm{N} \bigcirc$ | $\mathbf{Y} \bigcirc$ | N | \$ |
| 10. AFDC/TANF | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | Y | N $\bigcirc$ | $\mathbf{Y} \bigcirc$ | N | \$ |
| 11. Child Support/Alimony | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | Y | N | $\mathbf{Y} \bigcirc$ | N | \$ |
| 12. Recurring Gift/Contribution | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | $\mathbf{Y} \bigcirc$ | N | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | \$ |
| 13. Rental Income | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | Y | N $\bigcirc$ | $\mathbf{Y} \bigcirc$ | N | \$ |
| 14. Adoption Assistance | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | Y | N $\bigcirc$ | $\mathbf{Y} \bigcirc$ | N | \$ |
| 15. Trust Income | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | $\mathbf{Y} \bigcirc$ | N | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | \$ |
| 16. Other Income: | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | Y | N $\bigcirc$ | $\mathbf{Y} \bigcirc$ | N | \$ |
| 17. Zero Income | $\mathbf{Y} \bigcirc$ | $\mathrm{N} \bigcirc$ | $\mathbf{Y} \bigcirc$ | N $\bigcirc$ | $\mathbf{Y} \bigcirc$ | N $\bigcirc$ | \$ |



1. Have you ever been evicted from tenancy, broken a lease, or sued for rent? If yes, please list date:
2. Have you ever filed for bankruptcy? If yes, is bankrupcy discharged? $\mathbf{Y} \bigcirc \mathbf{N} \bigcirc$ Date Discharged: $\qquad$
3. Has any household member plead guilty or received probation, deffered adjudication, court-ordered supervision, or pre-trial diversion for a felony, sex-related crime or misdemeanor assault?
4. Do you own any pets that would be moving with you into the community? If yes, please list types:


Emergency Contact In case of emergency, notify...

| Name: |  |
| :--- | :--- |
| Address: |  |
|  |  |


| Phone \#1 |
| ---: |
| Phone \#2 |
| Relationship: |

## CERTIFICATION OF ACCURACY AND COMPLETENESS

I/We certify that all information provided in this rental application is true and accurate to the best of my knowledge and understand that this information will be used to verify income eligibility for community which I/We applied. I/We have been advised and understand residency at this community requires certain income restrictions and that residency is subject to qualification. I agree that in addition to execution of a Lease Agreement, I will execute a Tenant Income Certification certifying the information contained herein and that such certification will be made under penalty of perjury. I further understand and agree that the owner/management agent will use this information to investigate my/our credit worthiness through credit bureau, criminal checks, income and landlord verification. I/We further understand that any applicant who purposefully falsifies, misrepresents or withholds information related to program eligibility or submits inaccurate and/or incomplete information on this application will not be considered for housing.

Furthermore, if such misrepresentation or omission is discovered after tenancy has begun, I/we understand that we may be subject to eviction or punishable by law.

Head of Household

## Applicant

Applicant

Date

## Date

## Date

## TENANT RELEASE AND CONSENT

I/We $\qquad$ , 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.

## INFORMATION COVERED

I/We understand that previous or current information regarding me/us may be needed. Verifications and inquiries that may be requested include, but are not limited to: personal identity, student status, employment, income, 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
Support and Alimony Providers
Educational Institutions
Banks and other Financial Institutions

Welfare Agencies<br>State Unemployment Agencies<br>Social Security Administration<br>Previous Landlords (including<br>Public Housing Agencies)

Veterans Administrations<br>Retirement Systems<br>Medical and Child Care Providers

## 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 I/We have a right to review this file and to correct any information that is incorrect.

## SIGNATURES

Applicant/Resident

Co Applicant/Resident

Adult Member

Adult Member
St. Mary's Apartments Apartment Name

| (Print Name) |  | Date |
| :---: | :---: | :---: |
| (Print Name) |  | Date |
|  |  | Date |
| (Print Name) |  | Date |
|  |  | $(716) 565-0800$ |
| 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

Community Name $\qquad$ Fax\# $\qquad$
RE:

> Resident Name

Address for Verification on Resident: $\qquad$
The above referenced individual has applied for an apartment at «sitename». We ask for your cooperation in providing the following information and returning it as soon as possible via facsimile or email to ensure timely processing.

RELEASE: I am applying for an apartment and authorize the release of the information requested below from my current and/or previous landlord. This release is information is to be used solely to obtain the last $\mathbf{1 2}$ months payment record and/or history of major lease violations, as specifically requested below.

1. Payments received in full and on-time in the preceding 12 months? Yes No

Major 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

Landlord/Agent Name $\qquad$ Telephone \# $\qquad$
Title $\qquad$ Date $\qquad$

