



THE OAKS

Frequently Asked Questions (FAQ)

1. What is affordable housing?

Affordable housing is housing that is made available at a reduced cost to individuals or families who meet specific income guidelines. The purpose is to ensure that low- to moderate-income families have access to safe, affordable living options. At The Oaks Communities, we provide housing designed to meet these needs, ensuring rent is set at a level proportionate to household income.

2. What is the maximum income limit?

The maximum income limits are based on household size, and they are set by the Texas Department of Housing and Community Affairs (TDHCA). These limits are reviewed and updated annually. The current limits are as follows: (Subject to change without notice)

	Galveston County	Fayette County	Nueces County	Guadalupe County	Washington County
1 person:	\$56,650	\$57,200	\$46,350	\$54,150	\$55,800
2 people:	\$64,750	\$65,400	\$52,950	\$61,850	\$63,800
3 people:	\$72,850	\$73,550	\$59,550	\$69,600	\$71,750
4 people:	\$80,900	\$81,700	\$66,150	\$77,300	\$79,700
5 people:	\$87,400	\$88,250	\$71,450	\$83,500	\$86,100
6 people:	\$93,850	\$94,800	\$76,750	\$89,700	\$92,500
7 people:	\$100,350	\$101,350	\$82,050	\$95,900	\$98,850
8 people:	\$106,800	\$107,850	\$87,350	\$102,050	\$105,250

Please note that these limits may change as determined by TDHCA. Some of our communities offer homes for extremely low income families

3. What is the deposit amount, and when is it due?

The deposit for reserving a home at The Oaks is **\$1,200**. Once your application has been accepted, a minimum of **\$400** is due within 72 hours to take the home off the market. The remaining portion must be paid in full before move-in. This deposit cannot be used as the last month's rent.

4. Do we accept pets?

Yes, we accept pets with the following conditions:

- A non-refundable **\$250 pet fee**
- A **\$250 pet deposit**
- Maximum of **2 pets** per household

5. Do we conduct background checks?

Yes, background checks are conducted on all individuals over the age of 18. While we do not have a minimum credit score requirement, we do require favorable current or prior rental history and no evictions within the past 7 years. Criminal background checks are assessed on a case-by-case basis, with the exception of any violent criminal activity within the past 7 years, which will result in disqualification. Additionally, applicants generally must have an income of at least **2x the rent**, unless participating in a Section 8 voucher program.

6. What are the occupancy requirements?

Minimum and maximum occupancy requirements do apply

- 3-bedroom, 3 people minimum, 6 people maximum
- 4-bedroom, 4 people minimum, 8 people maximum

7. How long does the application process take?

The application process typically takes 5-7 business days to verify eligibility once all required documents have been submitted (as outlined in the introductory email/letter). However, for affordable housing programs, applicants may be placed on a waiting list if no units are currently available. Applicants on the waiting list will be notified when a unit becomes available and we are ready to proceed. Additionally, the timeframe may vary based on factors such as the availability of units and the time it takes to obtain verification documents from third parties or complete required checks.

Note: While we specialize in Affordable Housing, we also offer homes at conventional rates for those who do not qualify for our Affordable Housing program. Currently, conventional rentals are only available in Galveston County. Conventional rental rates are as follows:

- 3-bedroom, 2-bath, 2-car garage homes starting at \$1,775
- 4-bedroom, 2-bath, 2-car garage homes starting at \$1,875

If you are interested in leasing a home at the conventional rate, **please note that this requires a separate application**. Additionally, some of the documentation required for affordable housing (such as income certifications or student eligibility forms) is not necessary for conventional rentals. Please contact us for more information or to request the conventional application.