



Ginzton Terrace Fact Sheet

Ginzton Terrace operates under affordable housing programs for individuals or families with low and very low incomes and is managed by MidPen Housing Property Management. This program is operated by Ginzton Terrace without regard to race, color, sex, creed, religion, national origin, physical or mental status, familial status, age, ancestry, marital status, source of income, sexual orientation, gender, or any other arbitrary personal characteristic.

This fact sheet is only an outline of the requirements necessary to qualify for a home in this community. There may be other restrictions which apply to this community. Please refer to the **Resident Selection Criteria** for any additional requirements. The Resident Selection Criteria is available in the Management Office or can be sent electronically by request to ginztonterrace@midpen-housing.org.

SELECTION CRITERIA SUMMARY

Age Eligibility: One member of the household must be **62** years of age or older, or disabled or handicapped.

Income Eligibility: Household income must be below the maximum limits indicated for this community's housing programs included on the income limit table on the next page of this document. Applicant households must meet the minimum income requirements set at two (2) times the rent for the unit (mitigating circumstances may apply). Minimum income requirements are not applicable to applicants with a Section 8 Voucher from the Housing Authority.

Minimum/Maximum Occupancy Requirements

Studio	1-2 occupants	One Bedroom	1-3 occupants	Two Bedroom	2-5 occupants
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Additional occupancy requirements may apply. More information is available in the Management Office or can be sent electronically by request to ginztonterrace@midpen-housing.org

Priorities, Preferences and Eligibility Restrictions

1. Senior project restricted to households in which one family member is (a) 62 years of age or older or (b) disabled or handicapped.
2. Credit, Criminal and Rental History: Ginzton Terrace evaluates the credit, criminal and rental history for any person aged 18 or over and emancipated minors. Negative reports may disqualify applicants.

Please see full Resident Selection Criteria for more information available in the Management Office or electronically by request to ginztonterrace@midpen-housing.org.





RESIDENT SELECTION PROCESS

1. When your pre-application is considered for a unit, we will contact you to come into the Management Office for an interview and to complete a more detailed full application at that time. *Interviews and verifications may be processed in advance of unit availability. Your application may be processed in anticipation of an upcoming vacancy and will be held for the next available vacant unit.*
2. Third party verification will be obtained from all related sources to confirm certain components of the eligibility/qualification requirements; for example, income, assets, landlord references, and preference eligibility.
3. It is your responsibility to inform the management in writing of any change to the information on your pre-application or application (e.g., address, household size, and total household income). You must respond to the waitlist update letter when mailed to your address on file, which typically occurs every six months. Failure to contact the Management Office about a change in information or failure to respond to the waitlist update letter can result in removal of your application from the waiting list.

A full, detailed **Resident Selection Criteria** describing application and qualification processes is available to all applicants in the Management Office or electronically by request to ginztonterrace@midpen-housing.org.

APPLICATION PROCESS

Applications can be obtained and/or entered online at <https://www.midpen-housing.org/property/ginzton-terrace/> or can be picked up in person at the management office. Applications successfully submitted electronically will receive an automated confirmation. The management office will also accept completed paper applications in person or via US Mail during the application acceptance period. All applications will be entered electronically by proxy if received in paper form.

LOTTERY PROCESS

A lottery that determines the waiting list position of applicants will be run periodically during the application period and applicants will be placed on the waitlist in order of the lottery number within consecutive runs. The first lottery will occur at the end of day on October 26, 2026, and the following lottery will occur within 5 days after the waitlist closes. All applications are entered either by the applicant directly or by proxy. Proxy applications will be entered when received to be included in the consecutive lottery runs. Those applications postmarked on or before November 11, 2026, will be included in the lottery. A lottery that determines the waiting list position of applicants will be completed after the waitlist closes and all applications are entered either by the applicant directly or by proxy. The automated and randomized lottery process assigns a lottery number to each applicant on the waitlist. Applicants will be ranked in order of lottery number after applying any community preferences and unit sizes.

The lottery will be conducted electronically and is closed to the public.





**Ginzton Terrace Apartments
Income Limits & Rents**

Maximum Income Per Household (2026 Area Median Income)

New Limits published by HUD & HERA 5/1/2026; Income Limits at time of Move-In are used for final qualification

	1 people	2 people	3 people	4 people	5 people
50%	\$71,950 - \$78,050	\$82,200 - \$89,200	\$92,500 - \$100,350	\$102,750 - \$111,450	\$111,000 - \$120,400
60%	\$86,350 - \$93,660	\$98,650 - \$107,040	\$111,000 - \$120,420	\$123,300 - \$133,740	\$133,200 - \$144,480

TENANT RENT LEVELS per Unit (2026 Area Median Income)

Rent Floor - Excluding any Utility Allowance

Inquire with Management for any Maximum and Minimum Rent Clarifications

AMI Limit	Studio	1 Bedroom	2 Bedroom
50%	\$1,210 - \$2,110	\$1,380 - \$2,408	\$1,539 - \$2,696
60%	\$2,110 - \$2,293	\$2,408 - \$2,450	\$2,696 - \$2,931

**All Rents are subject to change as set by the governing agency. Not all AMI Rent limits shown above are available for all units.*

Applicant households must meet the minimum income requirements set at two (2) times the rent for the unit (mitigating circumstances may apply). Minimum income requirements are not applicable to applicants with a Section 8 Voucher from the Housing Authority.

Formula to calculate minimum income:

Minimum monthly income=Monthly Rent x 2

Minimum annual income=Monthly Rent x 2 x 12

