

SILVERADO CREEK APARTMENTS
3550 Villa Lane, Napa, CA 94558--3436
(707) 251-8077

Dear Prospective Resident,

Thank you for your interest in Silverado Creek Apartments, a 102-unit community located at 3550 Villa Lane in Napa. This quality affordable housing has been developed by BRIDGE Housing Corporation and Napa Valley Community Housing.

Located close to schools and shopping, these attractive one, two, three, and four bedroom apartments include all-electric kitchens, air conditioning, wall-to-wall carpets, enclosed patios or decks, and assigned parking. The residential community offers a community building with kitchen, on-site laundry facilities, several play areas for children, and on-site professional management.

One reason we are able to offer these apartments at affordable rents is because we are funded using a federally regulated government program called the Low Income Housing Tax Credit Program (LIHTC). Because LIHTC is a government program, it has strict regulations that require management to screen all applicants carefully. The screening and verification process is applied equally to every applicant who applies for the affordable apartments. All potential residents must qualify based on projected annual income (including all assets), household size, credit and rental history. The LIHTC program also has restrictions related to full-time students, which require us to determine a student's eligibility and to re-verify full-time student eligibility and income/assets eligibility for all residents on an annual basis.

Sincerely,
Silverado Creek Apartments

EQUAL HOUSING OPPORTUNITY



SILVERADO CREEK APARTMENTS APPLICATION PROCESS

After completing the Application, Grounds for Denial, and Release of Information, please return them to the property, or mail your application to the address provided in our cover letter. Please remember to include the \$12 processing fee (\$12 for each applicant who is 18 years of age or older - cashiers check or money order only), a copy of social security cards for all applicants, and a state or national picture ID for all adult applicants (18 years or older). After we review this information, and if you qualify to move to the next stage of processing, the following steps will guide you on your way to your new residency.

Meeting Your Leasing Associate - We are Here to Help You

Once we have initially reviewed your application, and if you appear to qualify for the next stage of processing, a leasing associate will schedule an appointment with you to go through the additional paperwork required. Credit checks, landlord references, income and asset verifications will be required/conducted for all applicants. This meeting will also give you an opportunity to ask any questions you may have about the application process and the property.

Document Review/Verification

At your scheduled appointment, please come prepared with all requested supporting documents as outlined in the Application Checklist. We will confirm the information supplied on your application, and answer any concerns you may have. This interview normally takes approximately 45 minutes.

All persons who will be living in the apartment, irrespective of their age, must attend this interview.

Your leasing associate must verify credit, rental history, and all sources of income and assets. Your patience and cooperation is appreciated.

Apartment Offer

When all documents have been received, verified and approved, ***qualified*** applicants will be invited back to view the apartment that has been selected for them. Remember that you will only receive one offer of an apartment. All offers will be confirmed in writing. If you decline that apartment, you will be considered to have withdrawn your application

Pets – For information, please speak to your leasing associate at your interview for our policy on pets.

Parking

There are a *limited* number of resident spaces at this property. Parking is restricted to cars owned by resident(s). All cars must be registered in the name of the resident; and resident(s) must provide proof of current auto insurance and must provide a valid driver's license. All cars must be for personal use only, be in working order, and be maintained in a safe condition at all times. Vehicles not in compliance will be towed at the owner's expense. Accessible spaces are available.

EQUAL HOUSING OPPORTUNITY



請注意

本公司不配翻譯人員，申請者須

自供翻譯者。

申請表格必須全部詳細填寫

並包括本公司所求之各種文件以免被拒絕。

Dapat malaman ng lahat ng aplikante ng BRIDGE Housing ganoon din sa mga potensyal na ookupa na kung mangangailangan ng serbisyo ng translator ay ipinapaabot na responsibilidad ng bawat potensyal na ookupa na magdala ng sariling translator. Ang BRIDGE Housing ay hindi makapagbibigay ng translator.

Ang tenant na hindi makapagbibigay ng mga inpormasyon na kinakailangan sa pagpoproseso ng kanilang aplikasyon ay magresulta ng pagtanggap (rejection) ng aplikasyon.

TRANSLATION SERVICES

All persons applying to Bridge Housing should be aware that if they or any potential occupant require the services of a translator, it is the responsibility of the potential occupant to provide one. Bridge Housing does not provide translation services.

Failure by a tenant to provide all information required to process their application may result in rejection of the application.

Todas las personas que aplican para BRIDGE Housing deben saber que si necesitan traductor deben llevar un traductor, es la responsabilidad del ocupante de llevar un traductor. BRIDGE Housing no provee traductor.

Si el inquilino no provee toda la información requerida para el proceso su aplicación puede ser rechazada.

ТРАНСЛЭЙШЕН СЕРВИЗ

Лица, желающие снять квартиру в Бридж Хаузинг, должны знать, что Администрация БХ не предоставляет переводчиков. Будущие жильцы, все Заявители обязаны сами нанимать переводчиков на английский язык с целью точного понимания всех условий найма квартиры и проживания в Бридж Хаузинг.

В заявлении должна быть предоставлена полная информация Заявителя о его положении. Отсутствие таковой может служить причиной отказа просьбы Заявителя в найме квартиры.

THÔNG BÁO

Tất cả những người nào nộp đơn xin nhà với BRIDGE Housing nên biết rằng nếu đối tượng nào cần thông dịch viên, đó là trách nhiệm của người đó trong việc cung cấp cho mình một thông dịch viên : BRIDGE Housing không có dịch vụ cung cấp cũng như không có thông dịch viên cho quý vị.

Nếu đối tượng nào không cung cấp đầy đủ những dữ kiện cần thiết trong việc tiến hành giải quyết đơn xin, có thể dẫn đến việc đơn của quý vị bị từ chối.

Napa Valley Community Housing NOTICE OF RIGHT TO REASONABLE ACCOMMODATION

If you have a disability and, as a result of your disability, you need . . .

- a change in the rules or policies or how we do things that would give you an equal chance to live here and use the facilities or take part in programs on site,
- a change or repair in your apartment or a special type of apartment that would give you an equal chance to live here and use the facilities or take part in programs on site,
- a change or repair to some other part of the housing site that would give you an equal chance to live here and use the facilities or take part in programs on site,
- a change in the way we communicate with you or give you information,

you may ask for this kind of change, which is called a REASONABLE ACCOMMODATION.

If you can show that you have a disability and if your request is reasonable (*does not pose" an undue financial or administrative burden"), we will try to make the changes you request.

We will give you an answer within 15 working days unless there is a problem getting the information we need or unless you agree to a longer time. We will let you know if we need more information or verification from you or if we would like to talk to you about other ways to meet your needs.

If we turn down your request, we will explain the reasons and you can give us more information if you think that will help.

If you need help filling out a REASONABLE ACCOMMODATION REQUEST FORM or, if you want to give us your request in some other way, we will help you.

You can get a REASONABLE ACCOMMODATION REQUEST FORM at the Napa Valley Community Housing office located at Five Financial Plaza, Suite 200, Napa, CA 94558, or from the Property Manager's office.

NOTE: All information you provide us will be kept confidential and will be used only to help you have an equal opportunity to enjoy your housing and the common areas.

- *In simple language this legal phrase means if it is not too expensive and too difficult to arrange*



Napa Valley Community Housing

Adaptable Features for Handicap Accessibility

The following is a list of items that can be adapted for handicap accessibility at our properties:

- Ramps added to access a lower level unit not level with the walkway.
- Vision or peep holes can be added or lowered on the door or can be changed to a larger viewer.
- Install lever door handles to replace any round knobs.
- Door thresholds changed when higher than 1/2" may be reduced to 1/4" or be removed.
- Doors can be removed and/or changed or swing clear hinges installed to increase the width of the door opening. Clear door opening space needs to be 32" wide.
- Environmental controls (thermostats) location changed or installs wireless and/or remote controls.
- Smoke detectors changed to ones that have strobe lights.
- Change or add handles or easy grip knobs on cabinets and drawers.
- Remove cabinets close to the stove, oven and under the sink.
- Lower counter heights to no more than 34" above the finished floor.
- Install a stove with controls on the front the appliance.
- Grab bars for the shower, tub or toilet areas.
- Replace toilet with one that is 17" – 19" from floor to top of seat.
- Sliding shower doors and tracks may be removed for easier access to the tub or shower.
- Install single lever handles for the sink and shower knobs.
- Handheld shower heads mounted on a vertical bar.
- Add shower seating.
- Adjust the height of clothes rods/shelves.
- Install a door chime with flasher module.
- Remove or relocate any protruding or low hanging objects.
- Install Braille indicators or labels on fuse boxes, mailboxes, washer/dryers, etc...

* This list of adaptable items is not all inclusive; requests for any reasonable accommodation/modification will be evaluated on an individual basis.



Application Checklist

SILVERADO CREEK APARTMENTS
3550 Villa Lane, Napa, CA 94558-3436

Thank you for your interest in this property. To submit a complete application, please return all of the following items:

- A completed *Application for Residency*, signed by all applicants, 18 years of age & older.
- A *Grounds for Denial*, signed by all applicants 18 years of age and older.
- Photo copies of *Social Security cards* for all household members.
- An *Application Fee* of \$12 (cashier's check or money order only) for all applicants 18 years of age and older.
- A signed *Release of Information* form, for each adult household member.
- Copies of *State or National Photo ID* for all applicants 18 years of age & older.
- Copies of last three consecutive months of *Pay-Stub*s or *equivalent* proof of other income for all household members:
 - SSI or SSA** - Original printout of benefits or copy of last letter showing current monthly benefit.
 - GA or AFDC** - Original printout of benefits paid in last 12 months or copy of last Notice of Action letter.
 - Child Support** - Current notice from D.A. Office, a court order or a letter from the provider with copies of last two checks.
 - Self-Employment** - Copy of last year's IRS Tax Return, including Schedule C.
- Copy of the 2 most recent *Bank Statements* (for all checking, savings, money market, and cash accounts) for all household members
- Copy of the most recent *Statement* for all mutual fund, IRA, or stock accounts for all household members
- Copy of *Current Lease or Rental Agreement* (or letter from the owner, landlord, or leaseholder).
- Copy of the most recent *Rent Receipt*.
- Copy of the two most recent *Utility Statements*.
- Landlord References* covering the last five years of residency for all applicants 18 years of age and older. (*Applicants who have not held a rental agreement for a minimum period of twelve months within the last five years will be required to provide letters of references from two people not related to the applicant who have known the applicant for the last five years.*)

Incomplete applications will be returned. We cannot begin confirming your qualifying income *until* all of the items above that pertain to your household have been received. Credit and Landlord Reference Checks will also be conducted (see *Grounds for Denial*). Silverado Creek Apartments operates on a “first-qualified, first offered” basis.

Thank you for your interest in our community. We appreciate your application and look forward to working with you.

EQUAL HOUSING OPPORTUNITY



SILVERADO CREEK APARTMENTS
GROUND'S FOR DENIAL OF RENTAL APPLICATION

We welcome your application to rent an apartment at Silverado Creek Apartments. It is the responsibility of each applicant to provide any and all information required to determine eligibility.

(1) Credit (An exception for extraordinary medical expenses may be permitted.)

- a) Total unmet credit problems (including governmental tax liens) in excess of \$2,500.
- b) A bankruptcy (within the last three years).
- c) A total of seven (7) unmet credit problems of any value.

(2) Rental History

- a) A judgment against an applicant obtained by the current or previous landlord.
- b) An unmet obligation owed to a previous landlord.
- c) The applicant must have made timely payments of the last year's rental payments.

(3) Personal History

- a) A history of violence or abuse, (physical or verbal), in which the applicant was determined to be the antagonist.
- b) Current abuse of alcohol or use of illegal drugs. Use shall constitute abuse for illegal drugs (unless required by doctor's verification).

(4) Annual Income/Occupancy standard/other program regulations

- a) Annual Income (including assets) not within the established restrictions for the property.
- b) Household size must meet the established occupancy standard for the property.
- c) Applicant must meet all program regulated eligibility requirements.

(5) Documentation

Each potential occupant must provide all documentation required by the selection process. If an applicant does not show up for an interview, or provide the following documentation, it maybe grounds for denying their application:

- a) Completed and signed application, release of information, grounds for denial, and application fee (if required).
- b) Landlord references covering the last five years of residency. *Please note: Applicants who have not held a rental agreement for a minimum period of twelve months within the last five years, will be required to provide references from two people not related to the applicant who have known the applicant for at least five years.*
- c) Appropriate proof of all income sources and assets.
- d) Any other documents required to determine eligibility.

(6) Offer of an Apartment

Applicants will be offered only one apartment. Declining the offer of an apartment is considered to be a withdrawal of the application by the applicant.

I HAVE READ AND UNDERSTOOD THE FOREGOING AND FIND THEM TO BE REASONABLE REASONS MY RENTAL APPLICATION CAN BE DENIED. I DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF CALIFORNIA THAT THE ATTACHED HOUSING AND INCOME STATEMENTS ARE TRUE AND CORRECT.

Applicant # 1

Date

Applicant # 2

Date

Applicant # 3

Date

EQUAL HOUSING OPPORTUNITY



Silverado Creek Apartments

Equal Housing Opportunity



3550 Villa Lane, Napa, CA 94558

CREDIT REPORT

MONEY ORDER ONLY: MADE PAYABLE TO Silverado Creek Apartments

AN \$12.00 NON-REFUNDABLE FEE FOR EACH ADULT HOUSEHOLD MEMBER (18 YEARS OF AGE AND OLDER) MUST BE COLLECTED AT THE TIME RELEASE FORMS ARE SUBMITTED.

Last Name: _____ First Name: _____ Middle Initial: _____

Current Address: _____

City/State/Zip: _____

Previous Address: _____

Previous Address: _____

Have you lived in another County in the past five years? Yes No

If so, list address: _____

Date of Birth: MONTH _____ DAY _____ YEAR _____

Social Security Number: _____ - _____ - _____

Current Employer: _____

Driver's License Number/State or National ID Number: _____
(Required for Criminal Background check only)

RELEASE OF INFORMATION:

I hereby authorize Napa Valley Community Housing, as management agency for Silverado Creek Apartments, to order a credit report in my name, as part of their process to determine my eligibility for housing. I also grant Napa Valley Community Housing permission to make this information available for review by the federal, state and local agencies that monitor its programs and properties. In addition I certify that all information on this form is true and correct.

Signed: _____ Date: _____

NOTE! You have the right to ask for and receive a copy of the credit report we run on you, as well as information on how to contact the credit reporting agency that prepared the report. You have the right to contact that agency directly with questions or to dispute the accuracy or completeness of any of the information provided in the report. Please let us know your wishes by initialing one of the boxes below:

Yes, send me a copy of my credit report and contact info.

No, I do not wish to receive my report.

Property: Silverado Creek Apartments MO#: _____ Rec. By: _____ Date: _____

NCR Report Date: _____ Date Report Returned to Manager: _____

If Requested, Date Credit Report Mailed to Applicant: _____ Initials of Sender: _____

Silverado Creek Apartments

Equal Housing Opportunity



3550 Villa Lane, Napa, CA 94558

CREDIT REPORT

MONEY ORDER ONLY: MADE PAYABLE TO Silverado Creek Apartments

AN \$12.00 NON-REFUNDABLE FEE FOR EACH ADULT HOUSEHOLD MEMBER (18 YEARS OF AGE AND OLDER) MUST BE COLLECTED AT THE TIME RELEASE FORMS ARE SUBMITTED.

Last Name: _____ First Name: _____ Middle Initial: _____

Current Address: _____

City/State/Zip: _____

Previous Address: _____

Previous Address: _____

Have you lived in another County in the past five years? Yes No

If so, list address: _____

Date of Birth: MONTH _____ DAY _____ YEAR _____

Social Security Number: _____ - _____ - _____

Current Employer: _____

Driver's License Number/State or National ID Number: _____
(Required for Criminal Background check only)

RELEASE OF INFORMATION:

I hereby authorize Napa Valley Community Housing, as management agency for Silverado Creek Apartments, to order a credit report in my name, as part of their process to determine my eligibility for housing. I also grant Napa Valley Community Housing permission to make this information available for review by the federal, state and local agencies that monitor its programs and properties. In addition I certify that all information on this form is true and correct.

Signed: _____ Date: _____

NOTE! You have the right to ask for and receive a copy of the credit report we run on you, as well as information on how to contact the credit reporting agency that prepared the report. You have the right to contact that agency directly with questions or to dispute the accuracy or completeness of any of the information provided in the report. Please let us know your wishes by initialing one of the boxes below:

Yes, send me a copy of my credit report and contact info.

No, I do not wish to receive my report.

Property: Silverado Creek Apartments MO#: _____ Rec. By: _____ Date: _____

NCR Report Date: _____ Date Report Returned to Manager: _____

If Requested, Date Credit Report Mailed to Applicant: _____ Initials of Sender: _____

Release of Information

I authorize the release of any information Silverado Creek Apartments may request from third parties regarding myself and all other persons included in the application for Silverado Creek Apartments, including the following:

Personal, Credit, Landlord and Employer References	Annuities
Apartment Rentals and Tenant History	Pension Benefits
Employment	Union Benefits
Self-Employment	Assets
Savings and Checking Accounts	Social Security Benefits
Family Support	Financial Assistance
Child Support	Workers Compensation
Alimony	General Assistance
Aid to Families with Dependent Children (TANF)	Disability
Educational Grants and Work Study	IRS Income Tax Transcripts
Any Other Income or Assets not listed	Student Status

Note: This release will be in effect for twelve months following the signature date.)

NAME (Please Print)

DATE

SIGNATURE

DATE

**ONE FORM PER PERSON ONLY
PLEASE COPY AS NECESSARY**

EQUAL HOUSING OPPORTUNITY



Low Income Housing Specialists

Release of Information

I authorize the release of any information Silverado Creek Apartments may request from third parties regarding myself and all other persons included in the application for Silverado Creek Apartments, including the following:

- | | |
|---|---|
| Personal, Credit, Landlord and
Employer References
Apartment Rentals and Tenant History
Employment
Self-Employment
Savings and Checking Accounts
Family Support
Child Support
Alimony
Aid to Families with Dependent Children (TANF)
Educational Grants and Work Study
Any Other Income or Assets not listed | Annuities
Pension Benefits
Union Benefits
Assets
Social Security Benefits
Financial Assistance
Workers Compensation
General Assistance
Disability
IRS Income Tax Transcripts
Student Status |
|---|---|

Note: This release will be in effect for twelve months following the signature date.)

NAME (Please Print)

DATE

SIGNATURE

DATE

**ONE FORM PER PERSON ONLY
PLEASE COPY AS NECESSARY**

EQUAL HOUSING OPPORTUNITY



SILVERADO CREEK APARTMENTS
3550 Villa Lane, Napa, CA 94558--3436
(707) 251-8077

Dear Prospective Resident,

Thank you for your interest in Silverado Creek Apartments, a 102-unit community located at 3550 Villa Lane in Napa. This quality affordable housing has been developed by BRIDGE Housing Corporation and Napa Valley Community Housing.

Located close to schools and shopping, these attractive one, two, three, and four bedroom apartments include all-electric kitchens, air conditioning, wall-to-wall carpets, enclosed patios or decks, and assigned parking. The residential community offers a community building with kitchen, on-site laundry facilities, several play areas for children, and on-site professional management.

One reason we are able to offer these apartments at affordable rents is because we are funded using a federally regulated government program called the Low Income Housing Tax Credit Program (LIHTC). Because LIHTC is a government program, it has strict regulations that require management to screen all applicants carefully. The screening and verification process is applied equally to every applicant who applies for the affordable apartments. All potential residents must qualify based on projected annual income (including all assets), household size, credit and rental history. The LIHTC program also has restrictions related to full-time students, which require us to determine a student's eligibility and to re-verify full-time student eligibility and income/assets eligibility for all residents on an annual basis.

Sincerely,
Silverado Creek Apartments

EQUAL HOUSING OPPORTUNITY

SILVERADO CREEK APARTMENTS APPLICATION PROCESS

After completing the Application, Grounds for Denial, and Release of Information, please return them to the property, or mail your application to the address provided in our cover letter. Please remember to include the \$12 processing fee (\$12 for each applicant who is 18 years of age or older - cashiers check or money order only), a copy of social security cards for all applicants, and a state or national picture ID for all adult applicants (18 years or older). After we review this information, and if you qualify to move to the next stage of processing, the following steps will guide you on your way to your new residency.

Meeting Your Leasing Associate - We are Here to Help You

Once we have initially reviewed your application, and if you appear to qualify for the next stage of processing, a leasing associate will schedule an appointment with you to go through the additional paperwork required. Credit checks, landlord references, income and asset verifications will be required/conducted for all applicants. This meeting will also give you an opportunity to ask any questions you may have about the application process and the property.

Document Review/Verification

At your scheduled appointment, please come prepared with all requested supporting documents as outlined in the Application Checklist. We will confirm the information supplied on your application, and answer any concerns you may have. This interview normally takes approximately 45 minutes.

All persons who will be living in the apartment, irrespective of their age, must attend this interview.

Your leasing associate must verify credit, rental history, and all sources of income and assets. Your patience and cooperation is appreciated.

Apartment Offer

When all documents have been received, verified and approved, ***qualified*** applicants will be invited back to view the apartment that has been selected for them. Remember that you will only receive one offer of an apartment. All offers will be confirmed in writing. If you decline that apartment, you will be considered to have withdrawn your application

Pets – For information, please speak to your leasing associate at your interview for our policy on pets.

Parking

There are a ***limited*** number of resident spaces at this property. Parking is restricted to cars owned by resident(s). All cars must be registered in the name of the resident; and resident(s) must provide proof of current auto insurance and must provide a valid driver's license. All cars must be for personal use only, be in working order, and be maintained in a safe condition at all times. Vehicles not in compliance will be towed at the owner's expense. Accessible spaces are available.

EQUAL HOUSING OPPORTUNITY

請注意

本公司不配翻譯人員，申請者須

自供翻譯者。

申請表格必須全部詳細填寫

並包括本公司所求之各種文件以免被拒絕。

Dapat malaman ng lahat ng aplikante ng BRIDGE Housing ganoon din sa mga potensyal na ookupa na kung mangangailangan ng serbisyo ng translator ay ipinapaabot na responsibilidad ng bawat potensyal na ookupa na magdala ng sariling translator. Ang BRIDGE Housing ay hindi makapagbibigay ng translator.

Ang tenant na hindi makapagbibigay ng mga inpormasyon na kinakailangan sa pagpoproseso ng kanilang aplikasyon ay magresulta ng pagtanggap (rejection) ng aplikasyon.

TRANSLATION SERVICES

All persons applying to Bridge Housing should be aware that if they or any potential occupant require the services of a translator, it is the responsibility of the potential occupant to provide one. Bridge Housing does not provide translation services.

Failure by a tenant to provide all information required to process their application may result in rejection of the application.

Todas las personas que aplican para BRIDGE Housing deben saber que si necesitan traductor deben llevar un traductor, es la responsabilidad del ocupante de llevar un traductor. BRIDGE Housing no provee traductor.

Si el inquilino no provee toda la información requerida para el proceso su aplicación puede ser rechazada.

ТРАНСЛЭЙШЕН СЕРВИЗ

Лица, желающие снять квартиру в Бридж Хаузинг, должны знать, что Администрация БХ не предоставляет переводчиков. Будущие жильцы, все Заявители обязаны сами нанимать переводчиков на английский язык с целью точного понимания всех условий найма квартиры и проживания в Бридж Хаузинг.

В заявлении должна быть предоставлена полная информация Заявителя о его положении. Отсутствие таковой может служить причиной отказа просьбы Заявителя в найме квартиры.

THÔNG BÁO

Tất cả những người nào nộp đơn xin nhà với BRIDGE Housing nên biết rằng nếu đối tượng nào cần thông dịch viên, đó là trách nhiệm của người đó trong việc cung cấp cho mình một thông dịch viên : BRIDGE Housing không có dịch vụ cung cấp cũng như không có thông dịch viên cho quý vị.

Nếu đối tượng nào không cung cấp đầy đủ những dữ kiện cần thiết trong việc tiến hành giải quyết đơn xin, có thể dẫn đến việc đơn của quý vị bị từ chối.

Application Checklist

SILVERADO CREEK APARTMENTS
3550 Villa Lane, Napa, CA 94558-3436

Thank you for your interest in this property. To submit a complete application, please return all of the following items:

- A completed *Application for Residency*, signed by all applicants, 18 years of age & older.
- A *Grounds for Denial*, signed by all applicants 18 years of age and older.
- Photo copies of *Social Security cards* for all household members.
- An *Application Fee* of \$12 (cashier's check or money order only) for all applicants 18 years of age and older.
- A signed *Release of Information* form, for each adult household member.
- Copies of *State or National Photo ID* for all applicants 18 years of age & older.
- Copies of last three consecutive months of *Pay-Stub* or *equivalent* proof of other income for all household members:
 - SSI or SSA** - Original printout of benefits or copy of last letter showing current monthly benefit.
 - GA or AFDC** - Original printout of benefits paid in last 12 months or copy of last Notice of Action letter.
 - Child Support** - Current notice from D.A. Office, a court order or a letter from the provider with copies of last two checks.
 - Self-Employment** - Copy of last year's IRS Tax Return, including Schedule C.
- Copy of the 2 most recent *Bank Statements* (for all checking, savings, money market, and cash accounts) for all household members
- Copy of the most recent *Statement* for all mutual fund, IRA, or stock accounts for all household members
- Copy of *Current Lease or Rental Agreement* (or letter from the owner, landlord, or leaseholder).
- Copy of the most recent *Rent Receipt*.
- Copy of the two most recent *Utility Statements*.
- Landlord References* covering the last five years of residency for all applicants 18 years of age and older. (*Applicants who have not held a rental agreement for a minimum period of twelve months within the last five years will be required to provide letters of references from two people not related to the applicant who have known the applicant for the last five years.*)

Incomplete applications will be returned. We cannot begin confirming your qualifying income *until* all of the items above that pertain to your household have been received. Credit and Landlord Reference Checks will also be conducted (see *Grounds for Denial*). Silverado Creek Apartments operates on a "first-qualified, first offered" basis.

Thank you for your interest in our community. We appreciate your application and look forward to working with you.

EQUAL HOUSING OPPORTUNITY

SILVERADO CREEK APARTMENTS
GROUNDNS FOR DENIAL OF RENTAL APPLICATION

We welcome your application to rent an apartment at Silverado Creek Apartments. It is the responsibility of each applicant to provide any and all information required to determine eligibility.

(1) Credit (An exception for extraordinary medical expenses may be permitted.)

- a) Total unmet credit problems (including governmental tax liens) in excess of \$2,500.
- b) A bankruptcy (within the last three years).
- c) A total of seven (7) unmet credit problems of any value.

(2) Rental History

- a) A judgment against an applicant obtained by the current or previous landlord.
- b) An unmet obligation owed to a previous landlord.
- c) The applicant must have made timely payments of the last year's rental payments.

(3) Personal History

- a) A history of violence or abuse, (physical or verbal), in which the applicant was determined to be the antagonist.
- b) Current abuse of alcohol or use of illegal drugs. Use shall constitute abuse for illegal drugs (unless required by doctor's verification).

(4) Annual Income/Occupancy standard/other program regulations

- a) Annual Income (including assets) not within the established restrictions for the property.
- b) Household size must meet the established occupancy standard for the property.
- c) Applicant must meet all program regulated eligibility requirements.

(5) Documentation

Each potential occupant must provide all documentation required by the selection process. If an applicant does not show up for an interview, or provide the following documentation, it maybe grounds for denying their application:

- a) Completed and signed application, release of information, grounds for denial, and application fee (if required).
- b) Landlord references covering the last five years of residency. *Please note: Applicants who have not held a rental agreement for a minimum period of twelve months within the last five years, will be required to provide references from two people not related to the applicant who have known the applicant for at least five years.*
- c) Appropriate proof of all income sources and assets.
- d) Any other documents required to determine eligibility.

(6) Offer of an Apartment

Applicants will be offered only one apartment. Declining the offer of an apartment is considered to be a withdrawal of the application by the applicant.

I HAVE READ AND UNDERSTOOD THE FOREGOING AND FIND THEM TO BE REASONABLE REASONS MY RENTAL APPLICATION CAN BE DENIED. I DECLARE UNDER PENALTY OF PERJURY UNDER THE LAWS OF THE STATE OF CALIFORNIA THAT THE ATTACHED HOUSING AND INCOME STATEMENTS ARE TRUE AND CORRECT.

Applicant # 1

Date

Applicant # 2

Date

Applicant # 3

Date

EQUAL HOUSING OPPORTUNITY

Silverado Creek Apartments

Equal Housing Opportunity



3550 Villa Lane, Napa, CA 94558

CREDIT REPORT

MONEY ORDER ONLY: MADE PAYABLE TO Silverado Creek Apartments

AN \$12.00 NON-REFUNDABLE FEE FOR EACH ADULT HOUSEHOLD MEMBER (18 YEARS OF AGE AND OLDER) MUST BE COLLECTED AT THE TIME RELEASE FORMS ARE SUBMITTED.

Last Name: _____ First Name: _____ Middle Initial: _____

Current Address: _____

City/State/Zip: _____

Previous Address: _____

Previous Address: _____

Have you lived in another County in the past five years? Yes No

If so, list address: _____

Date of Birth: MONTH _____ DAY _____ YEAR _____

Social Security Number: _____ - _____ - _____

Current Employer: _____

Driver's License Number/State or National ID Number: _____
(Required for Criminal Background check only)

RELEASE OF INFORMATION:

I hereby authorize Napa Valley Community Housing, as management agency for Silverado Creek Apartments, to order a credit report in my name, as part of their process to determine my eligibility for housing. I also grant Napa Valley Community Housing permission to make this information available for review by the federal, state and local agencies that monitor its programs and properties. In addition I certify that all information on this form is true and correct.

Signed: _____ Date: _____

NOTE! You have the right to ask for and receive a copy of the credit report we run on you, as well as information on how to contact the credit reporting agency that prepared the report. You have the right to contact that agency directly with questions or to dispute the accuracy or completeness of any of the information provided in the report. Please let us know your wishes by initialing one of the boxes below:

Yes, send me a copy of my credit report and contact info.

No, I do not wish to receive my report.

Property: Silverado Creek Apartments MO#: _____ Rec. By: _____ Date: _____

NCR Report Date: _____ Date Report Returned to Manager: _____

If Requested, Date Credit Report Mailed to Applicant: _____ Initials of Sender: _____

Silverado Creek Apartments

Equal Housing Opportunity



3550 Villa Lane, Napa, CA 94558

CREDIT REPORT

MONEY ORDER ONLY: MADE PAYABLE TO Silverado Creek Apartments

AN \$12.00 NON-REFUNDABLE FEE FOR EACH ADULT HOUSEHOLD MEMBER (18 YEARS OF AGE AND OLDER) MUST BE COLLECTED AT THE TIME RELEASE FORMS ARE SUBMITTED.

Last Name: _____ First Name: _____ Middle Initial: _____

Current Address: _____

City/State/Zip: _____

Previous Address: _____

Previous Address: _____

Have you lived in another County in the past five years? Yes No

If so, list address: _____

Date of Birth: MONTH _____ DAY _____ YEAR _____

Social Security Number: _____ - _____ - _____

Current Employer: _____

Driver's License Number/State or National ID Number: _____
(Required for Criminal Background check only)

RELEASE OF INFORMATION:

I hereby authorize Napa Valley Community Housing, as management agency for Silverado Creek Apartments, to order a credit report in my name, as part of their process to determine my eligibility for housing. I also grant Napa Valley Community Housing permission to make this information available for review by the federal, state and local agencies that monitor its programs and properties. In addition I certify that all information on this form is true and correct.

Signed: _____ Date: _____

NOTE! You have the right to ask for and receive a copy of the credit report we run on you, as well as information on how to contact the credit reporting agency that prepared the report. You have the right to contact that agency directly with questions or to dispute the accuracy or completeness of any of the information provided in the report. Please let us know your wishes by initialing one of the boxes below:

Yes, send me a copy of my credit report and contact info.

No, I do not wish to receive my report.

Property: Silverado Creek Apartments MO#: _____ Rec. By: _____ Date: _____

NCR Report Date: _____ Date Report Returned to Manager: _____

If Requested, Date Credit Report Mailed to Applicant: _____ Initials of Sender: _____

Release of Information

I authorize the release of any information Silverado Creek Apartments may request from third parties regarding myself and all other persons included in the application for Silverado Creek Apartments, including the following:

- | | |
|---|----------------------------|
| Personal, Credit, Landlord and
Employer References | Annuities |
| Apartment Rentals and Tenant History | Pension Benefits |
| Employment | Union Benefits |
| Self-Employment | Assets |
| Savings and Checking Accounts | Social Security Benefits |
| Family Support | Financial Assistance |
| Child Support | Workers Compensation |
| Alimony | General Assistance |
| Aid to Families with Dependent Children (TANF) | Disability |
| Educational Grants and Work Study | IRS Income Tax Transcripts |
| Any Other Income or Assets not listed | Student Status |

Note: This release will be in effect for twelve months following the signature date.)

NAME (Please Print)

DATE

SIGNATURE

DATE

**ONE FORM PER PERSON ONLY
PLEASE COPY AS NECESSARY**

EQUAL HOUSING OPPORTUNITY

Low Income Housing Specialists

Release of Information

I authorize the release of any information Silverado Creek Apartments may request from third parties regarding myself and all other persons included in the application for Silverado Creek Apartments, including the following:

- | | |
|--|----------------------------|
| Personal, Credit, Landlord and | Annuities |
| Employer References | Pension Benefits |
| Apartment Rentals and Tenant History | Union Benefits |
| Employment | Assets |
| Self-Employment | Social Security Benefits |
| Savings and Checking Accounts | Financial Assistance |
| Family Support | Workers Compensation |
| Child Support | General Assistance |
| Alimony | Disability |
| Aid to Families with Dependent Children (TANF) | IRS Income Tax Transcripts |
| Educational Grants and Work Study | Student Status |
| Any Other Income or Assets not listed | |

Note: This release will be in effect for twelve months following the signature date.)

NAME (Please Print)

DATE

SIGNATURE

DATE

**ONE FORM PER PERSON ONLY
PLEASE COPY AS NECESSARY**

EQUAL HOUSING OPPORTUNITY

SILVERADO CREEK APARTMENTS

APPLICATION FOR RESIDENCY

Fill in all blanks. Incomplete applications will not be processed.

There is a \$12 non-refundable processing fee (Cashier's Check or Money Order only) for each applicant over 18.

Lead Applicant Name	Mailing Address	Street	Apt #
Co-Applicant	City	State	Zip
Home Phone ()	Contact/Interpreter Name	Contact/Interpreter Phone ()	
Work Phone ()	Preferred Apartment Size (circle one) 1 BR 2 BR 3 BR	Total Number of People in Household	

Where did you hear about us?

List below all persons who will be living in the apartment

Name	Social Security No.	Date of Birth	M/F	Relationship to Applicant #1
1.				
2.				
3.				
4.				
5.				
6.				
7.				

Please answer the following questions:

Household Size:

Do you expect any changes to your household size within the next 12 months?..... Yes or No (circle one)

Explain: Name, Relationship, etc.

Evictions

Have you or anyone in your household ever been evicted? Yes or No (circle one)

Explain:

Bankruptcy:

Have you or anyone in your household ever filed for bankruptcy? Yes or No (circle one)

Explain:

SILVERADO CREEK APARTMENTS

APPLICATION FOR RESIDENCY

Custody

Do you have full custody of your child(ren) listed above? Yes or No (circle one)

Explanation of custody arrangements:

Child Support or Alimony

(We must count court-ordered support whether or not it is received unless legal action has been taken to remedy. We must also count support that is not court-ordered but received directly from payer)

Are you or any one in your household entitled to receive child support or alimony? Yes or No (circle one)

If money is not actually received, are you taking legal action to remedy? Yes or No (circle one)

Please provide the name(s) and address(es) of Agency, Court, or Individual providing the support.

Name:

Address:

Special Needs:

Do you or anyone in your household have any special housing needs?..... Yes or No (circle one)

Explain:

Live-In Care Attendant:

Will you or anyone in your household require a live-in care attendant? Yes or No (circle one)

Section 8 Rental Assistance:

Do you possess a current Section 8 voucher or certificate? Yes or No (circle one)

Is it transferable? Yes or No (circle one)

Please provide the name and address of your County or City Housing Authority:

Name:

Address:

Phone:

Pets:

Do you have a pet?..... Yes or No (circle one)

If Yes, how many?

Description:

Full-Time Student Information:

(use reverse side if necessary)

(This apartment is governed by the Housing Credit Program. This Program has restrictions on full-time students and requires us to determine student status. We must determine this prior to eligibility and, if such eligibility is granted, each subsequent year you remain in the unit.)

Are you or any member of your family (including minors) a Full-Time Student? Yes or No (circle one)

Or planning to be a Full-Time Student within the next 12 months? Yes or No (circle one)

If Yes, please list and explain:

Name of Student?

Name of School?

Phone #

Address

City

Zip

Personal

In case of emergency, please notify:

Phone #

Relationship

SILVERADO CREEK APARTMENTS

APPLICATION FOR RESIDENCY

**Please complete the following income information for every household member:
Include all income anticipated for the next twelve (12) months.**

The following are possible sources of income: (Use additional applicant Income form if necessary)

Employment, wages or salaries - include overtime, tips, bonuses, commissions, and payments received in cash

Regular gifts or payments from anyone outside of the household - (includes anyone paying your bills)

Public Assistance, General Relief or Aid to Families with Dependent Children (AFDC)

Regular pay as a member of the Armed Forces

Unemployment benefits or workman's compensation

Stock Dividends

Social Security, SSI or any other payments from Social Security Administration

Veteran's Benefits, Pensions, retirement Benefits or Annuities

Disability, death benefits or life insurance dividends

Payments from rental properties, land contracts, or other forms of real estate

Self-employment

Child Support or Alimony

Severance Payments

Settlements

Lottery Winnings or inheritances

Any other income source not listed

Applicant #1 - Income

Name	Drivers License/ID #
------	----------------------

Primary Income Source - Name	Contact Person	Phone ()
		Fax ()
Address	City	State Zip
		Amount received per year
		\$

Additional Income Source - Name	Contact Person	Phone ()
		Fax ()
Address	City	State Zip
		Amount received per year
		\$

Total Income Per Year	\$
------------------------------	-----------

Applicant #2 - Income

Name	Drivers License/ID #
------	----------------------

Primary Income Source - Name	Contact Person	Phone ()
		Fax ()
Address	City	State Zip
		Amount received per year
		\$

Additional Income Source - Name	Contact Person	Phone ()
		Fax ()
Address	City	State Zip
		Amount received per year
		\$

Total Income Per Year	\$
------------------------------	-----------

Zero Income Verification:

Are YOU or is ANY other ADULT member of your household claiming zero (0) income?

Please list:

Name

SILVERADO CREEK APARTMENTS

APPLICATION FOR RESIDENCY

Please complete the following asset information for every household member:

Include all assets held and the corresponding annual interest rate, dividends or any other income derived from the asset in the space provided. Include assets that may be held jointly with another person.

Include ALL assets held by ALL household members including minors (if applicable)

An asset is defined as any lump sum amount that you hold and currently have access to.

The following are possible sources of assets:

(Use additional applicant Asset form if necessary)

Checking or savings accounts

Stocks, bonds or securities

CD's, money market accounts, or treasury bills

Trust funds

Pensions, IRA's, KEOGH or other retirement accounts

Personal property as an investment

Real estate, rental property, land contracts for deeds or other real estate holdings

Any other asset not listed

Insurance Settlements

Applicant #1 - Assets

Checking or Savings Account Number	Name on the Account	Balance/Value
Name of Bank	Address	City Zip

Checking or Savings Account Number	Name on the Account	Balance/Value
Name of Bank	Address	City Zip

Other Asset (specify)	Name on the Account	Balance/Value
Source	Address	City Zip

Other Asset (specify)	Name on the Account	Balance/Value
Source	Address	City Zip

Applicant #2 - Assets

Checking or Savings Account Number	Name on the Account	Balance/Value
Name of Bank	Address	City Zip

Checking or Savings Account Number	Name on the Account	Balance/Value
Name of Bank	Address	City Zip

Other Asset (specify)	Name on the Account	Balance/Value
Source	Address	City Zip

Other Asset (specify)	Name on the Account	Balance/Value
Source	Address	City Zip

Have you or any other member of your household disposed of or given away ANY asset(s) for LESS than fair market value within the last two years?..... Yes or No (circle one)

Amount _____ Explanation _____

SILVERADO CREEK APARTMENTS

APPLICATION FOR RESIDENCY

Please provide names and addresses of your landlords for the last five years:

If you do not have five years of Landlord history, you must provide two (2) personal references in their place.

(Use reverse side if necessary)

Current Residence

Address of unit rented	City	State	Zip	From	To
Landlord's name			Landlord's phone number ()		
			Landlord's fax number ()		
Landlord's complete address	City	State	Zip		

Previous Residence

Address of unit rented	City	State	Zip	From	To
Landlord's name			Landlord's phone number ()		
			Landlord's fax number ()		
Landlord's complete address	City	State	Zip		

Previous Residence

Address of unit rented	City	State	Zip	From	To
Landlord's name			Landlord's phone number ()		
			Landlord's fax number ()		
Landlord's complete address	City	State	Zip		

I certify that the foregoing information is true, complete and correct. I also understand that false statements or omissions are grounds for disqualification, eviction and/or prosecution under the full extent of California law.

Inquiries may be made to verify the statements herein. I authorize the release of the requested information to Silverado Creek Apartments for purposes of income verification and credit.

Applicant #1	Date
Applicant #2	Date
Applicant #3	Date
Applicant #4	Date
Applicant #5	Date
Applicant #6	Date
Applicant #7	Date

SILVERADO CREEK APARTMENTS

APPLICATION FOR RESIDENCY

OPTIONAL INFORMATION

In order to help us assess affirmative Fair Housing effectiveness, please check the category which best describes your race/ethnicity.

This information is strictly voluntary on your part.

		Check if also
Race	Check One	Hispanic/Latino
American Indian or Alaska Native	_____	_____
American Indian or Alaska Native and White	_____	_____
American Indian or Alaska Native and Black or African American	_____	_____
Black or African American	_____	_____
Black or African American and White	_____	_____
Asian and White	_____	_____
Asian	_____	_____
Native Hawaiian or Other Pacific Islander	_____	_____
White	_____	_____
Other: _____	_____	_____

DO NOT WRITE OR SIGN YOUR NAME ON THIS PAGE

SILVERADO CREEK APARTMENTS

APPLICATION FOR RESIDENCY

Additional Applicant Income Form

**Please complete the following income information for every household member:
Include all income anticipated for the next twelve (12) months. (Use reverse side if necessary)**

Applicant #3 - Income

Address	City	State	Zip	Amount received per year \$
Additional Income Source - Name	Contact Person			Phone ()
				Fax ()
Address	City	State	Zip	Amount received per year \$
Total Income Per Year				\$

Applicant #4 - Income

Name				Drivers License/ID #
Primary Income Source - Name	Contact Person			Phone ()
				Fax ()
Address	City	State	Zip	Amount received per year \$
Additional Income Source - Name	Contact Person			Phone ()
				Fax ()
Address	City	State	Zip	Amount received per year \$
Total Income Per Year				\$

Applicant #5 - Income

Name				Drivers License/ID #
Primary Income Source - Name	Contact Person			Phone ()
				Fax ()
Address	City	State	Zip	Amount received per year \$
Additional Income Source - Name	Contact Person			Phone ()
				Fax ()
Address	City	State	Zip	Amount received per year \$
Total Income Per Year				\$

SILVERADO CREEK APARTMENTS

APPLICATION FOR RESIDENCY

Additional applicant Assets form

Please complete the following asset information for every household member:

Include all assets held and the corresponding annual interest rate, dividends or any other income derived from the assets.

Include ALL assets held by ALL household members including minors.

Applicant #3 - Assets

Checking or Savings Account Number	Name on the Account	Balance/Value
Name of Bank	Address	City Zip

Checking or Savings Account Number	Name on the Account	Balance/Value
Name of Bank	Address	City Zip

Other Asset (specify)	Name on the Account	Balance/Value
Source	Address	City Zip

Other Asset (specify)	Name on the Account	Balance/Value
Source	Address	City Zip

Applicant #4 - Assets

Checking or Savings Account Number	Name on the Account	Balance/Value
Name of Bank	Address	City Zip

Checking or Savings Account Number	Name on the Account	Balance/Value
Name of Bank	Address	City Zip

Other Asset (specify)	Name on the Account	Balance/Value
Source	Address	City Zip

Other Asset (specify)	Name on the Account	Balance/Value
Source	Address	City Zip

Applicant #5 - Assets

Checking or Savings Account Number	Name on the Account	Balance/Value
Name of Bank	Address	City Zip

Checking or Savings Account Number	Name on the Account	Balance/Value
Name of Bank	Address	City Zip

Other Asset (specify)	Name on the Account	Balance/Value
Source	Address	City Zip

Other Asset (specify)	Name on the Account	Balance/Value
Source	Address	City Zip

SILVERADO CREEK APARTMENTS

APPLICATION FOR RESIDENCY

Additional applicant Income form

Use other side if necessary

Please complete the following income information for every household member:

Include all income anticipated for the next twelve (12) months. (Use reverse side if necessary)

Applicant #6 - Income

Name	Drivers License/ID #
------	----------------------

Primary Income Source - Name	Contact Person	Phone ()
		Fax ()
Address	City	State Zip
Amount received per year		
\$		

Additional Income Source - Name	Contact Person	Phone ()
		Fax ()
Address	City	State Zip
Amount received per year		
\$		

Total Income Per Year	\$
------------------------------	-----------

Applicant #7 - Income

Name	Drivers License/ID #
------	----------------------

Primary Income Source - Name	Contact Person	Phone ()
		Fax ()
Address	City	State Zip
Amount received per year		
\$		

Additional Income Source - Name	Contact Person	Phone ()
		Fax ()
Address	City	State Zip
Amount received per year		
\$		

Total Income Per Year	\$
------------------------------	-----------

SILVERADO CREEK APARTMENTS

APPLICATION FOR RESIDENCY

Additional applicant Assets form

Use other side if necessary

Please complete the following asset information for every household member:

Include all assets held and the corresponding annual interest rate, dividends or any other income derived from the asset in the space.

Include ALL assets held by ALL household members including minors.

Applicant #6 - Assets

Checking or Savings Account Number	Name on the Account	Balance/Value	
Name of Bank	Address	City	Zip

Checking or Savings Account Number	Name on the Account	Balance/Value	
Name of Bank	Address	City	Zip

Other Asset (specify)	Name on the Account	Balance/Value	
Source	Address	City	Zip

Other Asset (specify)	Name on the Account	Balance/Value	
Source	Address	City	Zip

Applicant #7 - Assets

Checking or Savings Account Number	Name on the Account	Balance/Value	
Name of Bank	Address	City	Zip

Checking or Savings Account Number	Name on the Account	Balance/Value	
Name of Bank	Address	City	Zip

Other Asset (specify)	Name on the Account	Balance/Value	
Source	Address	City	Zip

Other Asset (specify)	Name on the Account	Balance/Value	
Source	Address	City	Zip