



Northern California Land Trust

Preliminary Housing Application



Thank you for your interest in NCLT's housing program. NCLT proudly complies with the provisions of federal, state and local law prohibiting discrimination in housing on the basis of marital status, race, color, religion, ancestry, sex, sexual orientation, age, national origin, Acquired Immune Deficiency Syndrome (AIDS), or AIDS related conditions, physical disability or any other arbitrary basis.

PLEASE FILL OUT EACH SECTION OF THIS APPLICATION AS COMPLETELY AS POSSIBLE.
Interpretation services can be provided if applicants need assistance in other languages.

If a question does not apply to you, please write N/A in the space provided. If you need more space to answer questions, please use additional paper. If you have any questions about the application, please call (510) 548-7878.

-----I. CONTACT INFORMATION-----

A co-applicant listed below may be contacted in the event that NCLT is unable to reach the primary applicant, and the co-applicant should be authorized to make housing decisions for the applicant household. Please note: It is not necessary to list a co-applicant.

Applicant Name (please print)			Co-applicant Name (please print)		
Current Mailing Address (street and number)			Current Mailing Address (street and number)		
City	State	Zip	City	State	Zip
Mobile Phone Number			Mobile Phone Number		
Other Phone Number (specify):			Other Phone Number (specify):		
Email Address			Email Address		

DO YOU CURRENTLY RESIDE AT THE MAILING ADDRESS LISTED ABOVE?

Yes No - Please list the city and zip code of your current residence:

Please provide the following information for the past five years of residence:

Address(es), move-in date(s), move out date(s), reason(s) for moving, owner/agent name(s), owner/agent phone number(s).

-----II. HOUSEHOLD INFORMATION-----

Please list all members of the applicant household (including yourself).

NAME	BIRTHDATE	GENDER M/F	SOCIAL SECURITY # (only if 18 or over)	RELATIONSHIP TO APPLICANT

Do you have any dependents who are not household members (i.e. do not live with you for over 6 months of the year)?

Yes No If yes, please provide a list on a separate sheet.

CURRENT NUMBER OF BEDROOMS:

CURRENT MONTHLY RENT:

MARTIAL STATUS OF APPLICANT:

<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Separated
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CITIZENSHIP STATUS OF APPLICANT:

US Citizen Permanent Resident Alien Non-Resident Alien

PLEASE CHECK ALL THAT APPLY:

Single Head of Household Female Head of Household First time Homebuyer
 US Veteran Owned a home in the last 3 years

NUMBER OF PEOPLE LIVING IN THE HOUSEHOLD WHO ARE:*

White (not Hispanic origin) African American (not Hispanic origin) Hispanic
 Asian or Pacific Islander Other: _____

**This information is requested solely for funding purposes. It does not affect your eligibility for housing.*

Would your household prefer an ADA accessible unit (such as wheelchair accessible)? Please explain below:

HOW DID YOU HEAR ABOUT NCLT?

<input type="checkbox"/> Website	<input type="checkbox"/> Craigslist	<input type="checkbox"/> Office visit	<input type="checkbox"/> NCLT resident or owner
<input type="checkbox"/> City of Berkeley	<input type="checkbox"/> City of Oakland	<input type="checkbox"/> Eden I&R	<input type="checkbox"/> _____
<input type="checkbox"/> News Source:		<input type="checkbox"/> Other:	

(For homebuyer applicants) HAVE YOU COMPLETED A HOMEBUYER EDUCATION SEMINAR? Yes No

If yes, please indicate the agency that provided the seminar and attach a copy of your Certificate of Completion to this application.

City of Oakland NACA Unity Council
 ECHO housing NID-HCA Other _____

-----III. FINANCIAL INFORMATION-----

EMPLOYMENT. List the past 2 years employment for all adult members of the household (use separate sheet if necessary).

Household Member Name:			
Employer Name:		Contact Phone:	
Street:	City:	State:	Zip:
Position/Title:		Start Date:	End Date:
Gross Monthly Income: Pay Cycle: <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other:			

Household Member Name:			
Employer Name:		Contact Phone:	
Street:	City:	State:	Zip:
Position/Title:		Start Date:	End Date:
Gross Monthly Income: Pay Cycle: <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other:			

Household Member Name:			
Employer Name:		Contact Phone:	
Street:	City:	State:	Zip:
Position/Title:		Start Date:	End Date:
Gross Monthly Income: Pay Cycle: <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Monthly <input type="checkbox"/> Other:			

Additional employment? If yes, please list on a separate sheet. Yes No

OTHER INCOME. Please list other income for all members of the household. Please include SSI, AFDC, child support, dividend interest income, alimony, etc.

<i>HOUSEHOLD MEMBER</i>	<i>SOURCE</i>	<i>GROSS MONTHLY INCOME</i>

Additional income? If yes, please list on a separate sheet. Yes No

<i>TOTAL GROSS ANNUAL INCOME FOR 2022</i>	
<i>2021 Total Gross Annual Income from tax return</i>	
<i>2020 Total Gross Annual Income from tax return</i>	

If you have not filed a recent tax return and/or are unable to obtain a credit report, please attach a brief note of explanation and alternative documentation of income, if possible.

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ASSETS. Please indicate type of assets and amounts for all adult members of the household.

<i>TYPE OF ASSET</i>	<i>TOTAL ASSET VALUE</i>	<i>AVAILABLE FUNDS</i>	<i>INSTITUTION NAME</i>
Cash			
Checking Account			
Checking Account			
Savings Account			
Savings Account			
Retirement Account			
Gift			
Down payment Assistance Program			
Money market/Mutual fund			
Inheritance			
Other =			

Additional assets? Please indicate here and list on a separate sheet. Yes No

If applying for ownership housing, amount currently available for down payment:

How much money (average per month) does your household put toward down payment savings, if any?

-----**IV. CREDIT INFORMATION**-----

LIABILITIES. Please indicate debts and amounts for **applicant** and **co-applicant** only.

<i>TYPE OF LIABILITY</i>	<i>OUTSTANDING BALANCE</i>	<i>MONTHLY PAYMENT</i>	<i>DELINQUENT? (Y/N)</i>	<i>CREDITOR NAME</i>
Credit Card				
Credit Card				
Credit Card				
Lease payments				
School loans				
Store accounts				
Medical bills				
Other:				

Additional debts? Please indicate here and list on a separate sheet. Yes No

If interested in homeownership:

In order to purchase a home it will be necessary for you to obtain a mortgage from a conventional lender. Do you know of issues in your credit history that may make this difficult (bankruptcy, loan default, late payments, etc.)?

Yes* No Not Sure

*Answering 'Yes' to this question will not disqualify you from our program. There are services available to help you resolve these issues before you approach a lender and we are happy to refer you to them. On a separate sheet, please feel free to describe any circumstances that would help us understand your credit situation.

Have you received pre-approval for a mortgage loan within the past two years? Yes No

If yes, please attach a copy of your approval letter to the application and/or indicate the lender, loan consultant's name and the amount approved.

-----V. HOUSING INFORMATION-----

Are you applying for a specific NCLT vacancy? Yes No

If yes,

Which vacancy? _____

What is your desired move-in date? _____

Will you have a pet? _____

Do you have Section 8? Yes No

If yes,

For how many rooms is your certificate? ____

With which housing authority (which city) is your certificate? _____

Are you a participant in the City of Berkeley or City of Oakland Section 8 Homeownership program?

Yes No

What is the minimum number of bedrooms you desire? Studio 1 2 3

Please describe your current housing. What's good and what's bad about it?

Have you ever lived in a co-op, collective, or been a part of a Homeowners' Association? Are you part of any community organization?

Please describe your current neighborhood. What's good and what's bad about it? Describe anything you have done to improve your neighborhood.

Why are you moving?

If you or any member of your household participate in any community or volunteer activities that you would like to tell us about, please use the space below and attach an additional sheet, if necessary.

The Northern California Land Trust

Preliminary Housing Application - For Rental Applicants

CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE

Applicant represents that all of the above statements are true and correct and hereby authorizes their verification including, but not limited to, the obtaining of a credit report and agrees to furnish additional credit references on request.

Owner/Agent is authorized to obtain a credit report as evidenced by signing below. Applicant expressly authorizes Landlord to contact all persons or firms named as references, former landlords and employers to verify the contents of this Application.

In connection with my application for rental, I understand that background inquiries will be made on myself including consumer, criminal, driving and other reports. Employment reports may include information as to my character, work habits, performance and experience along with reasons for termination of past employment from previous employers. I understand that information will be requested from various federal, state and other agencies and entities, public and private, which maintain records concerning my past activities relating to driving, credit, criminal, civil and other experiences as well as claims involving me in insurance company files.

I authorize, without reservation, any party or agency contacted, to furnish completely and without limitation, any and all of the above mentioned information and any other information related thereto. Further, I will release from liability and will defend and hold harmless all requesters and suppliers of information in accordance herewith.

The undersigned makes application to rent housing accommodations designated for the amount and location as set forth above and upon approval of this application agrees to sign a rental or lease agreement and to pay all sums due, including requested deposits before occupancy. Fraudulent information herein will result in automatic denial of application

Applicant Name

Tax ID or SS #

Applicant Signature

Date

The Northern California Land Trust

Preliminary Housing Application - For Ownership Applicants

CREDIT REPORT AUTHORIZATION AND PRIVACY DISCLOSURE

Applicant represents that all of the above statements are true and correct and hereby authorizes their verification including, but not limited to, the obtaining of a credit report and agrees to furnish additional credit references on request.

Owner/Agent is authorized to obtain a credit report as evidenced by signing below. Applicant expressly authorizes Landlord to contact all persons or firms named as references, former landlords and employers to verify the contents of this Application.

In connection with my application for ownership housing, I understand that background inquiries will be made on myself including consumer financial, tenant history, and other reports. I understand that information will be requested from various agencies and entities, public and private, which maintain records concerning my past activities relating to my fitness for this homeownership opportunity.

I authorize, without reservation, any party or agency contacted, to furnish completely and without limitation, any and all of the above-mentioned information and any other information related thereto. Further, I will release from liability and will defend and hold harmless all requesters and suppliers of information in accordance herewith.

Fraudulent information herein will result in automatic denial of application.

Applicant Name

Tax ID or SS #

Applicant Signature

Date

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NCLT requires **ADDITIONAL DOCUMENTS** for proving your income and eligibility. Without these documents, your application will be incomplete and you will not be eligible for any housing until you provide them (or acceptable substitutes.)

If you are applying for Rental Housing

A complete application includes the following:

- ✓ Current applicant contact, household, financial and credit information. (You should write N/A if a question does not apply to you.)
- ✓ A government issued photo ID or other acceptable form of verification of identity.
- ✓ Income Documentation:
 - Three most recent pay stubs and/or benefit statements for all adult household members
 - Your most recent Federal Tax Return and tax ID or social security number (or an explanation for why you have not filed) for all adult household members
 - A recent credit report with a credit score for all potential household leaseholders
- ✓ If you are qualified and chosen as a potential tenant, NCLT may ask for a \$25.00 credit check fee, payable to NCLT. You will receive a copy of this report for your records.

If you are applying for Ownership Housing (to purchase a condo, coop, house)

A completed application includes the following:

- ✓ Current applicant contact, household, financial and credit information. You should write N/A if a question does not apply to you.
- ✓ Income Documentation:
 - Three most recent pay stubs and/or benefit statements for all adult household members
 - Three most recent Federal Tax Returns and matching W-2 or 1099s for all adult household members
 - Three months of bank statements for all adult household members
 - Recent credit reports from all 3 reporting bureaus for all potential household homeowners
- ✓ If you are qualified and chosen as a potential purchaser, NCLT may ask for a \$25.00 credit check fee, payable to NCLT. You will receive a copy of this report for your records.

If you are applying for *both* Rental and Ownership Housing,

- ✓ Please follow the guidelines for Ownership Housing above.

If you wish to appeal the selection decision after applying for a particular opening, you may submit a written appeal to NCLT's Executive Director within 5 business days of the receipt of the notification of rejection. NCLT will provide the applicant with a written response within 5 business days of the receipt of the appeal.