

# Napa Valley Community Housing

Five Financial Plaza, Ste. 200  
Napa, CA 94558

## GROUNDS FOR DENIAL OF RENTAL APPLICATION

We welcome your application for tenancy at our rental properties. It is the responsibility of each applicant to provide any and all information required to determine eligibility. The following grounds have been determined to be causes for denial of rental housing applications:

### 1) CREDIT REPORT

- a. A single unmet credit problem\* in excess of \$2,000.
- b. Total unmet credit problems in excess of \$8,000.
- c. A bankruptcy within the last three years.
- d. A state or federal tax lien in excess of \$2,000.
- e. A total of fifteen (15) or more unmet credit problems of any value.

\*A credit problem is a past due account and/or accounts placed for collection, profit & loss (accounts written off), and/or repossessions that appear on your credit report.

Extenuating Circumstances: When looking at credit reports, we exclude debt attributed to family medical emergencies, financial difficulties arising from a household member being called into military service, or debt accumulated as the direct result of acts of domestic violence against the applicant household. Foreclosure **may** be overlooked if prior credit history is acceptable.

### 2) RENTAL HISTORY

Any of the following incidents occurring *during the last five years* will disqualify an applicant:

- a. A prior eviction or unlawful detainer filed against the applicant household.
- b. A municipal/small claims court judgement against the applicant obtained by a current or previous landlord.
- c. Termination for cause from any governmental assisted housing program.

Any of the following incidents occurring *during the last three years* will disqualify an applicant:

- a. A past or current landlord reporting two or more incidences of late or unpaid rent during a one-year period.
- b. A negative landlord reference showing three or more violations of the rental agreement or house rules during a one-year period.

Note: If an applicant has no prior rental history, we will request a minimum of two additional personal references from individuals such as teachers, pastors, or other individuals not related to the applicant. We would prefer that these references be in writing, however, they may also be submitted orally. Names, addresses and phone numbers of oral references must be submitted in advance so that our staff can initiate the contact.

### 3) PERSONAL HISTORY

Any of the following evidenced during the last five (5) years will disqualify an applicant:

- a. An unresolved history of substance abuse, or other unmet personal support needs. Note: Persons *currently* in recovery from substance abuse problems must have been sober and drug free for a minimum period of the last thirteen months and be involved in an ongoing and verifiable program of treatment and support.
- b. A criminal report documenting arrests, felony convictions or preponderance of substantial evidence of physical/sexual abuse, sale or distribution of controlled substances, or any acts of violence that could threaten the health, safety or right to peaceful enjoyment of the property by other residents *or* the health and safety of the owner, employees, contractors, subcontractors or agents of the owner.
- c. Blatant disrespect, disruptive or anti-social behavior toward the Managing Agent, the Development or other residents exhibited by the applicant household member at any time prior to move-in.

### 4) ANNUAL INCOME

- a. Annual Income of the applicant household is either below the *minimum* income limits or above *maximum* limits established for the property.

### 5) FULL TIME STUDENT HOUSEHOLDS

Households made up entirely of full-time students or households that plan to become full-time student households in the next twelve months cannot qualify for our low-income housing units unless they meet certain exceptions. These require that at least one household member:

- 1) Be receiving assistance under Title IV of the Social Security Act (AFDC/TANF); or
- 2) Be enrolled in a job training program receiving assistance through the Job Training Participation Act (JTPA) or other similar program; or
- 3) Be married and filing a joint tax return; or
- 4) Be a single parent with a dependant child or children and neither you nor your child(ren) are the dependent of another individual.
- 5) Previously enrolled in a Foster Care Program (ages 18-24).

**6) DOCUMENTATION**

If any member of the applicant household fails to provide, at minimum, the following original documents, the household's application will be disqualified. We may also need to ask for additional documents in order to determine whether a household is qualified.

- a. Valid State or national photo ID for all household members, 18 years of age or older.
- b. Valid Social Security for all household members.
- c. Two letters of reference for the applicant household. These references must be persons who have known the applicant(s) for at least two years and must not be related to the applicant(s) in any way.
- d. Proof of income, including three months of current paycheck stubs or equivalent official proof of income from any other sources (includes proof of benefits from SSI, AFDC, Child Support, Self employment, etc.) for all household members.
- e. Copies of the most recent statement for bank accounts and any other asset accounts 401(k), IRA, stock, mutual fund, etc.) belonging to each household members.
- f. Copies of current car registration for all cars owned by members of the household.

**7) OTHER CRITERIA THAT WILL DISQUALIFY THE APPLICATION**

- a. Failure to present all family members of the applicant's household at the full family interview (or some other time acceptable to the Manager).
- b. Falsification or deliberate omission of any information needed to process your application and qualify you for housing.
- c. Family size that does not conform to the stated minimum and maximum sizes for the available units.
- d. Applicant is ineligible to occupy a unit at the property by definition in the applicable agency rulebook. For example, at a property designated for "seniors," applicants must meet the definition of "senior."
- e. Marginally acceptable scores in two of the three major Grounds for Denial categories. For example:
  - Credit Report**--over \$5,000 in credit problems or 12 items of any value or a bankruptcy more than three years old but less than five;
  - Rental History**--reports by one or more landlords that indicate periodic rental agreement violation (less than 2x/yr.) or late rent (1-2 x/yr.), but no evictions noted;
  - Personal History**--a well documented pattern of criminal history established over the past 5-10 years that would suggest the possibility of a threat to the health and safety of our residents or their right to quiet enjoyment of the property, but no felony convictions on record during the last five years.

**I HAVE READ AND UNDERSTAND THE FOREGOING GROUNDS FOR DENIAL AND FIND THEM TO BE REASONABLE CRITERIA FOR REJECTION OF MY RENTAL APPLICATION. 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

\_\_\_\_\_  
Applicant #4

\_\_\_\_\_  
Date