



Community Action Agency of Butte County, Inc.

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CAA Affordable Housing Application Checklist

- Signed Tenant Screening & Selection Process form
 - \$35.00 check for screening charge (\$35 per adult)
- Application to Rent (one per adult)
- Copy of photo ID
- Income and asset verification
 - For income verification: 3 consecutive months of paystubs, if employed.
 - Self-employed: copy of previous year tax returns
- Signed Acranet form for background screen
- Signed by applicant(s) - Landlord Verification Form



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CAA Affordable Housing Tenant Screening and Selection Process

Thank you for your interest in our community. This criteria is provided to you to define the process we use to select our tenants. CAA Affordable Housing is an Equal Housing Opportunity provider and seeks to process all applicants in a fair and consistent manner.

Occupancy Policy

1. Occupancy is based on the number of bedrooms in a unit. A bedroom is defined as a habitable space within the premises that is used primarily for sleeping, with at least one window and a closet space for clothing.
2. Two persons are allowed per bedroom plus one additional occupant will be allowed for the apartment.
3. In addition to maximum occupancy guidelines, certain communities which have received funding from the HOME program may require minimum occupancy of 1 person for a one bedroom; 2 persons for a two bedroom; 4 persons for a three bedroom. Exceptions may be granted based on demonstrated need and following approval by government agencies and/or their designated program compliance administrators. Contact the site manager for further information regarding program restrictions and exceptions.
4. In order to provide housing to the greatest number of qualified individuals and comply with state and federal regulations, CAA Affordable Housing reserves the right to follow HUD, Rural Development, Tax Credit program guidelines, and CAA Affordable Housing designed to encourage the optimal utilization of housing. This may require that CAA Affordable Housing declines applications in cases where the minimum number of occupants is less than one individual per bedroom for the apartment selected. This condition shall apply throughout the entire term of tenancy and may, if violated, require that the tenant vacate the premises following the legally required procedures for termination or, if all other conditions of residency continue to be met, relocate within the community (upon re-screening) to the next available apartment of appropriate size upon written notification from the landlord.

Application Process

Steps to become a tenant.

1. Complete the Rental Application (one for each adult). You must designate the number of bedrooms being requested and the application must be signed.
2. If an apartment is not available for occupancy when the application is submitted, you will be put on a waiting list. Your application will be screened and verified when an apartment becomes available prior to occupancy. Note: Inaccurate or falsified information will be grounds for denial.
3. Pay your non-refundable screening charge of \$ 35.00. The screening charge is the cost of ordering a resident screening report. Screening entails verification that individual applicants meet the requirements listed below.
4. Be prepared to wait 5-7 business days for the application verification process to be completed. More time must be allowed if the information proves difficult to verify. All verification forms including but not limited to Income Verifications, Employment Verifications and Asset Verification must be completed by qualified third parties before your application will be approved.
5. If the application is approved and you accept the available unit, you will be required to: 1) sign a minimum 12-month lease in which you will agree to abide by all the rules and regulations; and 2) pay your security deposit and pro-rated rent for the month. (After the 25th of the month, the following month's rent will be required as well.)
6. If the application is approved and you decide not to rent, or the application is denied you will forfeit your \$ 35.00 non-refundable screening charge.

General Requirements

1. Positive identification with a picture will be required for each adult applicant. (Photocopy may be kept on file)
2. A complete and accurate Rental Application listing your current and at least one previous rental reference with phone numbers will be required (incomplete applications will be returned to the applicant).
3. Each legal applicant will be required to qualify individually.



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4. Applicants must be eighteen years of age or older, married, emancipated, or under the age of 18 and (a and/or b): a) pregnant and expecting the birth of a child who will be living in the primary applicant’s physical custody; b) the parent of a child or children living in the physical custody of the person.
5. Except for the birth, adoption or custody of a minor dependent, there shall be no changes in the household composition within the first six months of residency.
6. Applicant must remain continuously eligible for all housing program requirements in place at the community. This may include, but is not limited to, the Low-Income Housing Tax Credit program, household composition, income eligibility, the HOME program, and other assistance programs.
7. If the household is applying for housing with rental assistance, household must qualify for both housing and for rental assistance in order to be judged eligible to occupy the dwelling.

Income Requirements

1. Household must meet the low-income requirements in accordance with the California Tax Credit Allocation Committee for low-income housing projects.
2. Three months current consecutive paycheck stubs may be required to verify eligibility.
3. Self-employed applicants will be required to show proof of income through copies of the previous year’s tax returns.
4. You will be denied if your source of income cannot be verified.

Income limit: Annual income less than 50% of the Area Median Income (AMI) (Very Low Income):

# People	1	2	3	4	5	6	7	8
50% AMI	\$31,750	\$36,300	\$40,850	\$45,350	\$49,000	\$52,600	\$56,250	\$59,850

Rental Requirements

1. One year of positive verifiable rental history from a third-party reference will be required within the past two years from the date of application.
2. Rental history demonstrating residency, but not third-party rental history, will require a security deposit equal to a full month’s rent.
3. A security deposit equal to one full month’s rent for first time renters will be required when rental history does not meet the stated third-party rental criteria, but residency can be verified with parents, student housing or military housing.
4. Home ownership will be verified through the county tax assessor’s office. Home ownership negotiated through a land sales contract must be verified through the contract holder.
5. Seven years of eviction free rental history will be required. All debt must be paid off to the landlord.
6. Three 3-Day notices within a period of one year will result in a security deposit equal to 1 months’ rent. Four or more 3-Day notices within a period of one year will result in denial.
7. Three or more returned checks within a period of one year will result in denial.
8. Rental history reflecting unpaid damage and/or past due rent will be denied.
9. Rental history demonstrating documented noise or disturbance complaints caused or contributed to by applicant, will be denied when the former manager would not re-rent.

Credit Requirements

1. A credit report will be obtained.
2. Outstanding bad debt (i.e. slow pay, collections, bankruptcies, repossessions, liens, judgement & wage garnishment programs not medically related) being reported on the credit bureau which is more than \$2,500 will require a deposit equal to a full month’s rent.
3. No current utility (gas/electric) collection accounts.
4. Five or more collections on the credit bureau will result in denial.
5. Discharged bankruptcy listed on the credit report will result in a security deposit equal to a full month’s rent to be required. Bankruptcy with subsequent outstanding bad debt (as defined in #2) will result in denial.



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6. Delinquent or past due mortgage and/or rent payments without subsequent bad credit (as defined in #2, #3, and #4), will result in a security deposit equal to two full month's rent to be required, or maximum allowable under agency regulations.

Criminal Conviction Criteria

1. Upon receipt of the rental application and screening charge, landlord will conduct a background screen to determine whether the applicant or any proposed tenant has been convicted of, or pled guilty to or no-contest to, any crime.
 - a. A conviction, guilty plea or no-contest plea for any felony ever involving serious injury, kidnapping, death, arson, rape, sex crimes and/or child sex crimes, extensive property damage or drug-related offenses (sale, manufacture, delivery, or possession with intent to sell) class A/felony burglary or class A/felony robbery shall be grounds for denial of the rental application.
 - b. A conviction, guilty plea, or no-contest plea for any other felony (other than listed above) where the date of disposition, release or parole occurred within the last seven (7) years shall be grounds for denial of the rental application.
 - c. A conviction, guilty plea or no-contest plea for any misdemeanor or gross misdemeanor involving assault, intimidation, sex related, drug related (sale, manufacture, delivery, or possession with intent to sell) property damage, weapons charges, obscenity, and related violations where the date of disposition, release or parole occurred within the last seven (7) years shall be grounds for denial of the rental application.
 - d. A conviction, guilty plea, or no-contest plea, for any B or C misdemeanor in the above categories, or those involving criminal trespass, theft, dishonesty, prostitution, where the date of disposition, release, or parole have occurred within the last five (5) years shall be grounds for denial of the rental application.
2. Pending charges for any of the above (a, b, c, or d) will result in a suspension of the application process until the charges are resolved. Upon resolution, if an appropriate apartment is still available, the processing of the application will be completed. No apartment will be held awaiting resolution of pending charges.
3. Denials resulting from certain misdemeanor convictions at times may be overturned by following the rejection policy outlined below.

Disabled Accessibility

1. The property will make any reasonable changes to the common areas of the apartment complex or buildings that will make those areas accessible to all residents.
2. Community Action Agency of Butte County Inc., will alter, or allow the resident to have altered, any apartment to provide "reasonable accommodations" for any person with a disability. These alterations may be made at the tenant's or in some cases, the landlord's expense. Each request for modifications to an apartment will be evaluated under state and federal law to determine who will be responsible for the cost. The applicant is encouraged to inquire of management regarding who is responsible for modifications to the apartment prior to applying for housing.
3. If it is determined that the disabled resident would be responsible for the cost of modifications, CAA Affordable Housing will require:
 - The applicant to seek the landlord's written approval before making modifications.
 - Reasonable assurance (in writing) that the work will be performed in a workmanlike manner.
 - Reasonable details regarding the extent of the work to be done.
 - Names of qualified contractors that will be used.
 - Appropriate building permits and the required licenses must be made available for inspection by the landlord.
4. Generally, if the applicant modifies the apartment, at the time of termination of tenancy, the applicant of tenant must restore the interior of the apartment to the condition prior to the modification, ordinary wear and tear excepted. In the event such restoration will be required, the applicant or tenant would be required to pay a "restoration deposit" in an amount not to exceed the cost of restoration. Such a deposit may be paid over a reasonable period of time and will be deposited into an interest-bearing account with the interest accruing to the tenant.
5. Households able to benefit from the unique features of apartments specially equipped or configured for those with disabilities shall be given priority for available housing over households who have no demonstrated need for such features.
6. Applicant acknowledges that if they are occupying a specially designed accessible unit for disabled persons and do not need such accessible features, that priority for such an accessible unit is given to those disabled persons needing the special design



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features of the unit. Applicant agrees that they will be required to vacate the unit within 30 days of notification from Landlord that an eligible individual requires the special design features of the unit. Applicant further agrees to move at their own expense (unless otherwise agreed by Landlord in writing) within 30 calendar days of such written notice. Applicant further understands that, if the applicant moves to an appropriate unit within the project, their rental rate will change to the rental rate for the unit they move to and the lease will be modified accordingly.

Rejection Policy

Applicants whose application is denied will be advised in writing, sent via certified mail, return receipt requested, to the address on the application, giving the specific reasons for the denial and advising the applicant of specific appeal rights in accordance with Rural Development Instruction 3560.160. Applicants have the right to respond to the notice within 10 calendar days of receipt of the notice. Applicants have the right to a hearing in accordance with 3560.160 (f) which is available upon request. You have the right to dispute the accuracy of any information provided to the landlord by a screening service or credit reporting agency. If your application is rejected due to unfavorable information received during the screening process you may:

1. Contact the screening company that supplied the information to discuss your application. The screening company that processed your application is Background Investigations. Their name and the reference number for your file will be printed on the acceptance or denial letter.

IntelliCorp Records, Inc.
3000 Auburn Drive, Suite 410
Beachwood, OH 44122.

2. Contact the credit reporting agency to identify who is reporting unfavorable information.
3. Correct any incorrect information through the credit reporting agent as per their policy.
4. Request the credit reporting agency to submit a corrected credit check to the appropriate screening company.
5. Upon receipt of the corrected and satisfactory information, your application will be evaluated again for the next available apartment.

Be advised:

- Incomplete, inaccurate, or falsified information will be grounds for denial.
- Any applicant that is a current illegal drug user or addicted to a controlled substance or has been convicted by any court of competent jurisdiction of the illegal manufacture or distribution of a controlled substance shall be denied.
- Any individual whose tenancy may constitute a direct threat to the health or safety of an individual, or whose tenancy would result in physical damage to the property of others will be denied.
- Applications and background screenings will be valid for a 60-day period from the date of submission. If the applicant(s) fails to execute a rental agreement within the stated 60-day period, an updated application/ background screening will need to be obtained with costs paid by the applicant.
- The Criteria for Residency applies throughout the duration of tenancy. Management reserves the right to update records to confirm continued eligibility for housing.

If your application has been denied and you feel that you qualify as a tenant under the criteria set out above, you should do the following:

Write to:

Esplanade House Program Manager
181 E. Shasta Ave. Bldg. 3
Chico, CA 95973

In the letter explain the reasons you believe your application should be approved and request a review of your file. Within seven working days of receipt of your letter, your application file will be reviewed and you will be notified of the outcome of the review.



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Complaints of housing discrimination must be written and directed to:

San Francisco Regional Office of FHEO
U.S. Department of Housing and Urban Development
One Sansome Street, Suite 1200, San Francisco, CA 94104
Toll Free: (800) 347-3739
TTY: (415) 436-6594
E-mail: ComplaintsOffice09@hud.gov

By signing below, the Applicant (s) confirms fully reading through CAA Affordable Housing Tenant Screening and Selection Process.

Print Name: _____

Signature: _____

Date: _____



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APPLICATION TO RENT

(All sections must be completed and legible)

Individual applications required from *each* occupant 18 years of age or older

Name: _____ Phone: _____ Cell: _____

E- Mail: _____ Social Security #: _____

Driver's Lic and State: _____ - _____ Birthdate (Mo/Da/Yr): _____

LIST ALL ADDITIONAL OCCUPANTS WHO WILL RESIDE IN UNIT

Email Address of Primary Applicant:

Name: _____ Date of Birth: _____

Name: _____ Date of Birth: _____

Name: _____ Date of Birth: _____

Name: _____ Date of Birth: _____

RENTAL HISTORY

Current Address:

How Long: From (Month/Year): _____ To: _____ Rent Paid: \$ _____/mo

Owner/Manager: _____ Tel: _____ Reason for leaving: _____

Previous Address:

How Long: From (Month/Year): _____ To: _____ Rent Paid: \$ _____/mo

Owner/Manager: _____ Tel: _____ Reason for leaving: _____

Second Previous Address:

How Long: From (Month/Year): _____ To: _____ Rent Paid: \$ _____/mo

Owner/Manager: _____ Tel: _____ Reason for leaving: _____

Check here if you have no rental history

CURRENT EMPLOYMENT

Company Name: _____ Address: _____

Phone: _____ Occupation: _____ Monthly Salary: \$ _____/mo

Name of Supervisor: _____ Start Date: _____



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PREVIOUS EMPLOYMENT

Company Name: _____ Address: _____

Phone: _____ Occupation: _____ Monthly Salary: \$_____/mo

Name of Supervisor: _____ Start Date: _____ End Date: _____

ADDITIONAL INFORMATION

1. In the last 5 years have you:

Had any credit problems? Yes No If yes, explain: _____

Had an unlawful detainer filed against you? (excluding Covid19 rental debt) Yes No If yes, explain _____

Filed bankruptcy? Yes No If yes, explain: _____

Been evicted for non-payment of rent or for any other reason? (excluding COVID19 rental debt) Yes No If yes, explain: _____

2. Are you currently receiving housing assistance? Yes No If yes, please list: _____

3. Does anyone in your family require a unit that has been modified for a: Mobility Impairment Sight Impairment Hearing Impairment? N/A

4. Are any members of the household disabled? Yes No If yes, please list the name(s) of the disabled household member? _____

INCOME INFORMATION

Please list income from **all** sources for **all** household members.

Household Member	Source of Income	Amount Received	Weekly, Monthly, or Annually

ASSET INFORMATION

Please list assets held by all members of the household (Assets include, but are not limited to checking and savings accounts, trust funds, certificates of deposit, stocks and bonds)

Household Member	Account Type (checking, saving, etc.)	Current Balance



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BANKING INFORMATION

Name of Bank/S& L/Credit Union: _____ Branch Address: _____

Checking: Approx. Bal. \$ _____ Savings: Approx. Bal. \$ _____

Name of Bank/S& L/Credit Union: _____ Branch Address: _____

Checking: Approx. Bal. \$ _____ Savings: Approx. Bal. \$ _____

CREDIT REFERENCES (Credit Cards/Car Payments/Other Loans)

Company Name: _____ Present Balance \$ _____

Company Name: _____ Present Balance \$ _____

Company Name: _____ Present Balance \$ _____

PERSONAL REFERENCES

Name	Address & City	Phone	Years Known	Relationship

EMERGENCY CONTACT

Name: _____ Address: _____

Relationship: _____ Phone: _____

VEHICLES (Operable Automobiles including Trucks, Vans, Motorcycles)

Year: _____ Make: _____ Model: _____ Color: _____ License#: _____ State: _____

Year: _____ Make: _____ Model: _____ Color: _____ License#: _____ State: _____

Race/Ethnicity

This information is confidential and is only used for government reporting purposes to monitor compliance with equal opportunity laws. Please note that self-identification of race/ethnicity is voluntary.

Hispanic or Latino Ethnicity (please select only one): Hispanic or Latino Not Hispanic or Latino

Race (please select one or more): White Black or African American Asian American Indian or Alaska Native Native Hawaiian or Other Pacific Islander Other: _____



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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 now.

In connection with my application for rental and/or employment, I understand that background inquiries may 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 may 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.

Applicant understands and agrees (i) this is an application to rent only and does not guarantee that applicant will be offered the premises; and (ii) landlord, agent, or manager, may accept more than one application for the premises.

Total credit screening cost per applicant is \$35.00

Signature: _____

Date: _____

EXHIBIT A-4

NOTICE FOR APPLICANT/EMPLOYEE Notice of Intent and Authorization to Obtain an Investigative Consumer Report for Employment Purposes

The undersigned applicant/employee is hereby notified _____ (Employer) may obtain an investigative consumer report for employment purposes through ACRAnet. Such report may include information as to character, general reputation, history of criminal convictions, employment, education, professional license, credit and/or driver's record history. Applicant/employee acknowledges that he/she is herein informed of his/her right to request within a reasonable period of time after receiving this notice, a complete and accurate disclosure of the nature and scope of the investigation requested. Such disclosure will be mailed or otherwise delivered to applicant within five days from the date of the applicant/employee's request for disclosure or such report was first requested by employer, whichever is the later.

Applicant/employee further authorizes the above named company to obtain an investigative consumer report through ACRAnet CBS Branch for employment purposes at this time or anytime during the applicant or employee's tenure with the employer.

I, _____ authorize the above company to obtain an employment screening report (as defined and outlined in the above paragraph), which may contain information including my credit history and criminal background information.

Print Full Name: _____

Mother's Maiden Name (personal identifier): _____

Address: _____

Prev. Address: _____

*Social Security Number: _____ - _____ - _____ *Date of Birth: _____ / _____ / _____

*In order for factual information to be obtained & reported, your date of birth and social security number are requested. This information is used solely for verification purposes in compliance with the Fair Credit Reporting Act.

Driver's License # (if applicable): _____ State of Issue: _____

Signature: _____ Date: _____

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer

reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need – usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- The following FCRA right applies with respect to nationwide consumer reporting agencies:

CONSUMERS HAVE THE RIGHT TO OBTAIN A SECURITY FREEZE

You have a right to place a “security freeze” on your credit report, which will prohibit a consumer reporting agency from releasing information in your credit report without your express authorization. The security freeze is designed to prevent credit, loans, and services from being approved in your name without your consent. However, you should be aware that using a security freeze to take control over who gets access to the personal and financial information in your credit report may delay, interfere with, or prohibit the timely approval of any subsequent request or application you make regarding a new loan, credit, mortgage, or any other account involving the extension of credit.

As an alternative to a security freeze, you have the right to place an initial or extended fraud alert on your credit file at no cost. An initial fraud alert is a 1-year alert that is

placed on a consumer's credit file. Upon seeing a fraud alert display on a consumer's credit file, a business is required to take steps to verify the consumer's identity before extending new credit. If you are a victim of identity theft, you are entitled to an extended fraud alert, which is a fraud alert lasting 7 years.

A security freeze does not apply to a person or entity, or its affiliates, or collection agencies acting on behalf of the person or entity, with which you have an existing account that requests information in your credit report for the purposes of reviewing or collecting the account. Reviewing the account includes activities related to account maintenance, monitoring, credit line increases, and account upgrades and enhancements.

- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
<p>1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates</p> <p>b. Such affiliates that are not banks, savings associations, or credit unions also should list, in addition to the CFPB:</p>	<p>a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552</p> <p>b. Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>
<p>2. To the extent not included in item 1 above:</p> <p>a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks</p> <p>b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act.</p> <p>c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations</p> <p>d. Federal Credit Unions</p>	<p>a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050</p> <p>b. Federal Reserve Consumer Help Center P.O. Box 1200 Minneapolis, MN 55480</p> <p>c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106</p> <p>d. National Credit Union Administration Office of Consumer Financial Protection (OCFP) Division of Consumer Compliance Policy and Outreach 1775 Duke Street Alexandria, VA 22314</p>
<p>3. Air carriers</p>	<p>Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590</p>
<p>4. Creditors Subject to the Surface Transportation Board</p>	<p>Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423</p>
<p>5. Creditors Subject to the Packers and Stockyards Act, 1921</p>	<p>Nearest Packers and Stockyards Administration area supervisor</p>
<p>6. Small Business Investment Companies</p>	<p>Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., Suite 8200 Washington, DC 20416</p>
<p>7. Brokers and Dealers</p>	<p>Securities and Exchange Commission 100 F Street, N.E. Washington, DC 20549</p>
<p>8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations</p>	<p>Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090</p>
<p>9. Retailers, Finance Companies, and All Other Creditors Not Listed Above</p>	<p>Federal Trade Commission Consumer Response Center 600 Pennsylvania Avenue, N.W. Washington, DC 20580 (877) 382-4357</p>



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Landlord Verification Request

To: _____

Fax/Email: _____

Applicant(s): _____

Dates at Residence: _____

The applicant above has applied for an apartment at CAA Affordable Housing, and has provided your name as current/previous Landlord. The information provided will remain confidential to the satisfaction of that stated purpose only. We request that you please fax or email the completed form. Our fax number is 530-895-1848 and our email address is AffordableHousing@BUTTECAA.com.

Title 18 Section 1001 of the U.S. states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government. HUD and any owner (or any employee of HUD or the owner) may be subject to penalties for unauthorized disclosures of improper use of information collected based on consent form, Use of information collected based on this verification form is restricted to the purposes cited above. Any person who knowingly or willingly requests, obtains or discloses any information under false pretenses concerning an applicant or participant may be subject to a misdemeanor and fined not more than \$5,000. Any applicant or participant affected by neglect disclosure of information may bring civil action for damages and seek other relief as may be appropriate against the officer or employee of HUD or the owner responsible for the unauthorized disclosure or improper use. Penalty provisions for misusing the social security number are contained in the Social Security Act at ** 208 (n) (6)(7) and (8), ** Violation of these provisions are cited as violations of 42 U.S.C Section ** 408 (n)(6)(7) and (8). **

By signing below I give permission for this agency to obtain information on my residential history.

 Applicant Signature

 Date



Community Action Agency of Butte County, Inc.

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Are you a relative of applicant? YES NO

If yes, please describe relationship: _____

Current Landlord Previous Landlord Other: _____

Dates of Applicants Tenancy: From _____ To _____

Does/Did the applicant have a lease? YES NO

Did applicant fail to meet obligations stated in lease? YES NO

Rent Payment

- Amount of monthly rent: _____
- Does/Did Applicant pay rent on time? YES NO
- Has/Had Applicant ever paid late? YES NO
 - How late: _____ How often? _____
- Have/Had you ever begun/completed eviction of non-payment? YES NO
- Was the Court judgment in your favor for eviction for non-payment? YES NO
- Do/Did you provide any of the utilities for the unit? YES NO
- Have tenant-paid utilities ever been disconnected? YES NO

Care of Unit

- Does/Did the applicant keep the unit clean, safe and sanitary? YES NO
- Has/Had the applicant damaged the unit? YES NO

Describe: _____ Cost of repair: _____

How often? _____

- Has/Had the applicant paid for the damage? YES NO
- Will/Did you keep any of the security deposit? YES NO
- Does/Did the applicant have problems with insect/rodent infestation? YES NO
- Does/Did the applicant's housekeeping contribute to the infestation? YES NO



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- Did the applicant make any alterations to the unit without your permission? YES NO

General

- Is/Was the applicant listed on the lease for the unit? YES NO
- Does/Did the applicant permit persons other than those on the lease to live in the unit on a regular basis?
 YES NO Describe: _____
- Has the applicant, family members or guests damaged or vandalized the common areas? YES NO
If yes, please describe: _____
- Does/Did the applicant, family members or guests create any physical hazards to the project or other residents? YES NO If yes, please describe: _____
- Does/Did the applicant, family members or guests interfere with the rights and quiet enjoyment of other tenants? YES NO If yes, please describe: _____
- Has the applicant, family members or guests engaged in any criminal activity, including domestic violence and drug-related criminal activity? YES NO
If yes, please describe: _____
- Has the applicant given you any false information? YES NO
If yes, please describe: _____
- Has the applicant, family members or guests acted in a physically violent and/or verbally abusive manner toward neighbors, landlord, or landlord's staff? YES NO
If yes, please describe: _____
- Would you rent to this applicant again? YES NO
If not, why? _____

Signature of landlord: _____ Date: _____

Title of landlord: _____ Phone: _____