



## Oakland Community Land Trust Homeownership Application

3790 Manila Avenue, Oakland, CA 94609

This is an application to purchase a resale-restricted home through the Oakland Community Land Trust. Please review all eligibility requirements for this opportunity before submitting an application. They can be viewed online at <https://oakclt.org/3790manila>. Applicants must attend an OakCLT Homebuyer Orientation Workshop to be considered eligible for this opportunity (Register online at: <https://oakclt.org/buyrent>).

Completed applications may be submitted via one of three following ways:

1. **Preferred method:** Fill out the online version of this application at <https://oakclt.org/3790manila>
2. Fill out this form and mail it to **Oakland Community Land Trust, ATTN: Application, 101 Broadway, Ste. 310, Oakland, CA 94607**
3. Fill out this form and email a legible copy to [apply@oakclt.org](mailto:apply@oakclt.org) (If you are unable to print the application and would like a copy to be mailed to you, please email your address and request to [apply@oakclt.org](mailto:apply@oakclt.org))

**Applicants must submit both a certificate of completion of an 8-hour HUD-certified Homebuyer Education course and a mortgage pre-approval letter from one of OakCLT's approved lenders with your application.**

**The deadline for submitting an application online or via email is: May 30, 2023 at 11:59pm Pacific Time.** (Please Note: Applications returned by mail must be postmarked by May 30, 2023 and received at OakCLT's office by June 5, 2023.)

### Applicant Contact Information

Please provide the following contact information for the primary applicant (and co-applicant, if there is one). The primary applicant is considered to be the Head of Household and will be the main contact for the purpose of this application.

Primary Applicant			Co-Applicant (if there is one)		
Legal Name <i>First</i>			Legal Name <i>First</i>		
<i>Last</i>			<i>Last</i>		
Preferred Name			Preferred Name		
Pronoun(s)			Pronoun(s)		
Current Address			Current Address		
City	State	Zip	City	State	Zip
Email Address			Email Address		
Phone Number Circle One: Home / Mobile / Work			Phone Number Circle One: Home / Mobile / Work		
Date of Birth			Date of Birth		
Primary Language			Primary Language		
Do you require translation or interpretation? YES   NO			Do you require translation or interpretation? YES   NO		



## Household Information

Please provide the following information for all members of the applicant household, including yourself. This generally includes all the people that live with you. For more details, please review the [OakCLT Purchase Manual](#).

	Legal Name (First & Last)	Preferred Name	Date of Birth	Full-Time Student (Y/N)	Relationship to Applicant (Ex. Child, Parent, Grandparent, Cousin, etc.)	Does this person live in the house more than 50% of the time? (Y/N)
<b>Applicant</b>						
<b>Co-Applicant</b> (if there is one)						

## Current Housing Situation

Please provide the following information related to your current housing arrangement.

<b>Please Circle What Best Describes Your Current Situation</b>	Rent   Own   Live w/ Friends/Family   In Program/Shelter   Other
<b>Current Monthly Rent / Mortgage (in dollars)</b>	\$
<b>Current Monthly Utilities (Gas/Water/Electricity, etc.)</b>	\$
<b>Number of Bedrooms in Your Home</b>	
<b>Number of People Living in Your Home</b>	
<b>Number of Years at This Address</b>	
<b>Do you have a current, transferable Section 8 voucher or similar subsidy?</b>	YES   NO   If Yes, please describe:

## Reasonable Accommodation

<b>Do you (or any of your household members) have a disability?</b>	YES   NO   If Yes, please describe:
<b>Does any member of your household have a condition that requires a housing unit to accommodate the following needs:</b>	<input type="checkbox"/> Mobility Impairment <input type="checkbox"/> Hearing Impairment <input type="checkbox"/> Ground Floor Access <input type="checkbox"/> Vision Impairment
<b>Are there other reasonable accommodations that you require for equal access to housing? Please explain below:</b>	



## Household Income Information (Please refer to the [OakCLT Purchase Manual](#) to review income requirements)

Please provide the following income details for all adult members of the applicant household, including yourself. Attach additional sheets if necessary. If you are invited to submit an offer for a home, each household member over 18 will be required to submit most recent 3 years of tax returns, previous year's W2, and 3 most recent months of paystubs.

### Income Source #1

Household Member Name

Employer

Position/Job Title

Company Address

City

State

Zip

Employer Contact Phone

Anticipated Annual Gross Income \$

Pay Frequency (circle one): Monthly | 2x Per Month | Other: \_\_\_\_\_

### Income Source #2

Household Member Name

Employer

Position/Job Title

Company Address

City

State

Zip

Employer Contact Phone

Anticipated Annual Gross Income \$

Pay Frequency (circle one): Monthly | 2x Per Month | Other: \_\_\_\_\_

### Income Source #3

Household Member Name

Employer

Position/Job Title

Company Address

City

State

Zip

Employer Contact Phone

Anticipated Annual Gross Income \$

Pay Frequency (circle one): Monthly | 2x Per Month | Other: \_\_\_\_\_

### Income Source #4

Household Member Name

Employer

Position/Job Title

Company Address

City

State

Zip

Employer Contact Phone

Anticipated Annual Gross Income \$

Pay Frequency (circle one): Monthly | 2x Per Month | Other: \_\_\_\_\_

### Other Income Sources (Including SSI/SSDI, Child Support, Alimony, Interest Income, etc.)

Household Member Name	Income Source	Annual Gross Income from Source

**NOTE:** If you are deemed income eligible based upon our initial screening, you will need to submit copies of the last three paystubs for each income source, recent benefit statements, and recent Federal tax returns. You can access a free credit report online at [annualcreditreport.com](https://annualcreditreport.com).



Household Assets Information

Please provide the following asset details for all adult members of the applicant household, including yourself. Attach additional sheets if there are additional asset sources for your household.

Type of Asset (Ex. Cash, Checking, Savings, Retirement, Money Market Accounts, Stocks, CDs, Inheritance, etc.)	Current Asset Value	Bank / Institution Name

Household Credit/Debt Information

Please provide the following debt/credit details for all adult members of the applicant household, including yourself. Attach additional sheets if there are additional debt/credit sources for your household.

Type of Debt / Liability (Examples: Credit Card, Student Loan, Medical Bills, Department Store Card, Lease Payments, Car Loan, Mortgage, Line of Credit)	Current Balance (in dollars)	Current Monthly Payment (in dollars)	Name of Creditor	Are You Delinquent? (Y/N)

Please use the space below if you would like to explain any details about your household assets and/or debts listed above:



## OakCLT Homebuyer Selection Criteria

Please review the [OakCLT Homebuyer Selection Criteria](#) document for a detailed description of the categories below.

**REMINDER:** For any responses below where you have answered YES, you will need to provide documentation to substantiate your response prior to being invited to submit a purchase offer.

<b>1. Is the Applicant, or any adult member of the Applicant's Household, a current OakCLT Lessee? If Yes, please circle all that apply to your situation below:</b>		
<b>a.</b> Current OakCLT homeowner	YES	NO
<b>b.</b> Current OakCLT residential tenant or subtenant of an OakCLT nonprofit lessee partner organization	YES	NO
<b>c.</b> Worker/Employee/Worker-owner for an OakCLT commercial tenant	YES	NO
<b>2. Has a member of the Applicant's Household lived in Oakland within the last <b>eight years</b> and was displaced, or likely will be displaced, for any of the following specific reasons (please circle any/all that apply):</b>		
<b>a.</b> No-Fault Eviction ("No Fault Eviction" includes Ellis Act Eviction, Owner Removal of Rental Unit from the Market, Owner Move-In Eviction, or Eviction for Repairs)	YES	NO
<b>b.</b> Expiring affordability restrictions at an existing affordable housing project	YES	NO
<b>c.</b> Currently experiencing rent burden (paying more than 50% of gross income for rent)	YES	NO
<b>d.</b> City of Oakland Code Enforcement Activities <i>Displacement due to code enforcement includes situations in which a tenant vacates a unit in response to a notice to vacate, a notice to abate a life-threatening condition, or a declaration of a substandard condition issued by the City or a court of law.</i>	YES	NO
<b>e.</b> A City-sponsored or City-assisted development project	YES	NO
<b>3. Is the Applicant eligible for the Oakland Housing Authority's Section 8 Homeownership Program?</b>  To qualify as an applicant who is eligible for the Section 8 Homeownership Program, the applicant household must currently hold a Section 8 Housing Choice Voucher from the Oakland Housing Authority (OHA), meet all applicable Section 8 Homeownership Program requirements, and use their voucher to purchase the home for which they are applying.	YES	NO
<b>4. Is the Applicant currently an Oakland Worker?</b>  Work is defined for purposes of this policy as owning or operating a business located within the City of Oakland, employment for wages or salary for an employer located within the City of Oakland, contract employment where the actual work is conducted within the City of Oakland, or commission work where the applicant's principal location from which they work is located within the City of Oakland. Even if the work causes the applicant to be in Oakland frequently, the applicant does not qualify as an Oakland worker if the business is not located in Oakland. An adult applicant who is an active participant in an education or job training program located within the City of Oakland is also eligible for the Oakland worker preference.	YES	NO
<b>5. Is the Applicant currently an Oakland Resident?</b>  To be eligible for this category, applicant's household must include at least one adult member whose principal place of residence is within the City of Oakland as of the date of the submitted application.	YES	NO
<b>6. Has the Applicant previously submitted an eligible application for OakCLT homeownership?</b>  A "Previous Applicant" means a household with at least one adult member who has submitted a complete application meeting baseline eligibility for OakCLT homeownership opportunities. Applicants who submitted a full application for a home that they did not qualify for (i.e. they did not meet minimum household size requirements, were over-income, or did not qualify for a mortgage) are ineligible for points in this category.	YES	NO

## Optional Information

If you choose to provide the following information, it will be used to help OakCLT improve the outreach for our housing opportunities, as well as for reporting purposes. This information **will not** be used when screening any housing application.

Please feel free to provide the following information for the Head of Household / Primary Applicant only. Please also feel free to provide this information for each household member on the additional pages provided.

### Ethnic Categories

Please check the applicable category: ☐ Hispanic or Latino  
☐ **NOT** Hispanic or Latino

### Racial Categories

Please check ALL that apply:

- ☐ **White**
- ☐ **Black or African-American**
- ☐ **American Indian / Alaska Native**
- ☐ **Asian**
  - ☐ Indian
  - ☐ Chinese
  - ☐ Filipino
  - ☐ Japanese
  - ☐ Korean
  - ☐ Vietnamese
  - ☐ Other Asian: \_\_\_\_\_
- ☐ **Native Hawaiian or Other Pacific Islander**
  - ☐ Native Hawaiian
  - ☐ Guamanian or Chamorro
  - ☐ Samoan
  - ☐ Other Pacific Islander: \_\_\_\_\_
- ☐ **Other**  
Please Specify: \_\_\_\_\_

### Gender Identity

Please check any that apply: ☐ Male ☐ Female ☐ Transgender ☐ Non-Binary ☐ Other: \_\_\_\_\_

**American Indian or Alaskan Native:** A person having origins with any of the original peoples of North, Central & South America, and who maintains tribal affiliation or community recognition.

**Asian:** A person having origins with any of the original peoples of the Far East, Southeast Asia, or the Indian Subcontinent, including, for ex: Cambodia, China, India, Indonesia, Japan, Korea, Malaysia, Pakistan, the Philippines, Thailand, and Vietnam.

**Black or African American:** A person having origins in the black racial groups of Africa.

**Native Hawaiian or Other Pacific Islander:** A person having origin in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.

**White:** A person having origins in any of the original peoples of Europe, the Middle East, or North Africa.



## Certification

1. I/we understand that it is the responsibility of each applicant to provide any and all information required to determine eligibility.
2. I/we understand that if an applicant fails to meet the eligibility requirements for the available housing opportunity, a written notice of denial stating the reason for denial will be mailed to applicant. An applicant has three business days to request an appeal.
3. I/we understand that the above information is being collected to determine my/our eligibility for an OakCLT homeownership opportunity. I/we authorize OakCLT, its agents and employees to make any and all inquiries to verify this information either directly or through information exchanged now or later with tenant screening agencies, investigative consumer reporting agencies, or other public agencies, and to contact previous or current landlords or other sources for verification information which may be released by appropriate federal, state, local agencies, or private persons to OakCLT.
4. I/we understand I/we must provide written notification to OakCLT of any changes to the information on this form.
5. If my/our application is approved and I/we are invited to submit an offer to purchase an OakCLT home, I/we certify that only those persons listed in this application will occupy the home, that I/we will maintain no other place of residence, and that there are no other persons for whom I/we have or expect to have responsibility for providing housing.
6. I/we understand that an applicant with a disability has a right to request a reasonable accommodation. All requests will be evaluated and a decision will be made based on the reasonable nature of the request.
7. I/we certify that the foregoing information is true, complete, and correct. I/we understand that false statements or omissions are grounds for disqualification, eviction, and/or prosecution under the full extent of California law.

### Signature(s)

*By signing below you acknowledge that you have read the certification passage above. Please ensure that your application is complete and that all adult applicants have signed and dated below.*

#### Primary Applicant

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

#### Co-Applicant (if there is one)

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

#### Applicant #3 (if there is one)

Name: \_\_\_\_\_

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

