

- Do you or any member of your household smoke cigarettes, pipes, cigars, etc? _____ Yes _____ No
- Do you or any member of your household qualify as a full-time student? _____ Yes _____ No
- Are you now, or have you ever, lived in a government-subsidized unit (e.g., Public Housing, Section 8, Section 236 or 221(d)(3) subsidized projects)? _____ Yes _____ No. If yes, date of occupancy: _____
- Have you ever been arrested or convicted of illegal activity? _____ Yes _____ No. If yes, explain: _____

- Do you have any specific housing requirements, such as a handicap accessible unit? _____ Yes _____ No
- Do you have a qualifying Disability (*see back page*)? _____ Yes _____ No
- Are you displaced due to a natural disaster declared by a state or federal agency? _____ Yes _____ No

Complete the following rental history, income, expense and asset information for every adult who will live in the unit. Attach an additional sheet if more space is needed.

List addresses and contact information for all places you have lived for the past 10 years. **Do not leave any time unaccounted for.**

<u>Address</u>	<u>Dates</u>	<u>Owner/Manager</u>
_____	From _____	Name _____
_____	To <u>PRESENT</u>	Address _____
_____		City, State, Zip _____
		Phone _____
_____	From _____	Name _____
_____	To _____	Address _____
_____		City, State, Zip _____
		Phone _____
_____	From _____	Name _____
_____	To _____	Address _____
_____		City, State, Zip _____
		Phone _____

INCOME AND EXPENSE INFORMATION

Salary/Wages: List annual gross amount (before deductions) of wages and salaries, overtime pay, commissions, fees, tips and bonuses. Indicate source (employer name & contact information).

\$ _____ Employer (Name/Address/Phone): _____

\$ _____ Employer (Name/Address/Phone): _____

Social Security/SSI/SSD:

\$ _____ annually Source: _____

\$ _____ annually Source: _____

Pensions, annuities, retirement funds, IRA accounts, interests:

\$ _____ annually Source: _____

\$ _____ annually Source: _____

All other income. Include all other sources of income, such as unemployment, self-employment, disability compensation, worker's compensation, severance pay, alimony, child support, regular recurring contributions or gifts of money, income received from trust, educational grants, scholarships, VA benefits, regular pay and special pay and allowances for head of household in armed forces, public assistance, W2 or TANF.

\$ _____ annually Source: _____

\$ _____ annually Source: _____

Child care expense. List amount paid by family for the care of minor children under 13 years of age when such care is necessary to enable a family member to further education or to be gainfully employed.

\$ _____ annually Source: _____

Disability Assistance Expense. Do you pay for services or equipment for any disabled members of your family, necessary to permit that person or someone else in the family to work? ___ Yes ___ No

Medical Expenses (to be completed only for households with persons who are disabled or over age 62): List expenses not covered by insurance paid in the past 12 months. (include dental, prescriptions, insurance premiums, eyeglasses, hearing aids/batteries, cost of live-in aid, monthly payments required on accumulated major medical bills, including that portion of spouse's or child's nursing home care paid from family income).

\$ _____ annually Source: _____ \$ _____ annually Source: _____

\$ _____ annually Source: _____ \$ _____ annually Source: _____

\$ _____ annually Source: _____ \$ _____ annually Source: _____

ASSET INFORMATION

Checking accounts:

Bank _____ Balance \$ _____

Bank _____ Balance \$ _____

Savings accounts (including IRAs):

Bank _____ Balance \$ _____

Bank _____ Balance \$ _____

Stocks/Bonds/US Savings Bonds/Mutual Funds:

Type _____ Qty ___ Value \$ _____

Type _____ Qty ___ Value \$ _____

Mobile Home/Real Estate/Other Property

Type _____ Mkt Value \$ _____

Type _____ Mkt Value \$ _____

Property sold under land contract or Contract for Deed: ___ Yes ___ No

I/We certify that this unit will be my/our permanent residence and that I/we do not/will not maintain a separate subsidized unit in a different location.

I/We certify that the information provided on household composition, income, net family assets and allowances and deductions are accurate and complete to the best of my/our knowledge and belief. I/We understand that false statements or information are punishable under Federal law. I/We also understand that false statements or information are grounds for termination of housing assistance and termination of residency.

Applicant Signature _____ Date _____

Co-Tenant's Signature _____ Date _____

Your signature on this application authorizes the owner/manager of the project in which you are applying for occupancy to contact your prior landlords for information regarding your prior tenancies, to check personal and credit references and to obtain credit, employment and court records.

Applications are not considered complete and cannot be processed until everything is completely filled out and signed (including the attached BSA form), and legible copies of current photo ID's for all adult members of your household and social security cards for all persons listed on the application, have been provided.

FOR OFFICE USE ONLY

Income _____ Inc. Code _____

BR Size _____ E/D _____ HC _____

Citizen _____ SP _____

Reviewed By _____ Date _____





**DISCLOSURE AND RELEASE (Databased Records)
 15 U.S.C. §1681b and 1681k**

In connection with my application for employment (including contract for services or volunteer services) or tenancy with River Falls Housing Authority, at 625 North Main Street, River Falls, WI 54022.

These reports may include the following types of information: names and dates of previous employers, reason for termination of employment, work experience, education, accidents, licensure, credit, etc. I further understand that such reports may contain current and/or databased public record information such as, but not limited to: my driving record, workers' compensation claims, credit, judgments, bankruptcy proceedings, criminal records, etc., from federal, state and other commercial agencies which maintain such records. Public records will include records obtained from commercial databases.

I AUTHORIZE, WITHOUT RESERVATION, ANY PARTY OR AGENCY CONTACTED BY THE CONSUMER REPORTING AGENCY TO FURNISH THE ABOVE-MENTIONED INFORMATION.

I have the right to make a request to the consumer reporting agency, **Background Screeners of America**: upon proper identification, to request the nature and substance of all information in its files on me at the time of my request, including the sources of information; and the recipients of any reports on me which the agency has previously furnished within the two year period for employment requests, and one year for other purposes preceding my request (California three years). I hereby consent to your obtaining the above information from the agency; and I agree that such information which the agency has or obtains, and my employment or tenant history with you, may be supplied by you to the agency for release to other companies which subscribe to the agency's services.

I hereby authorize procurement of consumer report(s). If hired (or contracted), this authorization shall remain on file and shall serve as ongoing authorization for you to procure consumer reports at any time during my employment (or contract) period.

California, Minnesota and Oklahoma Applicants only: Check box if you request a copy of any consumer report ordered on you.

I acknowledge I have been provided a copy of consumer's rights under the Fair Credit Reporting Act.

NAME: First	Middle	Last
Social Security #		Date of Birth
Email		
Current Address:		Previous Address:
Street I		Street I
Apt or Unit#		Apt or Unit#
City ST Zip		City ST Zip
Drivers Lic. #		State Issuing
Alias or Maiden Names Used:		

 Applicant Signature

 Date

RETURN TO RIVER FALLS HOUSING AUTHORITY WITH APPLICATION

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Consumer Rights Under the FCRA

Para obtener información en español, visite www.ftc.gov/credit o escribe a la FTC Consumer Response Center, Room 130-A 600 Pennsylvania Ave. N. W., Washington, D. C. 20580.

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 the FCRA. **For more information, including information about additional rights, go to www.ftc.gov/credit or write to Consumer Response Center, Room 130-A, Federal Trade Commission, 600 Pennsylvania Ave. N. W., Washington, D. C. 20580.**

- **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, by September 2005 all consumers will be entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.ftc.gov/credit 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.ftc.gov/credit 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.ftc.gov/credit

KEEP FOR YOUR RECORDS

- **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 1-888-567-8688.
- **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.ftc.gov/credit

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. Federal enforcers are:

TYPE OF BUSINESS:	CONTACT:
Consumer reporting agencies, creditors and others not listed below	Federal Trade Commission: Consumer Response Center- FCRA Washington, DC 20580 1-877-382-4357
National banks, federal branches/agencies of foreign banks (word "National" or initials "N.A." appear in or after bank's name)	Office of the Comptroller of the Currency Compliance Management, Mail Stop 6-6 Washington, DC 20219 800-613-6743
Federal Reserve System member banks (except national banks, and federal branches/agencies of foreign banks)	Federal Reserve Board Division of Consumer & Community Affairs Washington, DC 20551 202-452-3693
Savings associations and federally chartered savings banks (word "Federal" or Initials "F.S.B." appear in federal institution's name)	Office of Thrift Supervision Consumer Complaints Washington, DC 20552 800 842-6929
Federal credit unions (words "Federal Credit Union" appear in institution's name)	National Credit Union Administration 1775 Duke Street Alexandria, VA 22314 703-519-4600
State-chartered banks that are not members of the Federal Reserve System	Federal Deposit Insurance Corporation Consumer Response Center, 2345 Grand Avenue, Suite 100 Kansas City, Missouri 64108-2636 1-877-275-3342
Air, surface, or rail common carriers regulated by former Civil Aeronautics Board or Interstate Commerce Commission	Department of Transportation , Office of Financial Management Washington, DC 20590 202-366-1306
Activities subject to the Packers and Stockyards Act, 1921	Department of Agriculture Office of Deputy Administrator - GIPSA Washington, DC 20250 202-720-7051