APPLICATION FOR APARTMENT

Town Preference: _____

List all persons who will occupy the apartment:

	Last Name	First Name	M.I.	Social Security #	Date of Birth	Age
1.	_____	_____	____	_____-_____-_____	___/___/___	____
2.	_____	_____	____	_____-_____-_____	___/___/___	____
3.	_____	_____	____	_____-_____-_____	___/___/___	____
4.	_____	_____	____	_____-_____-_____	___/___/___	____

Full names, social security numbers and birth dates need to be completed or application will NOT be processed.

Current Address: _____ _____ _____ _____
Address City State Zip Code

How Long: _____ Home Phone #: (____) _____-_____ Email: _____

Landlord's Name: _____ Phone #: (____) _____-_____

Landlord's Address: _____ _____ _____ _____
Address City State Zip Code

List **all** sources of income to the household:

Applicant's Income Source(s): _____ Estimated Annual Income: $ _____

Co-Applicant's Income Source(s): _____ Estimated Annual Income: $ _____

Income from Assets - Please complete attached Assets Statement: Estimated Annual Income: $ _____

Total Gross Income: $ _____

Deductions: Child Care Expenses: $ _____ /year Medical Expenses after Insurance: $ _____ /year

Have you ever been convicted of a felony or any drug charges? _____ If so, please explain on the back.

Are you a smoker? _____

I/We certify this apartment will be my/our permanent residence. I/We do not maintain a separate subsidized rental unit in a different location. I/We possess capacity to enter into a legal contract. I/We certify that the above information is true and complete to the best of my/our knowledge. I/We authorize inquiries to be made to verify the statements above.

_____ _____
Applicant Signature Date

_____ _____
Applicant Signature Date

RETURN APPLICATION TO:

KarTay Apartment Management
P.O. Box 568
Elkader, IA 52043
Phone: (319) 334-7110
Fax: (319) 334-4455

If you are less than 62 years old, are you eligible for occupancy based on your status as an individual with handicaps or disabilities? ☐ Yes ☐ No

Do you wish to have priority for an apartment with special design features for persons with disabilities (if available at this complex) ? ☐ Yes ☐ No

Do you wish to claim a $400.00 deduction from your income based on a disabling condition? ☐ Yes ☐ No

In accordance with Federal civil rights law and U.S. Department of Agriculture (USDA) civil rights regulations and policies, the USDA, its Agencies, offices, and employees, and institutions participating in or administering USDA programs are prohibited from discriminating based on race, color, national origin, religion, sex, gender identity (including gender expression), sexual orientation, disability, age, marital status, family/parental status, income derived from a public assistance program, political beliefs, or reprisal or retaliation for prior civil rights activity, in any program or activity conducted or funded by USDA (not all bases apply to all programs). Remedies and complaint filing deadlines vary by program or incident. Persons with disabilities who require alternative means of communication for program information (e.g., Braille, large print, audiotape, American Sign Language, etc.) should contact the responsible Agency or USDA's TARGET Center at (202) 7202600 (voice and TTY) or contact USDA through the Federal Relay Service at (800) 877-8339. Additionally, program information may be made available in languages other than English. To file a program discrimination complaint, complete the USDA Program Discrimination Complaint Form, AD-3027, found online at http://www.ascr.usda.gov/complaint 'filing cust. html and at any USDA office or write a letter addressed to USDA and provide in the letter all of the information requested in the form. To request a copy of the complaint form, call (866) 632-9992. Submit your completed form or letter to USDA by: (1) mail: U.S. Department of Agriculture, Office of the Assistant Secretary for civil Rights, 1400 Independence Ave. S W, Washington, D.C. 20250-9410: (2) fax: (202) 690-7442: or (3) email: program.intakeQusda.gov.
"This institution is an equal opportunity provider"

ETHNICITY: Hispanic or Latino ☐ Not Hispanic or Latino ☐

RACE (mark one or more):
American Indian / Alaska Native ☐ Asian ☐
Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White ☐

GENDER: Male ☐ Female ☐

If this page is not completed with full addresses, the application will be returned

Reference Information – There will be a $1.00 FEE for every letter returned due to incorrect address

Current Landlord's Name: _____

_____ _____ _____ _____
Address City State Zip Code

Home Phone: (____) _____-_____ Work Phone: (____) _____-_____

Please list any other states you've lived in within the last 15 years: _____

Previous Landlord's Name: _____

_____ _____ _____ _____
Address City State Zip Code

Home Phone: (____) _____-_____ Work Phone: (____) _____-_____

Personal Non-Related References: _____

_____ _____ _____ _____
Address City State Zip Code

Home Phone: (____) _____-_____ Work Phone: (____) _____-_____

Personal Non-Related References: _____

_____ _____ _____ _____
Address City State Zip Code

Home Phone: (____) _____-_____ Work Phone: (____) _____-_____

ASSETS STATEMENT

ASSETS	A. NET CASH VALUE	B. ANNUAL INCOME
1. Real Estate Owned: _____ Description - house, farm # of acres, etc. A. _____ - _____ Gross value minus selling cost / Debt B. Actual verified income	$_____	$_____
2. Contract held or other notes receivable: A. Unpaid balance B. Interest portion of payments	$_____	$_____
3. Bonds: A. Actual cash value today B. Interest earned each year	$_____	$_____
4. Stocks: A. Cash value B. Actual verified income including dividends	$_____	$_____
5. IRA's & other retirement accounts A. Current balance B. Interest earned each year	$_____	$_____
6. Money Market Accounts & CD's A. Current balance B. Actual interest earnings	$_____ $_____	$_____ $_____
7. Cash on hand A. Amount currently on hand B. Value	$_____	$_____
8. Checking Account: A. Current balance B. Interest earnings	$_____ $_____	$_____ $_____
9. Savings Account: A. Current balance B. Interest earnings	$_____	$_____
10. Cash value life insurance: A. Current balance B. Actual verified income including dividends	$_____	$_____

11. Revocable trusts: A. Current balance/value B. Actual verified income	$_____	$_____
12. Business assets where tenant is NOT actively engaged in business: A._____ - _____ Gross value minus selling costs — Debts or expenses B. Actual verified income	$_____	$_____
13. Business or household assets disposed of in the past two (2) years: A. _____ - _____ Market value — Sales price expenses	$_____	
14. All other:	$_____	$_____
ADD TOGETHER ONLY POSITIVE NET VALUES FOR TOTAL (Negative amount = zero)	$_____	
TOTAL ACTUAL VERIFIED INCOME FROM ASSETS		$_____

I/ We certify that all assets, income producing or otherwise, except for necessary items of personal property such as furniture and automobiles, are listed above. I/We understand that this information is necessary for computing our income.

_____ Tenant's signature

_____ Co-Tenant's signature

_____ Date signed

*Assets are valued at "NET Cash Value" to impute income. Therefore, you are allowed to deduct selling expenses, etc., even if you do not plan to sell in order to arrive at a cash basis.

KarTay Apartment Management
P.O. Box 568
Elkader, IA 52043
(319) 334-7110

I/We understand that KarTay Apartment Management must verify all information prior to housing and that its staff may contact any agencies, offices, groups, or organizations to obtain any information or materials which it deems necessary to complete my/our application.

PRINT SAVE SUBMIT

Signature of applicant(s): _____

Date: _____

USDA Rural Development

Committed to the future of rural communities.

Rural Housing and Community Programs

Things You Should Know About USDA Rural Rental Housing

Don't risk losing your chances for federally assisted housing by providing false, incomplete, or inaccurate information on your application or recertification

Penalties for Committing Fraud

You must provide information about your household status and income when you apply for assisted housing in apartments financed by the U.S. Department of Agriculture (USDA). USDA places a high priority on preventing fraud. If you deliberately omit information or give false information to the management company on your application or recertification forms, you may be:

- Evicted from your apartment;
- Required to repay all the extra rental assistance you received based on faulty information;
- Fined;
- Put in prison and/or barred from receiving future assistance.

Your State and local governments also may have laws that allow them to impose other penalties for fraud in addition to the ones listed here.

How To Complete Your Application

When you meet with the landlord to complete your application, you must provide information about:

- **All Household Income.** List all sources of money that you receive. If any other adults will be living with you in the apartment, you must also list all of their income. Sources of money include:
  - –Wages, unemployment and disability compensation, welfare payments, alimony, Social Security benefits, pensions, etc.;
  - –Any money you receive on behalf of your children, such as child support, children's Social Security, etc.;
  - –Income from assets such as interest from a savings account, credit union, certificate of deposit, stock dividends, etc.;
  - –Any income you expect to receive, such as a pay raise or bonus.
- **All Household Assets.** List all assets that you have. If any other adults will be living with you, you must also list all of their assets. Assets include:
  - –Bank accounts, savings bonds, certificates of deposit, stocks, real estate, etc.;
  - –Any business or asset you sold in the last 2 years for less than its full value, such as selling your home to your children.
- **All Household Members.** List the names of all the people, including adults and children, who will actually live with you in the apartment, whether or not they are related to you.

Ask for Help if You Need It

If you are having problems understanding any part of the application, let the landlord know and ask for help with any questions you may have. The landlord is trained to help you with the application process.

Before You Sign the Application

- Make sure that you read the entire application and understand everything it says;
- Check it carefully to ensure that all the questions have been answered completely and accurately;
- Don't sign it unless you are sure that there aren't any errors or missing information.

By signing the application and certification forms, you are stating that they are complete to the best of your knowledge and belief. Signing a form when you know it contains misinformation is considered fraud.

- The management company will verify your information. USDA may conduct computer matches with other Federal, State or private agencies to verify that the income you reported is correct;
- Ask for a copy of your signed application and keep a copy of it for your records.

Tenant Recertification

Residents in USDA-financed assisted housing must provide updated information to the management company at least once a year. Ask your landlord when you must recertify your income.

You must **immediately** report:

- Any changes in income of $100 or more per month;
- Any changes in the number of household members.

For your annual recertification, you must report:

- All income changes, such as increases in pay or benefits, job change or job loss, loss of benefits, etc., for any adult household member;

- Any household member who has moved in or out;
- All assets that you or your adult housemates own, or any assets that were sold in the last 2 years for less than their full value.

Avoid Fraud, Report Abuse

Prevent fraudulent schemes through these steps:

- Don't pay any money to file your application;
- Don't pay any money to move up on the waiting list;
- Don't pay for anything not covered by your lease;
- Get receipts for any money you do pay;
- Get a written explanation for any money you are required to pay besides rent, such as maintenance charges.

Report Abuse: If you know anyone who has falsified an application, or who tries to persuade you to make false statements, report him or her to the manager. If you cannot report to your manager, call your local or state USDA office at 1 (800) 670-6553, or write: USDA, STOP 0782, 1400 Independence Ave., SW, Washington, DC 20250.

If You Disagree With a Decision

Tenants may file a grievance in writing with the complex owner in response to the owner's actions, or failure to act, that result in a denial, significant reduction, or termination of benefits. Grievances may also be filed when a tenant disputes the owner's notice of proposed adverse action.

Notice of Adverse Action

The complex owner must notify tenants in writing about any proposed actions that may have adverse consequences, such as denial of occupancy and changes in the occupancy rules or lease. The written notice must give specific reasons for the proposed action, and must also advise tenants of the "right to respond to the notice within 10 calendar days after the date of the notice" and of "the right to a hearing." Housing complexes in areas with a concentration of non-English-speaking people must send notices in English and in the majority non-English language.

Grievance Process Overview

USDA believes that the best way to resolve grievances is through an informal meeting between tenants and the landlord or owner. Once the owner learns about a tenant grievance, the process should begin with an informal meeting between the two parties. Owners must offer to meet with tenants to discuss the grievance within 10 calendar days of receipt of the complaint. USDA encourages owners and tenants to try to reach a mutually satisfactory resolution to the problem at the meeting.

If the grievance is not resolved, the tenant must request a hearing within 10 days of receipt of the meeting findings. The parties will then select a hearing panel or hearing officer to govern the hearing. All parties are notified of the decision 10 days after the hearing.

When a Grievance Is Legitimate

The landlord must determine if a grievance is within the established rules for the program. For example, "I want to file a complaint because the manager doesn't speak to me" is not a legitimate complaint. However, "I want to file a complaint because the manager isn't maintaining the property according to USDA guidelines" is a legitimate complaint. Below are examples of cases in which tenants may and may not file a complaint.

A complaint may not be filed with the owner/management if:	A complaint may be filed with the owner/management if:
USDA has authorized a proposed rent change.	There is a modification of the lease, or changes in the rules or rent that are not authorized by USDA.
A tenant believes that he/she has been discriminated against because of race, color, religion, national origin, sex, age, familial status, or disability. Discrimination complaints should be filed with USDA and/or the Department of U.S. Housing and Urban Development (HUD), not with the owner/management.	The owner or management fails to maintain the property in a decent, safe, and sanitary manner.
The complex has formed a tenant's association and all parties have agreed to use the association to settle grievances.	The owner violates a lease provision or occupancy rule.
USDA has required a change in the rules and proper notices have been given.	A tenant is denied admission to the complex.
The tenant is in violation of the lease and the result is termination of tenancy.	
There are disputes between tenants that do not involve the owner/management.	
Tenants are displaced or other adverse effects occur as a result of loan prepayment.	

PA 1998
December 2008

The U.S. Department of Agriculture (USDA) prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. (Not all prohibited bases apply to all programs.) Persons with disabilities who require alternative means for communication of program information (braille, large print, audiotape, etc.) should contact USDA's TARGET Center at (202) 720-2600 (voice and TDD).

To file a complaint of discrimination write to USDA, Director, Office of Civil Rights, 1400 Independence Avenue, S.W., Washington, D.C. 20250-9410 or call (800) 795-3272 (voice) or (202) 720-6382 (TDD). USDA is an equal opportunity provider and employer.