



We're here to help! Contact us at [homeownership@burbankhousing.org](mailto:homeownership@burbankhousing.org) or 707.890.6383 with any questions. Hablamos español.

How did you hear about Redwood Grove?  Newspaper  Mailing  Flyer  Website  Friend  Other \_\_\_\_\_  
 Signage  Facebook  Broker (attach business card)

**Please complete all sections of this application. If something does not apply to you, please write N/A.**

## Section 1. APPLICANT CONTACT INFORMATION

**1** Full name (as it appears on your identification card): \_\_\_\_\_ Work phone: \_\_\_\_\_  
Current home address: \_\_\_\_\_ Cell/home phone: \_\_\_\_\_  
City, state, zip: \_\_\_\_\_ Email: \_\_\_\_\_  
Mailing address (if different from above): \_\_\_\_\_

## Section 2. CURRENT HOUSING INFORMATION

**2** What is your current monthly rent? \_\_\_\_\_ How long have you lived at your current address? \_\_\_\_\_  
Does anyone in your household currently own a home?  Yes  No Has anyone in your household owned a home in the last 3 years?  Yes  No  
Does anyone in your household currently own a mobile home?  Yes  No If yes, do you/they own the land?  Yes  No  
Has anyone in your household had a foreclosure in the past 7 years?  Yes  No or had a short sale in the past 4 years?  Yes  No

If yes to foreclosure or short sale, please provide complete address of property \_\_\_\_\_

Has anyone in your household filed for bankruptcy in the past 3 years?  Yes  No If yes, provide discharge date \_\_\_\_\_

**Optional Questions:** Are you or any members of your household disabled?  Yes  No If yes, please indicate which household member(s) and describe the nature of the disability \_\_\_\_\_

Did you lose a home in the Oct. 2017 fires?  Yes  No or a job?  Yes  No

## Section 3. HOUSEHOLD MEMBER INFORMATION List all household members including children, using the name as it appears on their identification cards.

3	Relationship to Applicant	Will this person be on the loan?	Social Security #	Date of Birth	Full-Time Student	US Citizen	Legal Resident	Qualified Resident*	Veteran
	SELF	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
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_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	_____	_____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

\* Valid Work Permit and Social Security Number

## Section 4. EMPLOYMENT INFORMATION List all household members who are over 18 years of age AND employed, along with their employers for the past two years if applicable. Also, list any other income you are receiving including child support, social security, etc. Attach separate sheets as needed.

**4** Name of Household Member \_\_\_\_\_ City \_\_\_\_\_  
Employer/Income Source \_\_\_\_\_ Job/Title \_\_\_\_\_  
Date(s) Employed From: \_\_\_\_\_ To: \_\_\_\_\_ Employer Phone \_\_\_\_\_  
Gross Monthly Income (Net income if self-employed) \_\_\_\_\_ Other Income \_\_\_\_\_

Name of Household Member \_\_\_\_\_ City \_\_\_\_\_  
Employer/Income Source \_\_\_\_\_ Job/Title \_\_\_\_\_  
Date(s) Employed From: \_\_\_\_\_ To: \_\_\_\_\_ Employer Phone \_\_\_\_\_  
Gross Monthly Income (Net income if self-employed) \_\_\_\_\_ Other Income \_\_\_\_\_

Name of Household Member \_\_\_\_\_ City \_\_\_\_\_  
 Employer/Income Source \_\_\_\_\_ Job/Title \_\_\_\_\_  
 Date(s) Employed From: \_\_\_\_\_ To: \_\_\_\_\_ Employer Phone \_\_\_\_\_  
 Gross Monthly Income (Net income if self-employed) \_\_\_\_\_ Other Income \_\_\_\_\_

**Section 5. PREFERRED LENDER** Burbank Housing has two preferred lenders for Redwood Grove.

**5**

Please select the lender to whom you would like your application to be submitted:

- Caliber Home Loans  
 Mary Kennaugh: 707.303.2912  
 Chris Doolittle 707.303.2902
- Guild Mortgage Company  
 Suzanne Martindale 707.385.8474  
 Mark Hall 415.524.3426

**Section 6. FINANCIAL INFORMATION** Include all wage and non-wage sources, including payments from Social Security, alimony, child support, and SSI income.

**6**

What is the annual gross household income? 2018 \$ \_\_\_\_\_ Projected for 2019 \$ \_\_\_\_\_

How much money do you currently have available for a down-payment or closing costs? \$ \_\_\_\_\_

List your debts. Attach separate sheets as needed.

	Monthly Payment	Months Left to Pay	Unpaid Balance
Auto Loan _____	\$ _____	_____	\$ _____
Student Loan _____	\$ _____	_____	\$ _____
List Credit Cards Below:			
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

**Section 7. INFORMATION FOR GOVERNMENT MONITORING PURPOSES (Optional)**

**7**

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, the lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the appropriate box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

- |                                                                                                                                                                                                                                                  |                                                                                                                                                                                                                                                  |
|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <b>Applicant</b> <input type="checkbox"/> I do not wish to furnish this information                                                                                                                                                              | <b>Co-applicant</b> <input type="checkbox"/> I do not wish to furnish this information                                                                                                                                                           |
| Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino                                                                                                                                           | Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino                                                                                                                                           |
| Race: <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Black or African American<br><input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White | Race: <input type="checkbox"/> American Indian/Alaska Native <input type="checkbox"/> Black or African American<br><input type="checkbox"/> Native Hawaiian/Other Pacific Islander <input type="checkbox"/> Asian <input type="checkbox"/> White |
| Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male                                                                                                                                                                               | Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male                                                                                                                                                                               |

**All Adult Household Members Must Sign & Date the Application**

Burbank Housing will not discriminate against any applicants on the basis of race, color, religion, sex, gender, gender identity, gender expression, sexual orientation, marital status, national origin, ancestry, familial status, source of income, physical or mental disability, or genetic information.

I/we, the undersigned, give our permission to Burbank Housing Development Corporation and/or Caliber Home Loan or Guild Mortgage Company to perform a credit review and pre-qualification on all applicants for the purpose of determining my/our eligibility for the purchase of a home.

I/we certify that the information provided in this application is true and correct on the date set forth and I/we acknowledge my/our understanding that any intentional or negligent misrepresentation of the information provided herein may result in rejection of this application and/or further participation in any Burbank Housing program.

\_\_\_\_\_  
 Applicant Signature                      Date Signed

\_\_\_\_\_  
 Applicant Signature                      Date Signed

\_\_\_\_\_  
 Applicant Signature                      Date Signed

\_\_\_\_\_  
 Applicant Signature                      Date Signed

Deliver, mail, or e-mail this completed application to: **Burbank Housing, 790 Sonoma Ave, Santa Rosa, CA 95404, homeownership@burbankhousing.org**  
 Roxann Kidneigh (CalDRE #01337566)  
 Robyn van Ekelenburg (CalDRE # 01336834, NMLS #334668)  
 Burbank Housing Development Corporation (CalDRE #01154604, NMLS #367236)



## Redwood Grove

APPLICATION CHECK LIST PACKAGE

Buyer Name \_\_\_\_\_ Date \_\_\_\_\_  
Co-Buyer Name \_\_\_\_\_ Date \_\_\_\_\_

**STEP 1: CHOOSE a Preferred Lender:**

Burbank Housing has two preferred lenders for Redwood Grove.  
Please select the lender you would like Burbank Housing to submit your application to:

- CALIBER HOME LOANS**  
Mary Kennaugh: (707) 303-2912  
Chris Doolittle: (707) 303-2902
- GUILD MORTGAGE COMPANY**  
Suzanne Martindale: (707) 385-8474

**STEP 2: COMPLETE this cover page along and return with the following documentation to Burbank Housing  
(Email,Mail,Drop Off, or Bring on 1/27/2018)**

- COMPLETED APPLICATION
- PAYSTUBS (Last 30 days for each buyer. INCLUDING DECEMBER)
- W2's FOR THE LAST 2 YEARS (in yearly order)
- 1099'S (if self-employed) FOR THE LAST 2 YEARS (in yearly order)
- FEDERAL & STATE TAX RETURNS FOR LAST TWO YEARS (INCLUDE ALL SCHEDULES AND ATTACHMENTS)
- BANK STATEMENTS FROM THE LAST 60 DAYS
- RETIREMENT ACCOUNTS
- COPIES OF ID'S (driver's license)
- COPIES OF RESIDENT ALIEN CARD (if applicable. Please copy front & back)
- COPIES OF SOCIAL SECURITY CARDS
- SIGNED BORROWER'S AUTHORIZATION TO RELEASE INFORMATION

**If Applicable:**

- IF RETIRED: Award Letter or retiree statement for any Social Security, retirement or pension income
- IF PAYING OR RECEIVING CHILD SUPPORT: Copy of court order and proof of payments
- IF BANKRUPTCY IN LAST 7 YEARS: Copy of bankruptcy papers, including schedule of debtors & discharge date
- IF FORECLOSURE OR SHORT SALE IN PAST 7 YEARS: Provide the complete property address below:

**Property Address:** \_\_\_\_\_  
**City, State Zip** \_\_\_\_\_

**PLEASE PROVIDE COPIES ONLY  
NO STAPLES, NO PAPER CLIPS, SINGLE SIDE COPIES ONLY**

### Contact Us

**Burbank Housing**

790 Sonoma Avenue, Santa Rosa, Ca 95404  
707-890-6383

[burbankhousing.org/homeownership](http://burbankhousing.org/homeownership)  
[homeownership@burbankhousing.org](mailto:homeownership@burbankhousing.org)



## **2033 Redwood Road FAQs**

This development is an opportunity for first-time homebuyers looking to purchase in Napa, who need housing that is affordable.

### ***Where will the new homes be located?***

The new homes will be developed on the property located at 2033 Redwood Road in Napa, California. The property is adjacent to Kolbe Academy and Trinity Prep School, and Redwood Plaza Shopping Center with Vallengas Market.

### ***Who will be offering the homes for sale?***

Burbank Housing Development Corporation is under contract to purchase and develop the property at 2033 Redwood Road, and will partner with the City and County of Napa to offer the homes at below-market prices with down payment assistance. Construction is anticipated to begin in the spring of 2018.

### ***How many and what type of homes will be provided?***

The development will consist of 34 new homes. All homes will be 3-bedroom, 2.5-bathroom, 1-car garage, single family duet style homes, with approximately 1,100-1,200 square feet of living space and private yards. The design of the homes will be consistent with the existing architecture of the neighborhood with added contemporary elements. Prospective homebuyers will not be able to tour a model but will be given an opportunity to review site maps, floorplans and project layouts.

### ***Who will be eligible to purchase the homes?***

The homes will be offered to first-time homebuyers. A first-time homebuyer is defined as someone who has not owned a home within the past 3 years. The homes will be restricted to households earning ***at or below*** the Area Median Income (AMI). Qualifications will be determined by household size. The AMI for Napa County for a household size of four is currently \$91,000. The AMI is published and adjusted annually by the United States Department of Housing and Urban Development.

Maximum income per household size:

1	2	3	4	5	6
\$76,450	\$87,350	\$98,300	\$109,200	\$117,950	\$126,650

A household income cannot exceed these figures and homebuyers who have lower incomes are still encouraged to apply. When qualifying potential applicants, Burbank Housing looks at the household income, debt, credit score and housing payment ratio in relationship to their household income.

### ***How does the program work?***

Prospective homebuyers will be asked to go through a series of informational project orientation meetings and homebuyer education courses, as a part of their pre-purchase and program education requirements. Prospective homebuyers will be required to submit an application and will be screened for qualifications. Once pre-qualified, prospective homebuyers will be entered into a lottery, which will not guarantee a home but will determine which order the applications will be processed. Once homebuyers have been selected, they will be offered loans from several funding sources for down payment assistance, depending upon qualifications. Burbank Housing and its partners will determine loan qualifications and criteria for these down payment assistance loans. Loans are generally fully deferred and accrue interest at a very nominal percentage annually. There may also be opportunities for grants, which would assist lower income households in affording the purchase of the homes. Each home will have restrictions that will limit the resale of the home only to households earning at or below the AMI. This is a way of helping to preserve and ensure that the homes will remain available and affordable to future first-time homebuyers.

### **Contact info:**

**Burbank Housing Development Corp**  
790 Sonoma Ave  
Santa Rosa, Ca 95404  
707-890-6383  
[HomeSales@burbankhousing.org](mailto:HomeSales@burbankhousing.org)  
[www.burbankhousing.org](http://www.burbankhousing.org)

## RELEASE OF INFORMATION

I authorize the release of any information BURBANK HOUSING DEVELOPMENT CORPORATION may request from third parties regarding myself and all other persons included in the application for Redwood Grove including the following:

• Personal, Credit, and Landlord	• Alimony
• Criminal Background	• Child Support
• Employer References	• Family Support
• Apartment Rentals and Tenant History	• Financial Assistance
• Employment	• General Assistance
• Self Employment	• Educational Grants and/or Work Study
• Unemployment	• Savings and Checking Accounts
• Social Security Benefits	• Assets
• Disability Income	• Annuities
• Worker's Compensation	• Child Care Expenses
• TANF/AFDC	• Disability
• Pension Benefits	• School, Education or Academic Records
• Union Benefits	• Any other Income or Assets not listed
• Caliber Home Loans	• Guild Mortgage Company

\_\_\_\_\_  
NAME (PLEASE PRINT)

\_\_\_\_\_  
SIGNATURE

\_\_\_\_\_  
DATE

ONE FORM PER PERSON ONLY

# PLEASE COPY AS NECESSARY

EQUAL HOUSING OPPORTUNITY

