

SOUTHERN HOUSING REGION OWNER OCCUPIED REHABILITATION PROGRAM

Please complete the entire application and return it to our office along with all applicable documentation.

How did you hear about the program? (**circle all that apply**)

Newspaper Radio Local Newsletter Utility Bill Tax Bill
Website Facebook Other: _____

COUNTY YOU RESIDE IN? _____ (**You MUST complete**)

ARE YOU A U.S. CITIZEN OR A QUALIFIED ALIEN?

____ YES ____ NO (**YOU MUST CHECK ONE**)

NOTE: A TYPICAL PROJECT OF ROOFING, SIDING AND WINDOWS MAY COST APPROXIMATELY \$25,000 - \$30,000. Effective immediately, all lead-based paint hazard repairs will be granted to eligible applicants and those costs will not need to be paid back.

The actual cost of each project will vary depending on the scope of work and the size of the home. The program cannot reimburse for work that has already been completed.

You must income qualify for the program and there must be enough equity in the home to complete all the repairs. If you have questions regarding your available equity, please contact us prior to submitting the application.

Return application to:

Southern Housing Region
CDBG Rehabilitation Program
201 Corporate Drive
Beaver Dam, WI 53916
Phone: 800-552-6330 Fax: 920-887-4250
Email: sgriswold@msa-ps.com



You are not required to answer the questions below. If you choose not to answer them, please check here. _____

Sex of Applicant: _____ Male _____ Female

Head of Household: _____ Male _____ Female

Marital Status of Applicant: _____ Single _____ Married _____ Divorced _____ Separated _____ Widowed

Racial/Ethnic Background, Check One:

- | | |
|--|---|
| _____ White | _____ American Indian/Alaskan Native & White |
| _____ Black/African American | _____ Asian & White |
| _____ Asian | _____ Black/African American & White |
| _____ American Indian/Alaskan Islander | _____ American Indian/Alaskan Native & Black/African American |
| _____ Native Hawaiian/Other Pacific Islander | _____ Balance/Other |
| _____ Hispanic | |

Is this your primary residence? Yes No Are the property taxes paid up to date? Yes No

What type of property is this?

- Single Family Multi-Family (# of units _____) Mobile Home (MUST be tied down and MUST own the land home is on)

Name(s) on Property Title	Date of Purchase	Year Property Built (YOU MUST PUT APPROXIMATE YEAR)

LIST ALL DEBT AGAINST PROPERTY (Example: Mortgages, Land Contract, Lines of Credit, Judgments)

Name of Lender	Loan Number	Original Amount	Balance Due	Term (# of years)	Interest Rate	Type of Loan (WHEDA, VA, Land Contract, Bank, etc.)

****If your home was purchased within the last year, please attach a copy of your appraisal.**

HOMEOWNERS INSURANCE

Name of Insurance Co.: _____ Name of Agent: _____

Policy Number: _____ Expiration Date: _____

Phone Number of agent: _____

Address of agent: _____

In order to be eligible, your income must be below the following limits for the county you reside in:

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Columbia	\$45,850	\$52,400	\$58,950	\$65,450	\$70,700	\$75,950	\$81,200	\$86,400
Dodge	\$43,400	\$49,600	\$55,800	\$62,000	\$67,000	\$71,950	\$76,900	\$81,850
Jefferson	\$42,950	\$49,050	\$55,200	\$61,300	\$66,250	\$71,150	\$76,050	\$80,950
Kenosha	\$43,550	\$49,750	\$55,950	\$62,150	\$67,150	\$72,100	\$77,100	\$82,050
Ozaukee	\$46,950	\$53,650	\$60,350	\$67,050	\$72,450	\$77,800	\$83,150	\$88,550
Racine	\$43,050	\$49,200	\$55,350	\$61,500	\$66,450	\$71,350	\$76,300	\$81,200
Rock	\$39,700	\$45,350	\$51,000	\$56,650	\$61,200	\$65,750	\$70,250	\$74,800
Sauk	\$40,600	\$46,400	\$52,200	\$58,000	\$62,650	\$67,300	\$71,950	\$76,600
Walworth	\$44,250	\$50,600	\$56,900	\$63,200	\$68,300	\$73,350	\$78,400	\$83,450
Washington	\$46,950	\$53,650	\$60,350	\$67,050	\$72,450	\$77,800	\$83,150	\$88,550

IMPROVEMENTS NEEDED (Check all that apply)

<input type="checkbox"/>	Roof	<input type="checkbox"/>	Insulation	<input type="checkbox"/>	Interior Walls
<input type="checkbox"/>	Exterior/Siding/Painting	<input type="checkbox"/>	Furnace	<input type="checkbox"/>	Water Heater
<input type="checkbox"/>	Plumbing	<input type="checkbox"/>	Foundation	<input type="checkbox"/>	Doors
<input type="checkbox"/>	Wiring/Electrical	<input type="checkbox"/>	Windows	<input type="checkbox"/>	Porch
<input type="checkbox"/>	Chimney Repair	<input type="checkbox"/>	Other (explain)		

****Only work that is considered essential and necessary will be permitted. All Lead Based Paint Hazards will need to be corrected. Hazards will be determined upon an initial project assessment of your entire home. All Lead Based Paint hazard repair costs will be granted and will not be included in your loan.**

COMPLETE THE FOLLOWING INCOME/ASSET QUESTIONNAIRE FOR ALL HOUSEHOLD MEMBERS OVER 18 YEARS OLD

Circle Y for Yes, N for No	Income Source	Documentation Required
1. Y N	Employment receiving wages, salary, overtime pay, commissions, fees, tips, bonuses, and/or other compensation	Will need most recent 3 months of check stubs
Start Date:	Employer: _____ Phone #: _____ Fax #: _____ Email address: _____ Mailing address: _____	Name _____
Start Date:	Employer: _____ Phone #: _____ Fax #: _____ Email address: _____ Mailing address: _____	Name _____
Start Date:	Employer: _____ Phone #: _____ Fax #: _____ Email address: _____ Mailing address: _____	Name _____

2. Y N	Self employed (Describe type of business) _____	Will need copies of last 3 years of Federal Income Tax Form 1040 and applicable Schedules
3. Y N	Unemployment benefits and/or Worker's Compensation.	Will need most recent 3 months of check stubs
4. Y N	Social Security, Supplemental Security Income (SSI) or Disability.	Send most recent benefit statement
5. Y N	Periodic payments from trusts, annuities, inheritance, retirement's funds or pensions, insurance policies. If yes, list sources and whose name is on account: 1) _____ 2) _____	Send most recent documentation \$ _____ \$ _____
6. Y N	Income from real or personal property i.e.: interest or dividends	\$ _____
7. Y N	Alimony/spousal maintenance payments.	Will need most recent 3 months of check stubs
8. Y N	I am entitled to receive Child Support Payments. If yes, then answer the following: <input type="checkbox"/> I am currently receiving child support payments. (check one) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly <input type="checkbox"/> I am not receiving any child support payments but it is court ordered that I do.	Will need last 3 months of what you have received and copy of court order \$ _____ \$ _____
9. Y N	Income from a source other than those listed above. If yes, list sources: 1) _____ 2) _____	Will need last 3 months of what you have received \$ _____ \$ _____

Circle Y for Yes, N for No	Assets	Cash Value/Balance	
10. Y N	Checking account(s). If yes, list bank(s): 1) _____ Interest Rate: _____ 2) _____ Interest Rate: _____	Will need last 6 months bank statements OR a signed statement from bank with 6 month average balance.	Name on Account _____ _____
11. Y N	Savings account(s). If yes, list bank(s): 1) _____ Interest Rate: _____ 2) _____ Interest Rate: _____	Will need most current bank statement \$ _____ \$ _____	Name on account _____ _____

12. Y N	<p>Certificates of Deposit (CD) or Money Market Accounts If yes, list source/bank names and location:</p> <p>1) _____ Interest Rate: _____</p> <p>2) _____ Interest Rate: _____</p>	<p>Need documentation</p> <p>\$ _____</p> <p>\$ _____</p>	<p>Name on account</p> <p>_____</p> <p>_____</p>
13. Y N	<p>Real Estate: Do you own rental property or land other than the home you live in?</p> <p>If yes, list location and mortgage holder:</p> <p>1) _____</p>	<p>\$ _____</p>	<p>Please send copy of property tax & mortgage statement(s)</p>
14. Y N	<p>Stocks, Bonds, or Treasury Bills. If yes, list source/bank names:</p> <p>1) _____ Interest Rate: _____</p> <p>2) _____ Interest Rate: _____</p>	<p>Need documentation</p> <p>\$ _____</p> <p>\$ _____</p>	<p>Name on account</p> <p>_____</p> <p>_____</p>
15. Y N	<p>IRA/Lump Sum Pension/Retirement/Keogh/401(k), etc. If yes, list source/bank names:</p> <p>1) _____ Interest Rate: _____</p> <p>2) _____ Interest Rate: _____</p>	<p>Need documentation</p> <p>\$ _____</p> <p>\$ _____</p>	<p>Name on account</p> <p>_____</p> <p>_____</p>
16. Y N	<p>Whole Life Insurance Policy. If yes, how many policies ____</p> <p>List sources:</p> <p>1) _____ Interest Rate: _____</p> <p>2) _____ Interest Rate: _____</p>	<p>Need documentation</p> <p>\$ _____</p> <p>\$ _____</p>	<p>Name on account</p> <p>_____</p> <p>_____</p>
17. Y N	<p>Income from assets or sources other than those listed above. If yes, list type(s) below</p> <p>1) _____</p> <p>2) _____</p>	<p>Need current documentation</p> <p>\$ _____</p> <p>\$ _____</p>	<p>_____</p> <p>_____</p>

PLEASE ALSO INCLUDE A COPY OF THE FOLLOWING:

- 1) Copy of most recent property tax bill
- 2) Copy of your homeowner's insurance policy
- 3) Copy of your most recent mortgage statement showing your current principal balance and showing you are current on your mortgage payments.
- 4) Copy of your most recent Federal Income Taxes along with any schedules. If you do not file taxes, please sign here: _____

READ EACH ITEM BEFORE SIGNING THE APPLICATION. IF YOU DO NOT UNDERSTAND, ASK FOR ASSISTANCE. Read and initial statements below:

- I understand the Housing Rehab funds are offered as a loan payable upon resale or transfer of title of the property. The loan will be secured by a mortgage and/or promissory note that I can pay any or all of the balance any time prior to resale or transfer of property.
- I understand the Southern Housing Program will inspect the property to determine if the house meets Housing Quality Standards determined by the Department of HUD. Based on the inspection, the Southern Housing Program reserves the right to deny funding.
- I understand I must carry homeowner's insurance on the property and keep the policy in force during the life of the loan. I also understand that I am required to supply proof of insurance annually, any changes in insurance, and confirm annually that this is my primary residence.
- I understand if I intentionally make statements or conceal any information in an attempt to obtain assistance, it is in violation of federal and state laws that carry severe criminal and civil penalties.
- I authorize the Southern Housing Program to verify all information given by me about my property, income, employment, credit, background, and previous landlord(s) to determine my eligibility.
- I authorize and direct all custodians of my records, including my insurance company, employer, and public or private agency, bank, financial institution, or credit data service to release information to the Southern Housing Program
- Failure to comply with these conditions could result in the withdrawal of the Southern Housing Program participation or the recall of the full amount of the Southern Housing Program loan plus interest.
- I understand there is a \$50 - \$100 fee for a title search, a \$30 fee to record your mortgage and \$525 in project review fees. These fees are included in the loan.
- I understand if a loan closing has not been done for my project within 12 months of the income verification, my income will need to be re-verified to ensure I still income qualify.
- I understand that if the awarded bid is \$50,000 or more, my project will need approval from the Department of Administration.

CONFLICT OF INTEREST		
Do you have any family or business ties to any of the following people? Yes_____ No_____		
Vern Gove, County Board Chairperson	Robert McClyman, Board Member	Mark Sleger, Board Member
Lois Schepp, Lead County	Mike Weyh, Board Member	Gary Leatherberry, Board Member
Nate Olson, Dodge County	Tom Borgkvist, Board Member	Christopher Polzer, Board Member
Ben Wehmeier, Jefferson County	Adam Field, Board Member	Harlan Baumgartner, Board Mem.
Andy Buehler, Kenosha County	Kirk Konkel, Board Member	Keith Miller, Board Member
Andrew Struck, Ozaukee County	Craig Robson, Board Member	Tim Zander, Board Member
Julie Anderson, Racine County	Matthew Rohrbeck, Board Member	Henry St. Maurice, Board Member
Colin Byrnes, Rock County	Don DeYoung, Board Member	Brandon Blair, Board Member
Dave Bretl, Sauk County	JoAnn Wingers, Board Member	James Foley, Board Member
Nicole Hill, Walworth County	Bruce Rashke, Board Member	John Stevenson, Board Member
Jay Shambeau, Washington County	Barry Pufahl, Board Member	Jon Plumer, Board Member
Kari Justmann, Housing Team Leader	Dan Drew, Board Member	Bob Koch, Board Member
Susan Maier, Program Administrator	Susanna Bradley, Board Member	Nancy Long, Board Member
Sue Koehn, Program Administrator	Stacy Griswold, Program Assistant	Kevin Kessler, Board Member

If yes, list name of person and disclose the nature of the relationship:

APPEAL PROCESS

Any applicant may appeal the decision of the CDBG Program Administrator by submitting, in writing, a request for reconsideration and the reason for the request to the Program Administrator. If the applicant appeals the Program Administrator’s decision, the CDBG Housing Committee will review the appeal. If the applicant would like to appeal the CDBG Housing Committee’s decision, the applicant may appeal to DOA/DEHCR. DOA/DEHCR will review for consideration and a written response will follow to the applicant. DOA/DEHCR’s determination on the appeal is final.

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I/We, the undersigned owners of the described property, have applied for a loan and hereby authorize you to release to the Southern Housing Region the requested information: 1) previous and past employment history including employer, period employed, title of position, income and hours worked 2) disability payments, social security and pension funds and 3) any information deemed necessary in connection with a consumer credit report or a real estate transaction.

I/We, the undersigned owners of the described property, certify that the above statements are true, complete and accurate to the best of my/our knowledge, and understand that false information given may lead to disqualification from this program. I fully understand that it is a federal, state and local crime punishable by fine or imprisonment or both, to knowingly make any false statements concerning the facts of the application.

I/We hereby authorize the Southern Housing Region to obtain verification of any information contained in this application from any source named hereinto for the confidential use in determining my/our eligibility. We have given our permission to the Southern Housing Region to request and receive information required to verify employment, mortgages, deed, trust accounts, savings accounts, credit accounts, financial status and any other information necessary to complete application for a loan.

I/We authorize a Lead Hazard Review of my/our property. I/We agree that results will be used to determine the scope of my project and that soil sampling will not take place.

**No provision of marital property agreement (including a Statutory Individual Property Agreement Pursuant to Sec. 766.587, Wis. Stats.), unilateral statement classifying income from separate property under Sec. 766.59, or court decree under Sec. 766.70 adversely affects the creditor unless the creditor is furnished with a copy of the document prior to the credit transaction or has actual knowledge of its adverse provisions at the time of obligation is incurred.**

NOTICE TO BORROWERS: This notice to you is required by the Right to Financial Privacy Act of 1978. The Department of Housing and Urban Development, Federal Housing Administration or Veterans Administration have a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD, FHA, or VA without further notice or authorization but will not be disclosed or released by this institution to another government agency without your consent except as required by law.

I/We certify that all information contained in this application is true and complete to the best of (my) (our) knowledge and belief. It is understood that this information is given for the purpose of obtaining financial assistance through the Southern Housing Region and will be used for no other purpose.

\_\_\_\_\_ (Signature of applicant)      Date: \_\_\_\_\_

\_\_\_\_\_ (Signature of applicant)      Date: \_\_\_\_\_