

RETURN APPLICATION TO:

WCHA Homebuyer Program
P.O. Box 0397
Oshkosh, WI 54903

Winnebago County Housing Authority Home Buyer Application



Please print clearly.

Applicant Name & (Maiden Name if applicable): _____

SS# _____ - _____ - _____ Date of Birth: _____

Co-Applicants Name & (Maiden Name if applicable): _____

SS# _____ - _____ - _____ Date of Birth: _____

Telephone Number: Home/cell _____ Work _____

Residence Address _____
(Street Address) (City/Village/Town) (County) (State) (Zip Code)

E-Mail Address (please include at least one email address) _____

Translator name and phone number (if required) _____

Disabled Household Member: ___ Yes ___ No Single Parent: ___ Yes ___ No

If yes, is this member the head of household? ___ Yes ___ No

Are you a U.S. Citizen or of legal alien status? ___ Yes ___ No

Racial/Ethnic Background (Check All That Apply)

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

All family members in household (list below): _____ Number in household*: _____

***Include all other people residing at this address or who will be living with you when you purchase a home.**

Name	Age	Sex	Name	Age	Sex

- No provision of a 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 the obligation is incurred.



INCOME AND EMPLOYMENT HISTORY

What is your TOTAL GROSS monthly household income? \$ _____

Indicate total income from all sources before taxes (clarify who is receiving income if co-applicant):

- \$ _____ SSI
- \$ _____ SOCIAL SECURITY
- \$ _____ VETERAN'S BENEFITS
- \$ _____ PENSION/RETIREMENT
- \$ _____ UNEMPLOYMENT COMPENSATION
- \$ _____ WORKMAN'S COMPENSATION
- \$ _____ CHILD SUPPORT/ALIMONY
- \$ _____ INTEREST/DIVIDENDS
- \$ _____ OTHER

<u>(WAGES)</u>	<u>(EMPLOYER)</u>	<u>(ADDRESS)</u>	<u>(# OF YEARS EMPLOYED)</u>
\$ _____	_____	_____	_____
\$ _____	_____	_____	_____
\$ _____	_____	_____	_____
\$ _____	_____	_____	_____

Any other income or public benefits: _____

ASSET INFORMATION

Do you have a savings plan to buy a home? _____ Yes _____ No How much? _____

<u>Household member</u>	<u>Bank</u>	<u>Checking/Savings</u>	<u>Current Amount</u>
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Bank Account 1: _____

Bank Account 2: _____

Bank Account 3: _____

Bank Account 4: _____

Bank Account 5: _____

Retirement / 401k / Investment / Property Ownership (provide details): _____

Any other assets: _____

CREDIT / DEBT INFORMATION

Do you feel all adults have a good credit rating? _____ Yes _____ No

Please Explain: _____

List all loans (bank, payday, school, vehicle, home, etc), charge accounts, credit cards, judgments, or government debt:

(household member) (type of debt) (current: Y/N) (total owed) (monthly requirement)

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____
- 9. _____
- 10. _____

Total Debt: _____ Total Monthly Requirement: _____

Other Debt information _____

CURRENT HOUSING:

Number of years you lived at your present address? _____ Number of times moved in the last two (2) years? _____

Why did you move? _____

Do you live: _____ Apartment _____ House _____ Duplex What is your current monthly rent? \$ _____

Are you delinquent on any utilities? _____ Yes _____ No If yes, detail: _____

If you pay your own utilities, how much per month on average do you pay for all utilities? _____

Do you consider your residence to be safe and sanitary _____ Yes _____ No If no, why? _____

Does anyone in your household currently own any real estate property, such as a house, investment property, or cottage?

_____ Yes _____ No If yes, explain: _____

Have you ever owned a home? _____ Yes _____ No If yes, when? _____

HOUSING NEEDS/PREFERENCES

Realtor name and email contact (if you have one): _____

Mortgage Lender name, institution, and email contact (if you have one): _____

What price range do you think you can afford? _____ \$50,000; _____ \$75,000; _____ \$90,000 +

What is the monthly amount you are hoping to spend on your home: _____

What cities are you looking to buy in: _____

What features in a home are important to you? (Number of bedrooms, garage, backyard, etc.) Explain:

Are there any special facilities that make a home more accessible for a member(s) of your family with special needs?

Explain: _____

Where did you hear about this Homebuyer Program? _____

Are you currently enrolled in any other Housing Program? If yes, what program? _____

Please feel free to share any other information you think would help us to consider your application:

Do you have a family or business ties to any staff or board member at the Oshkosh/Winnebago County Housing Authority?

Yes No. If yes, describe who and relationship: _____

By signing this application, I/we the undersigned, indicate:

1. That the information provided is full, true and complete to the best of my/our knowledge and that any intentional misrepresentation or withholding of relevant information will remove my/our application from consideration.

2. That I/we have no objections to inquiries being made by the Housing Authority for the purpose of verifying the information provided herein.

3. I/we intend to occupy the property as my/our principal residence

4. That all household income of any/all household members that are/will be living in the household has been disclosed.

Applicant PRINT NAME Applicant SIGNATURE Date

Co-Applicant PRINT NAME Co-Applicant SIGNATURE Date

WINNEBAGO COUNTY HOUSING AUTHORITY

HOMEBUYER PROGRAM

Fact Sheet (2015)

ELIGIBILITY

Applicants must be income eligible to qualify for homebuyer services and to receive financial assistance through the WCHA Homebuyer Program. County Median Income (CMI) for Winnebago County based on family size determines income eligibility. The household's total gross income cannot exceed 80% of CMI. A percentage the households served will be at or below 50% of CMI. **Please note that eligibility numbers are subject to change annually.**

# in family	income limit
1	\$39,300
2	\$44,900
3	\$50,500
4	\$56,100
5	\$60,600
6	\$65,100
7	\$69,600

REQUIREMENTS

Applicants must be willing to commit to completing the program requirements including: completion of a homebuyer program application and any related forms needed to document eligibility; participation in 8-10 hours of homebuyer education classes; participation in financial counseling; preparing a spending/savings plan; and saving a minimum of \$1500 - \$3500 of personal funds to go towards the down payment/closing costs for the home they want to purchase.

Participants must be also willing to work with the homebuyer program administrator to become pre-qualified for first mortgage financing through one of the WCHA Homebuyer Program lender partners. Homebuyer classes are held regularly in several different locations throughout Winnebago County. Successful completion of the homebuyer process is required in order to access financial assistance for down payment/closing costs and rehabilitation funds used to upgrade properties purchased in conjunction with the program.

FINANCIAL ASSISTANCE

Financial assistance amount is determined on a case by case basis. Funds are allocated as a 0% deferred loan for down payment and/or rehabilitation of a property purchased through the program. Funds are generally available on a first come, first serve basis after the applicants have met all the program requirements.

Homes purchased by participants must be located in Winnebago County. Homes will be inspected to ensure that the properties meet program guidelines and/or that they can be appropriately rehabilitated so as to meet HUD's minimum housing quality standards for health and safety when rehabilitation has been completed. Funds for rehabilitation may be available through the WCHA Homebuyer Program and/or partnering organizations.

For more information contact the WCHA Homebuyer Program at 920-424-1450 or email justinm@ohawcha.org (emails should include in the title HOMEBUYER PROGRAM to prevent being filtered out). Applications are available at the Winnebago County Housing Authority office located at 600 Merritt Ave., Oshkosh and at FISC offices in Oshkosh (1600 W 20th Ave) and Menasha (1800 Appleton Rd).

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Winnebago County Housing Authority
Homebuyer Program
www.ohawcha.org



AUTHORIZATION FOR RELEASE OF INFORMATION

I/We authorize the release of information, including documentation and other materials, pertinent to eligibility for/or participation in the Winnebago County Housing Authority Homebuyer Program.

Individual Covered Inquires May be About:

- Special needs housing components/assistance
- Credit History
- Family Composition
- Employment, Income, Pensions, and Assets
- Federal, State, or Local Benefits
- Social Security Numbers
- Residences and Rental History
- Utility Payment History

Individuals or Organizations That May Release Information:

- Social Service Agencies/Programs
- Banks and other Financial Institutions
- Courts
- Credit Bureaus
- Employers, Past and Present
- Landlords
- Housing Agencies (Housing Authorities, Shelters, Housing Providers, Etc.)
- Providers of : Alimony Child Support
- Credit Pension/Annuities
- Welfare Agencies Utility Companies
- U.S. Dept. of Veterans Affairs

Conditions:

I/We agree that photocopies of this authorization may be used for the purpose stated above. The information is for the confidential use of the WCHA Homebuyer Program staff and will be not be disclosed or released to any other agency without consent except as required or permitted by law.

Print	Signature of Applicant	Date
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Print	Signature of Applicant	Date