

CITY OF HILLSBORO **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: _____

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 done.

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:

City of Hillsboro
CDBG Rehabilitation Program
C/O Sue Koehn
201 Corporate Drive
Beaver Dam, WI 53916
Phone: 800-552-6330 Fax: 920-887-4250
Email: skoehn@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 of 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 Vernon County:

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	\$39,700	\$45,350	\$51,000	\$56,650	\$61,200	\$65,750	\$70,250	\$74,800

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 Start Date: _____ Employer: _____ Phone #: _____ Fax #: _____ Email address: _____ Mailing address: _____ Start Date: _____ Employer: _____ Phone #: _____ Fax #: _____ Email address: _____ Mailing address: _____ Start Date: _____ Employer: _____ Phone #: _____ Fax #: _____ Email address: _____ Mailing address: _____	Will need most recent 3 months of check stubs _____ Name _____ Name _____ 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 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) and the location(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) and the location(s): 1) _____ Interest Rate: _____ 2) _____ Interest Rate: _____	Will need most current bank statement \$ _____ \$ _____	Name on account _____ _____
12. Y N	Certificates of Deposit (CD) or Money Market Accounts If yes, list source/bank names and location: 1) _____ Interest Rate: _____ 2) _____ Interest Rate: _____ 3) _____ Interest Rate: _____	Need documentation \$ _____ \$ _____ \$ _____	Name on account _____ _____ _____

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

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 City of Hillsboro will inspect the property to determine if the house meets Housing Quality Standards determined by the Department of HUD. Based on the inspection, the City of Hillsboro 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 City of Hillsboro 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 City of Hillsboro
- Failure to comply with these conditions could result in the withdrawal of the City of Hillsboro participation or the recall of the full amount of the City of Hillsboro 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 _____

Adam Sonntag, City Administrator	Lisa Johnson, Treasurer
Sheila Schraufnagel, Clerk,	Brian Richardson, Committee Member
Pat Moen, Committee Member	Tom Hotek, Committee Member
Gregory Kubarski, Mayor	Mark Lankey, Alderperson
Randy Seeley, Alderperson	Darrow Novy, Alderperson
Rick Hanke, Alderperson	Garth Hitselberger, Alderperson
Liz Parish, Alderperson	Kari Justmann, Housing Team Leader
Sue Koehn, Housing Program Specialist	Stacy Griswold, Housing Program Assistant
If yes, disclose the nature of the relationship:	
Names of covered person	

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.

I/We, the undersigned owners of the described property, have applied for a loan and hereby authorize you to release to the City of Hillsboro 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 City of Hillsboro 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 City of Hillsboro 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 City of Hillsboro and will be used for no other purpose.

(Signature of applicant)

Date: _____

(Signature of applicant)

Date: _____

