



2024 CDBG HOUSING IMPROVEMENT LOAN APPLICATION

Application must be completed in full to be considered

HOUSEHOLD INFORMATION

Head of Household _____
Social Security Number _____ Date of Birth _____

Spouse _____
Social Security Number _____ Date of Birth _____

Address _____

Home Phone _____ Cell Phone _____
E-mail _____

List all other people living in this home and their ages:

What is the total number of people in the household? _____

Please check all of the following race and ethnicity categories that apply to members of the household

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

Is any member of the household handicapped or disabled? Yes___ No___

Does this home contain separate living quarters or rooms rented to others? Yes___ No___
If yes,

- Tenants must fall under the same income limits as homeowners and rent levels must comply with Section 8 rent limits.
- Provide the following information on the back of this page:
 - (1) Number of apartments or rooms rented
 - (2) Rent charged and the utilities, if any, included in the rent
 - (3) The number of occupants in each apartment and the total household income for each renter household

INCOME INFORMATION

What is the total current monthly household income before taxes \$ _____

What was the total household gross income for the year 2023? \$ _____

(Please attach a copy of your current IRS form 1040 or W-2 statement)

Summary of Current Income

Applicants must provide information on current household **gross** income from all sources.

Employment

Head of Household \$ _____ per week

Spouse \$ _____ per week

Other Adult (name _____) \$ _____ per week

Social Security

Head of Household \$ _____ per month

Spouse \$ _____ per month

Other Adult (name _____) \$ _____ per month

Other Retirement Income

Head of Household \$ _____ per month

Spouse \$ _____ per month

Other Adult (name _____) \$ _____ per month

Unemployment

Head of Household \$ _____ per week

Spouse \$ _____ per week

Other Adult (name _____) \$ _____ per week

Child Support

Name of child _____ \$ _____ per month

Name of child _____ \$ _____ per month

Name of child _____ \$ _____ per month

Other Income (explain)

List the names of each employed person in the household and provide the name and address and phone number of their employer

Name	Employer	Employers Address/phone
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List all checking, saving and investment accounts held by everyone in the household

Name	Institution	Type of account	Current balance
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LIABILITIES AND PLEDGED ASSETS

List all debts, including revolving charge accounts, installment loans, automobile, boat, personal loans, outstanding medical bills outstanding water or electric bills, etc. You must provide the total balance due on each loan or debt as well as the monthly payment.

Indicate whether you are you are current (C) or behind (B) on payments for each of the loans and debts.

If you fail to provide a complete list of all your bills, the application will not be considered complete and will not be given further consideration.

Debt or loan	Creditor	Monthly payment	Current Balance	Current (C) Behind (B)
1)	_____	_____	_____	_____
2)	_____	_____	_____	_____
3)	_____	_____	_____	_____
4)	_____	_____	_____	_____
5)	_____	_____	_____	_____
6)	_____	_____	_____	_____

If you are behind, please indicate how far, and why.

List all other assets owned by household members either individually or jointly with others. Examples of this type of asset would include real estate other than the home, automobiles, recreational vehicles, etc.

Asset	Type of ownership Individual/joint	Current estimated value
1)	_____	_____
2)	_____	_____
3)	_____	_____

Have you declared bankruptcy within the past five years? _____

If yes, when and why? _____

**HOMEOWNERSHIP FINANCING, PROPERTY TAX AND
INSURANCE INFORMATION**

Date home purchased _____ Original purchase price _____
Current mortgage balance \$ _____ When will your mortgage be paid in full? _____
What is your monthly mortgage payment? _____
Does your mortgage payment include property taxes? _____
Are you current on your house payments? _____
Are your property taxes paid to date? _____
List all persons who have an ownership interest in the house and their relationship to the head of household.

The home purchase is being financed through:

____ Conventional loan
Name of lender _____
____ Land Contract
Contract holder name, address and telephone number _____

Is there a second mortgage on this property? _____
If yes, provide the following information
Date second mortgage received _____ Second mortgage balance _____
Reason for obtaining a second mortgage _____

When will second mortgage be paid off? _____
What is the monthly payment for the second mortgage? _____

Is there a line of credit on this property? _____
If yes, provide the following information
Date line of credit obtained _____ Total credit limit _____
Reason for obtaining the line of credit _____

Current balance owed on line of credit _____
Current monthly payment on line of credit loan _____

Are you aware of any liens or judgements against your property? ____
If yes, provide information on each lien, the lien holder, amount of the lien and the reason for the lien _____

Name and phone number of agent handling your homeowners insurance _____

Is your homeowners insurance paid to date? _____

WORK NEEDED ON HOUSE

Please list all of the problems with your house that you would like the rehabilitation program to address. Keep in mind that the purpose of the program is for housing repairs, like roofing, exterior work, doors and windows, painting, electrical and heating, and not to pay for remodeling. **(Please attach contractor bids if obtained)**

Have you had any rehabilitation, weatherization or lead paint hazard reduction work completed on your home and funded by another agency? _____
If yes, identify agency, when the work was done and generally describe the work that was completed

By signing this Application, I (we), the undersigned, indicate:

- 1) That I (we) know this is not a contract and does not bind either me or the City.
- 2) 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 this application from consideration.
- 3) I (we) have no objection to inquiries being made by the City for the purpose of verifying the information provided here. This will include a credit check through an accredited credit bureau.

Name _____ Date _____
(owner signature)

Name _____ Date _____
(co-owner signature)

Before submitting this application, please review it to make sure it is filled out completely. Applications that are not filled out completely will not be considered. If you have questions or need assistance with completing this application, please call 920-236-5059.

Attachments: Current IRS form 1040, W-2 statement, or other written income verification.

**City of Oshkosh
Department of Community Development
215 Church Avenue, Room 204
Oshkosh, WI 54903-1130**



2024 CDBG HOUSING IMPROVEMENT LOAN APPLICATION

Information you provide on this application will be used to determine if you qualify for a City of Oshkosh Housing Improvement Loan. You will need to provide all the requested information on everyone living in your household in order for your application to be considered. All income for anyone over the age of 18 living in the home, related or unrelated, is counted towards household income.

The City takes reasonable steps to keep this information confidential. However, you should be aware that because Federal money is used to make these loans, all applications are subject to the open records law and therefore, anyone could ask to see your application (Social Security numbers would not be visible).

If it appears that you qualify for a loan, based on the information you provide in this application, City staff from the Department of Community Development will contact you to inspect the house. If the inspection further qualifies you for a loan, City staff will ask you to provide additional information to verify your financial status before giving final approval on the loan.

IF YOU ARE APPLYING FOR A COMPREHENSIVE HOME IMPROVEMENT LOAN, THE APPLICATION FORM MUST BE RETURNED BY MARCH 15, 2024

Send the application form to:

City of Oshkosh
Department of Community Development
P.O. Box 1130 Room 204
Oshkosh, WI 54903 - 1130

Please read the information on the Housing Improvement Loan Program carefully before filling out the application. TO BE ACCEPTED THE APPLICATION MUST BE FULLY COMPLETED.

If you have any questions, please call our office at 920-236-5059, between 8:00 AM - 4:30 PM, Monday thru Friday.