

Rev. 03/07

## HOUSING REHABILITATION LOAN APPLICATION

| APPLICANT (S) GENERAL INFORMATION                                   |                        |  |  |  |
|---|------------------------|--|--|--|
| APPLICANT   | CO-APPLICANT           |  |  |  |
| ADDRESS   | ADDRESS                |  |  |  |
| CITY STATE ZIP CODE   | CITY STATE ZIP CODE    |  |  |  |
| PHONE #   | PHONE #                |  |  |  |
| DATE OF BIRTH   | DATE OF BIRTH          |  |  |  |
| RACIAL/ETHNIC GROUP   | RACIAL/ETHNIC GROUP    |  |  |  |
| SOCIAL SECURITY NUMBER  | SOCIAL SECURITY NUMBER |  |  |  |
| EMPLOYMENT  | INFORMATION            |  |  |  |
| EMPLOYER  | EMPLOYER               |  |  |  |
| ADDRESS   | ADDRESS                |  |  |  |
| TOWN STATE ZIP CODE   | TOWN STATE ZIP CODE    |  |  |  |
| PHONE   | PHONE                  |  |  |  |
| GROSS ANNUAL WAGES  | GROSS ANNUAL WAGES     |  |  |  |
| LENGTH OF EMPLOYMENT  | ENGTH OF EMPLOYMENT    |  |  |  |
| HOUSING IN  | FORMATION              |  |  |  |
| PROPERTY ADDRESS (If different from owners)  YEAR PROPERTY ACQUIRED |                        |  |  |  |
| Number of Units   |                        |  |  |  |
| MORTGAGE – NAME & ADDRESS OF BANK                                   |                        |  |  |  |
| MORTGAGE AMOUNT   | DATE OF LOAN           |  |  |  |
| BALANCE (APPROX.)   | RATE TERM              |  |  |  |
| ACCOUNT NUMBER  | MONTHLY PAYMENT        |  |  |  |
| 2 <sup>nd</sup> MORTGAGE - NAME & ADDRESS OF BANK                   |                        |  |  |  |
| 2 <sup>ND</sup> MORTGAGE AMOUNT                                     | DATE OF LOAN           |  |  |  |
| ACCOUNT NUMBER  | MONTHLY PAYMENT        |  |  |  |
| BALANCE (Approx.)   | RATE TERM              |  |  |  |

It is expressly understood that I am to notify the Office of Community Development should I seek to borrow any additional funds before the completion of work financed through the Town's Housing Rehabilitation program. Should additional financing is secured without the knowledge or consent of the Community Development Office, we reserve the right to terminate assistance.

| HOUSEHOLD INCOME   |  |                         |  |
|--|--|-------------------------|--|
|  |  | Annual Household Income |  |
| *Gross Wages/Salary  |  |                         |  |
| Pension, Social Security, Self Employment  |  |                         |  |
| Rental Income  |  |                         |  |
| Welfare Benefits   |  |                         |  |
| Unemployment Comp., Workmen's Comp.,   |  |                         |  |
| Alimony, Child support   |  |                         |  |
| TOTAL  |  |                         |  |
| *Eligibility is based on the combined income of all household members as defined by Section 8 of |  |                         |  |

\*Eligibility is based on the combined income of all household members as defined by Section 8 of the Housing & Community Development Act of 1974. Applicants are required to document all sources of income.

| PERSONS LIVING IN UNIT 1                |     |          |                  |  |
|---|-----|----------|------------------|--|
| Name of all persons living in household | Age | Employer | Annual<br>Income |  |
|   |     |          |                  |  |
|   |     |          |                  |  |
|   |     |          |                  |  |
|   |     |          |                  |  |

| PERSONS LIVING IN UNIT 2                |     |          |                  |  |
|---|-----|----------|------------------|--|
| Name of all persons living in household | Age | Employer | Annual<br>Income |  |
|   |     |          |                  |  |
|   |     |          |                  |  |
|   |     |          |                  |  |
|   |     |          |                  |  |

## RACIAL AND ETHNIC CLASSIFICATION

| Racial Classification                          | Owner |      | Renter |      |  |
|--|-------|------|--------|------|--|
|  | All   | Hisp | All    | Hisp |  |
| 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                                       |       |      |        |      |  |
| Other Multi-Racial                             |       |      |        |      |  |

|   | ЮН               | ISING EXPEN                           | SES                            |                     |                   |
|---|------------------|---------------------------------------|--------------------------------|---------------------|-------------------|
|   |                  |                                       |                                | Annually            |                   |
| 1 <sup>ST</sup> MORTGAGE PAYMENT                    |                  |                                       |                                | <u></u>             |                   |
| 2 <sup>ND</sup> MORTGAGE PAYMENT                    |                  |                                       |                                |                     |                   |
| PROPERTY TAXES                                      |                  |                                       |                                |                     |                   |
| INSURANCE   |                  |                                       |                                |                     |                   |
| OTHER   |                  |                                       |                                |                     |                   |
| TOTAL   |                  |                                       |                                |                     |                   |
|   |                  | LIABILITIES                           |                                |                     |                   |
| *CREDITOR   |                  | PURPOSE                               |                                | URRENT<br>ALANCE    | MONTHLY<br>PAMENT |
| *Excluding mortgages listed                         | d above          |                                       |                                |                     |                   |
| Do you owe for any loans, of If so, please explain: |                  |                                       |                                |                     |                   |
| BANK NAME   | ADDRES           |                                       | TYPE                           | ACCT NUMBER         | BALANCE           |
| DAINK NAME  | ADDRES           | S ACCI                                | IIFE                           | ACCI NUMBER         | DALANCE           |
|   |                  |                                       |                                |                     |                   |
|   |                  |                                       |                                |                     |                   |
|   |                  |                                       |                                |                     |                   |
| Ll  | ST ASSETS AN     | ND THE ESTI                           | MATEI                          | VALUE               |                   |
| U. S. Savings Bonds                                 |                  | · · · · · · · · · · · · · · · · · · · |                                |                     |                   |
| Marketable Securities                               |                  |                                       |                                |                     |                   |
| Autos (describe)                                    |                  |                                       |                                |                     |                   |
| Other Property                                      |                  |                                       |                                |                     |                   |
| Total Assets  |                  |                                       |                                |                     |                   |
|   |                  |                                       |                                |                     |                   |
|   | CREDIT A         | ND LEGAL QU                           | JESTIC                         | ONS                 |                   |
| Have you ever been or are                           | you presently in | nvolved in any                        | of the $\overline{\mathbf{f}}$ | ollowing legal acti | ons?              |
| Bankruptcy  | Judgment         |                                       | L                              | awsuit              |                   |
| Property Liens                                      | Any Otl          | her Legal Action                      | _                              |                     |                   |
| If so, please explain:                              |                  |                                       |                                |                     |                   |

## **GENERAL INFORMATION** Is the property located in the Wilson Neighborhood? Yes\_\_\_\_\_ No \_ (South of Putnam Highway, East of I-91) Are there any individual in the household handicapped or over 62 year of age? Yes No \_\_\_\_ Have you ever participated in the Town of Windsor's rehabilitation program before? Yes \_\_\_\_\_ No \_\_\_\_ Have any children, under the age of 6, been tested for elevated blood lead levels (EBL)?\_\_\_\_\_ Are any of the children, under age 6, diagnosed with elevated blood lead levels? (EBL)?\_\_\_\_\_ Is this a "Female Headed Household"? Yes \_\_\_\_\_ No \_\_\_\_ Type of work needed The Towns share of housing rehabilitation funds is provided under a grant-in-aid from the Federal Department of Housing and Urban Development and the State of Connecticut Department of Housing. The Town of Windsor is firmly committed to fair housing and equal opportunity in housing.

|                           | OFFICE USE ONLY |
|---------------------------|-----------------|
| <b>Deferred Loan</b>      |                 |
| 3% Loan                   |                 |
| <b>Asbestos Abatement</b> |                 |
| Loan                      |                 |
| 4.5% Investor Loan        |                 |

## **CERTIFICATION OF APPLICANTS**

The applicant certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining Financial Assistance under the Town of Windsor Housing Rehabilitation Program, and is true and complete to the best of the Applicant's knowledge and belief.

The Applicant further certifies that he is the Owner of the property described in this application, and that the rehabilitation financing proceeds will be used only for the work and materials necessary to meet the code standards, as applicable, energy conservation improvements and general improvements which are prescribed for the property described in this application. If the Town determines that the rehabilitation finance proceeds will not or cannot be used for the purposes described herein, the Applicant agrees that the proceeds shall be returned forthwith, in full, to the Town of Windsor, and acknowledges that with respect to such proceeds so returned, he shall have no further interest, right or claim.

The Applicant covenants and agrees that he will comply with all requirements imposed by or pursuant to regulations of the Secretary of Housing and Urban Development effectuating Title VI of the Civil Rights Acts of 1964 (78 Stat. 252). The Applicant agrees not to discriminate upon the basis of race, color, creed or national origin in the sale, lease, rental, use or occupancy of the real property rehabilitated with assistance of the loan.

The United States shall be deemed to be a beneficiary of these provisions both for and in its own right and also for the purpose of protecting the interests of the community and other parties, public or private in whose favor or for the benefit these provisions have been provided and shall have the right, in the event of any breach of these provisions, to maintain any actions or suits at law or in equity or any proper proceedings to enforce the curing of such breach. Verification of any of the information contained in this application may be obtained for any source.

I (we) agree that you may get or share credit information in considering this request or in extending credit because of the request. I (we) agree that this application will be your property whether or not credit is granted. If approved, I (we) agree to pay you as outlined in the note or agreement issued. I (we) agree that the information contained herein may be shared with a bank if appropriate, to whom I (we) may apply in conjunction with the Housing Rehabilitation Loan Program. I (we) may apply in conjunction with the Housing Rehabilitation Loan Program. I (we) do hereby waive my (our) right to confidentially with respect to this application in connection with the Town's Community Development-financed Program.

I (we) agree that the Community Development Office, Town of Windsor or any other person authorized by these mentioned organizations, may use photographic or videotaped images of the rehabilitated home as it relates to the Community Development Program.

| "Whoever, in any matte<br>knowingly and willfull<br>representation, or make | E OR FRADULENT STATEMENT; U.S.C Title 8, Section 1001, provides r within the jurisdiction of any Department or Agency of the United State by falsifies or makes any false, fictitious or fraudulent statements of sor uses any false writing or document knowing the same to contain any fulent statement or entry, shall be fined not more that \$10,000 or imprisoned or both." |
|---|---|
| Date  | Applicant Signature   |
| Date  | Applicant Signature   |