

CITY OF ANTIGO 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**)

PLEASE NOTE: A TYPICAL PROJECT OF ROOFING, SIDING AND WINDOWS WILL COST APPROXIMATELY \$25,000 - \$30,000. PLEASE SUBMIT THE COMPLETED APPLICATION ONLY IF YOU ARE WILLING TO TAKE A LOAN OUT AGAINST YOUR HOME FOR THAT AMOUNT OR HIGHER. (The loan amount may vary depending on the scope of work and the size of home.)

Return application to:

City of Antigo
CDBG Rehabilitation Program
C/O Kari Justmann
201 Corporate Drive
Beaver Dam, WI 53916
Phone: 800-552-6330 Fax: 920-887-4250
Email: kjustmann@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 Langlade County:

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
	\$38,000	\$43,400	\$48,850	\$54,250	\$58,600	\$62,950	\$67,300	\$71,650

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 home. The assessment will include your entire home.**

COMPLETE THE FOLLOWING INCOME/ASSET QUESTIONNAIRE COMPLETELY

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 Employer: _____ Phone #: _____ Fax #: _____ Email address: _____ Mailing address: _____ Employer: _____ Phone #: _____ Fax #: _____ Email address: _____ Mailing address: _____ Employer: _____ Phone #: _____ Fax #: _____ Email address: _____ Mailing address: _____	Will need most recent 3 months of check stubs _____ Homeowner name _____ Homeowner name _____ Homeowner 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.

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 Antigo 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 Antigo 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 Antigo 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 Antigo
- Failure to comply with these conditions could result in the withdrawal of the City of Antigo participation or the recall of the full amount of the City of Antigo loan plus interest.
- I understand there is a \$50 - \$100 fee for a title search, a \$30 fee to record your mortgage and \$400 in project review fees. These fees are included in the loan.

CONFLICT OF INTEREST	
Do you have any family or business ties to any of the following people? Yes ___ No ___	
Kari Justmann, Program Administrator	Bill Brandt, Mayor
Kaye Matucheski, Clerk/Treasurer	Jeanne Jensen, Deputy Clerk/Treasurer

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.



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 City of Antigo to obtain verification of any information contained in this application from any source named herein. We have given our permission to the City of Antigo 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.

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 City of Antigo and will be used for no other purpose.

(Signature of applicant)

Date: _____

(Signature of applicant)

Date: _____