



Central Housing Region

Community Development Block Grant Program

Counties of Adams, Green Lake, Juneau, Marathon, Marquette, Portage, Waupaca, Waushara & Wood



TO: Homeowner

FROM: Julie A. Oleson, Program Administrator

RE: Community Development Block Grant (CDBG) Program

Enclosed is a CDBG application for homeowner rehabilitation.

This is a loan program that is 0% interest and deferred payments until the housing unit ceases to be your principal place of residence. Typically the loan is paid back when the home is sold. Closing costs include, but are not limited to, title letter report, mortgage filing fees, and inspection fees.

How to acquire a loan:

- The first step to acquiring a loan is to complete and return the application along with the items on the list attached to application.
- Next we will verify your information and send notification that you are either eligible or ineligible.
- If you are deemed income eligible, you will be contacted by the home inspectors we hired to do a Housing Quality Standards inspection. Any work started before the loan is approved will not be eligible.
- The inspector will then write up the bid specifications then forward them to you to acquire bids from qualified contractors. This is a sealed bid process.

Loans are awarded on a first come first serve basis. Emergencies that threaten health or safety will take precedence.

*****Properties with delinquent taxes, significant liens or judgments encumbering it, for sale or in foreclosure, are not eligible for the program. Cosmetic work (remodeling), projects that have already been started, or outbuildings, including garages that are not attached to the house (unless lead paint rules apply) do not qualify.*****

Central Housing Region CDBG Program

Homeowner Application

Office use only: Application Number _____ Date Received _____

COUNTY PROPERTY IS LOCATED IN:

1. APPLICANT NAME (LAST, FIRST, MI)		4. HOME PHONE NUMBER _____/____	
2. CO-APPLICANT NAME (LAST, FIRST, MI)		5. CELL/ALTERNATE PHONE NUMBER _____/____	
3. PROPERTY ADDRESS		6. MAILING ADDRESS (IF DIFFERENT)	
6. Ages of children in the home:	8. Is dwelling in a floodplain?	9. Age of home:	10. Primary residence? ☐ YES ☐ NO
11. Other funds applied for (i.e. Wisconsin Fund, HOME Program):		12. Is property a Historical Site or is it eligible to become one?	
13. How did you hear about the CDBG Program?			

I. FINANCIAL INFORMATION

GROSS MONTHLY HOUSEHOLD INCOME: Income includes, but is not necessarily limited to, income from all gross wages, salaries, commissions; net income from self-employment, net income from the operation of real property; interest and dividend income; social security, SSI, pensions, AFDC, alimony, child support, and other benefit income.

Name	Relationship to applicant	Source of income, address and fax number	Monthly Gross Income

LIST NAMES OF ALL PROPERTY OWNERS AS SHOWN ON DEED OR LAND CONTRACT:

PROPERTY HELD IN:

- ☐ DEED
☐ LAND CONTRACT
☐ OTHER

FAIR MARKET VALUE OF PROPERTY (found on property tax bill)	AMOUNT OWED (loan/liens against property)	OWED TO	EQUITY (fair market value minus amount owed)

Mortgage is: ____ current ____ delinquent ____ in foreclosure ____ for sale. Mark all that apply.

II. REHABILITATION NEEDS (Please list home repairs needed):

III. CONFLICT OF INTEREST

Do you have family or business ties to any of the individuals listed below? Yes_____ No_____
If **yes**, disclose the nature of the relationship.

Names of covered persons	
Alan K. Peterson, Juneau County Chairperson	David Thiel, Alternate Committee Member – Waupaca County
Julie Oleson, Juneau County Housing Auth., Executive Director	Marge Bostelmann, Committee Member – Green Lake County
Tom Brounacker, Committee Member – Juneau County	Sue Wendt, Alternate Committee Member – Green Lake County
Joelle Curran, Alternate Committee Member – Juneau County	Brenda Jahns-Grams, Committee Member – Marquette County
Cindy Phillippi, Committee Member – Adams County	Toni Simonson, Committee Member – Marathon County
Jeanne Dodge, Committee Member – Portage County	Deb Behringer, Committee Member – Waushara County
Al Haga, Alternate Committee Member – Portage County	Hilde Henke, Committee Member – Wood County
Ryan Brown, Committee Member – Waupaca County	Jason Grueneberg, Alternate Committee Member – Wood County

CHECK/CIRCLE DATA WHICH APPLIES		
Race/Ethnicity of Head of Household (optional)	Size of Household (required)	Head of Household (optional)
☐ 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 ☐ Hispanic ☐ Do not wish to disclose	Person(s) (Who live in the home at least 6 months out of the year)	☐ Female ☐ Elderly (>62) ☐ Person with disability or handicap

MARITAL PROPERTY AGREEMENT

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.

PRIVACY AND DISCLOSURE NOTICE

We may collect non-public personal information about you from the following sources:

- Information that you provide to us, such as on the application or other forms,
- Information about your transaction with us or others, and
- Information from others, such as real estate appraisers and employers.

We do not disclose any non-public personal information about you to anyone, except as permitted by law.

To maintain security of customer information, we restrict access to your personal and account information to persons who need to know that information to provide you products and services. We maintain physical, electronic, and procedural safeguards that comply with federal standards to guard your non-public personal information.

If you decide to close your account (s) or become an inactive customer, we will adhere to the privacy policies and practices described in this notice.

APPLICANT'S STATEMENT AND RELEASE

IF YOU DO NOT UNDERSTAND, ASK FOR ASSISTANCE.

This is an owner occupied property. 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 of transfer of property.

I understand my property will be assessed to determine if the house meets or can meet decent, safe and sanitary conditions. Based on the assessment, the Central Housing Region CDBG Program reserves the right to deny funding.

I understand I must be carrying homeowners insurance on the property, and keep the policy in force during the life of the loan.

I understand the contract is between me (us) and the contractor and it is my responsibility to ensure that the work is done, and done correctly. This is not the responsibility of the administrator, or the Central Region Housing CDBG Program.

I/we understand if I/we intentionally make false statements or conceal any information in an attempt to obtain this loan; it is in violation of federal and state laws that carry severe criminal and civil penalties.

I /we authorize the Central Region Housing CDBG Program agents to verify all information given by me about my property, income, employment, and assets to determine my eligibility.

I/we authorize and direct all custodians of my records, including my insurance company, employer, public and private agencies, banks, financial institutions, or credit data service to release information to the Central Housing Region CDBG Program.

Are you a United States Citizen or a Qualified Alien? ☐ Yes ☐ No

By my signature, I certify that I have read and understand all statements in this application and all information I have given is true and correct to the best of my knowledge.

Applicant Signature: _____

Date: _____

Co-Applicant Signature: _____

Date: _____

Return application to:
Juneau County Housing Authority
717 E. State Street
Mauston, WI 53948

SUPPORTING DOCUMENTATION

The following documentation, as applicable, must be submitted with the application. Failure to do so will result in delay of application processing.

Income:

- _____ Each working household member's most recent Federal Income Tax Form (NOT W-2's). If you are self-employed, make sure to include all schedules.
- _____ List the name, address, and fax number of each household member's employer on the first page.
- _____ Current award letters (Social Security, SSI, Disability, Pensions, etc.).
- _____ Alimony/spousal maintenance or child support monthly payment order.

Assets (complete list on next page):

- _____ Copy of 401K, CD, IRA, Keough, or any pension showing cash value or complete address and fax number.
- _____ Complete address and fax number of Bank/Credit Union.

Property:

- _____ Your most recent property tax bill, may submit appraisal if within last 2 years.
- _____ Proof of your current mortgage balance.
- _____ Proof of homeowner insurance. Copy of declarations page will work.

Other:

- _____ Proof of college enrollment of all adult full-time students
- _____ Proof of other income or assets not listed.

If you have questions, don't know if you should include it, please call, or attach it, and we will determine if is needed.

Please answer the following asset questionnaire completely. Failure to do so will result in delay of application processing.

Asset	Location Name & Address	Cash value/Balance
Checking acct(s) Names on acct(s)		
Savings Acct (s) Names on accts		
Certificates of Deposit Or Money Market Accts Names on accts		
Revocable Trust, provide description if you have this asset		
Real Estate - If you own rental property or other land list location and mortgage holder and a send copy of the property tax statement		
List names on Stocks Bonds, or Treasury Bills		
Cash Value of IRA/Pension/Retirement/Keogh/ 401 (k) Account (even if you are not eligible to receive it yet)		
Whole Life Insurance Policy? If yes, how many policies, name on accts.		
More than \$500 cash on hand		
Items held as an investment (antique car, coin collection, etc.) Please list:		
Safe Deposit box - list asset contents		
Disposed of assets (gave away money/assets) for less than fair market value in the past 2 year (i.e. land or 2 nd home)		
List income from assets or sources other than those listed above		

**CENTRAL HOUSING REGION
COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM**

LEAD-BASED PAINT PAMPHLETS RECEIPT FORM

I have received a copy of the EPA pamphlets entitled "Protect Your Family From Lead in Your Home" and "Renovate Right".

Signature of Applicant

Date

Signature of Applicant

Date

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM

GENERAL RELEASE OF INFORMATION

To Whom It May Concern:

I/We have applied for a loan and hereby authorize you to release to the Central Housing Region CDBG Program the requested information listed below:

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.
3. Any information deemed necessary in connection with a consumer credit report or a real estate transaction.

This information will be for the confidential use of the JCHA/CDBG Office in determining my/our eligibility for a mortgage loan or to confirm information I/we have supplied. Please complete the attached verification request.

A photo or fax copy of this document may be deemed to be the equivalent of the original and may be used as a duplicate original. The original signed release of information form will be kept on record with the JCHA/CDBG Office.

Last, First, M.I.

Last, First, M.I.

Social Security #

Social Security #

Street Address

Street Address

City, State, Zip Code

City, State, Zip Code

Signature

Date

Signature

Date

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.