

Revised: 10-18-11

Date Received _____
(For Office Use Only)

Kenosha County Housing Authority
Housing Rehabilitation Program
Homeowner Application

Applicant's Name: _____

Applicant's Name: _____

Names of All
Property Owners
As Shown on
Warranty Deed or
Land Contract: _____

Telephone Nos.: _____ / _____ (home) _____ / _____ (work)

Residence Address: _____
(Street Address)

City/Village/Town (State) (Zip Code)

Mailing Address: _____
(if different) (Street Address or Post Office Box)

(City/Village/Town) (State) (Zip Code)

Year home was built: _____ Year home was purchased: _____

Provide contact information for your homeowner's insurance agent:

Name: _____

Address: _____

Telephone No. _____ / _____ Fax No. _____ / _____

Is there currently a mortgage, lien, land contract, judgement, or other debt against this property?

Yes _____ No _____

If yes, please list the type of debt, amount currently owed, to whom it is owed, and the monthly payment. If there is more than one loan against the property, list each one separately.

<u>Type of Loan/Lien</u>	<u>Amount Owed</u>	<u>Lender's Name and Address</u>	<u>Monthly Payment</u>
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____
_____	\$ _____	_____	\$ _____

Are all payments for debt listed above up-to-date? Yes _____ No _____

Income Information

Please list below all persons who live in your household. List the income of all persons 18 years of age and older. Income includes, but is not necessarily limited to: 1) gross (before tax) income from wages, salaries, and commissions; 2) net (after tax) income from self-employment and the rental of property; 3) interest and dividends; 4) Social Security, SSI, pensions, unemployment compensation, disability pay, AFDC, alimony, child support, and any other regularly recurring income source. Attachment A contains a full definition of what to include as income.

If you are unsure about including something as income, include it on the list below and the KCHA staff will advise you about it.

<u>Name</u>	<u>Relationship to Applicant</u>	<u>Source of Income</u>	<u>Monthly Gross Income</u>
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____
_____	_____	_____	\$ _____

Household Information

Please provide the following information for you and each of the individuals living in your home:

<u>First and Last Name</u>	<u>Relationship to Applicant</u>	<u>Age</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

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

If children under age six reside in this house, have they been tested for elevated blood lead levels?

Yes _____ No _____

NOTE: Blood tests, to determine existing blood lead levels, are recommended for all children under the age of six that are living in housing built before 1978 and that are participating in this housing program.

Conflict of Interest

Do you or any member of your household have family* or business ties to any of the following individuals (“Covered Persons”): Yes _____ No _____

Jim Kreuser	Mary Schuch-Krebs	Teri Jacobson
William Grady	Rob Zerban	Terry Rose
Michael Goebel	David Celebre	Edward Kubicki
Dayvin Hallmon	John Grulich, Jr.	Jeffrey Gentz
David Arrington	Ronald Frederick	Ronald Johnson
William Michel II	John O’Day	David Singer
Boyd Frederick	Aaron Kohlmeier	Mark Molinaro, Jr.
Gail Gentz	Daniel Esposito	Joseph Clark
Douglas Noble	Michael Underhill	Erin Decker
Kimberly Breunig	Bob Haas	Dennis Elverman
Fred Ekornaas	Louise Principe	Mark Starzyk
Richard Gossling	Mark Karow	John Meland

If yes, please disclose the nature of the relationship:

Names of Covered Persons**	Relationship
_____	_____
_____	_____
_____	_____

* Family is defined as a spouse, fiancée, children and children-in-law, brothers and brothers-in-law, sisters and sisters-in-law, parents and parents-in-law, or anyone who receives more than 50 percent of their support from the covered person (e.g. adopted child, foster child).

** Covered Persons include any person listed above who is an employee, agent, consultant, officer, or elected or appointed official of Kenosha County who exercises, or have exercised, any functions or responsibilities with respect to the CDBG housing activities, or who are in a position to participate in a decision-making process or gain inside information with regard to housing activities during their tenure in the position, or for one year thereafter.

Marital Agreement Notice

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.

Desired Property Repairs and Improvements (check all that apply)

- | | | | |
|-------|--|-------|----------------------------|
| _____ | Weatherization | _____ | Repair/replace heating |
| _____ | Repair/replace well | _____ | Sewer connection |
| _____ | Repair/replace roof | _____ | Siding and/or painting |
| _____ | Repair foundation | _____ | Plumbing |
| _____ | Electrical | _____ | Storm doors/windows |
| _____ | Alleviate overcrowding | _____ | Accessibility improvements |
| _____ | Lead-based paint or asbestos reduction | | |

Other _____

Optional Question

You are not required to answer the question below. If you choose not to answer, please check this box

What is the Racial/Ethnic Background of the Head of Household? Check One:

- | | | | |
|-------|--|-------|--|
| _____ | White | _____ | American Indian/Alaskan Native & White |
| _____ | Black/African American | _____ | Asian & White |
| _____ | Asian | _____ | Black/African American & White |
| _____ | American Indian/Alaskan Native | _____ | American Indian, Alaskan Native & Black/African American |
| _____ | Native Hawaiian/Other Pacific Islander | _____ | Balance/Other |

Hispanic: Yes _____ No _____

Loan Application Certification

I understand that I am applying for a deferred payment for the sole purpose of rehabilitating my property where I currently reside. I understand that if a loan from the Kenosha County Housing Authority is provided it shall be repaid in full in accordance with the terms and conditions of the mortgage agreement. I understand that a mortgage will be filed with the Kenosha County Register of Deeds that may affect my ability to obtain further credit. I hereby certify that the information provided in this application, along with all supporting documentation, is correct and accurate to the best of my knowledge. Providing false or misleading information may be cause for the denial of my application by the Kenosha County Housing Authority.

Signature of Applicant

Date

Signature of Applicant

Date

Attachments

- A. Determination of Household Income
- B. Housing Rehabilitation Program Income Limits

Attachment A
Determination of Household Income

1. Section 8 income levels as established by the U.S. Department of Housing and Urban Development (HUD) define low- and moderate-income (LMI) for this program.

2. **For the purpose of calculating annual household income, the following definition shall be used:**

Total household income shall include income from all sources of the family head and spouse, and each additional member of the family sharing the family household, who is at least 18 years of age. Annual household income is defined as the applicant's income from the year preceding the application, and includes, but is not limited to:

- a. the gross amount, before any payroll deductions, of wages and salaries, overtime pay, commissions, fees, tips, and bonuses;
- b. the net income from the operation of a business or profession, or from rental of real or personal property (depreciation on buildings and/or equipment must be added back into the income amount);
- c. interest and dividends;
- d. the full amount of periodic payments received from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic payments;
- e. payments-in-lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay;
- f. public assistance. If the public assistance payment includes an amount specifically designated for shelter and utilities, which is subject to adjustment by the public assistance agency in accordance with the actual cost of shelter and utilities, the amount to be included as income shall consist of:
 - 1) the amount of the allowance or grant exclusive of the amount specifically designated for shelter and utilities, plus
 - 2) the maximum amount that the public assistance agency could in fact allow the household for shelter and utilities.
- g. periodic and determinable allowances, such as alimony and child support income, and regular contributions or gifts received from persons not sharing the household; and
- h. all regular pay, special pay, and allowances of a member of the Armed Forces (whether or not living in the household) who is the head of the family or that person's spouse.

3. **Excluded in the determination of annual household income is:**

- a. the income of any household member (other than the household head or spouse) who is under 18 years of age, or is a full-time student (under 22 years of age);
- b. any nonrecurring temporary income such as inheritances, insurance payments (including payments under health and accident insurance, and workmen compensation), capital gains, and settlement for personal property losses;
- c. child support payments made and expected to continue for at least one year;
- d. income received for the care of foster children or foster adults;
- e. income of live-in aides;
- f. income from HUD training programs;

- g. income from educational scholarships paid directly to the student or educational institution;
 - h. income from the government to a veteran for the use in meeting the costs of tuition, fees, books, equipment, materials, supplies, transportation, and miscellaneous personal expenses of the student;
 - i. special pay to a household member serving in the Armed Forces who is exposed to hostile fire;
 - j. amounts specifically excluded by any other Federal statute from consideration as income;
 - k. amounts received by a participant in other publicly-assisted programs that are specifically for or in reimbursement of out-of-pocket expenses incurred (special equipment, clothing, transportation, child care, etc.) and that are made solely to allow participation in a specific program;
 - l. amounts received by a disabled person that are disregarded for a limited time for the purposes of SSI eligibility and benefits because they are set aside for use under a Plan to Attain Self-Sufficiency (PASS);
 - m. regularly recurring medical expenses for a chronic medical condition that is not covered by insurance, and that may reasonably be expected to continue;
 - n. annual rent credits or rebates paid to senior citizens by government agencies;
 - o. relocation payments under Title II of the Uniform Act;
 - p. face value of food stamps;
 - q. payments received from VISTA, Retired Senior Volunteer Program, Foster Grandparents Program, youthful offender incarceration alternatives, or senior companions;
 - r. earned income tax credit refunds;
 - s. reimbursement for the costs of medical expenses;
 - t. assets;
 - u. adoption assistance payments; and
 - v. amounts paid by a State agency to a family with a member who has a developmental disability and is living at home to offset the cost of services and equipment needed to keep this developmentally disabled family member at home.
4. All incomes will be verified using, in part, the occupant's most recent tax return. Use of tax returns will verify that all sources of income have been considered in the income calculation.

* * *

Attachment B

Housing Rehabilitation Program Income Limits - 2011

Household Size	Income Limits
1	\$ 39,850
2	\$ 45,550
3	\$ 51,250
4	\$ 56,900
5	\$ 61,500
6	\$ 66,050
7	\$ 70,600
8	\$ 75,150

* Includes foster children and minor children who reside in the household at least 50% of the year.

Income limits are adjusted annually.

Source: U.S. Department of Housing and Urban Development.