



**City of Plano
Community Services
Application For
Housing Rehabilitation Assistance**

To be eligible household must meet the following criteria:

Household Size	Maximum Income	Minimum Criteria for Housing Rehabilitation Approval
1	\$37,850	Applicant income limits are subject to the parameters on the chart to the left.
2	\$43,300	Applicant must be current on existing mortgage and property taxes.
3	\$48,700	Applicant must have a current homeowner's insurance in effect.
4	\$54,100	Applicant must be a permanent legal resident or U. S. citizen
5	\$58,450	Applicant must be a current Plano homeowner.
6	\$62,750	Applicant shall meet credit worthiness and other underwriting parameters per program guidelines.
7	\$67,100	The Applicants' property's appraised value shall meet program guidelines.
8	\$71,400	The Applicant must have sufficient equity in the property to meet program guidelines.
		<i>Approval criteria may change subject to changes in program parameters.</i>

Please complete the application COMPLETELY and ACCURATELY. Failure to provide complete and accurate information may result in a loss or denial of assistance. Only complete applications will be accepted.

I. Borrower Information

Borrower's Name (include Jr. or Sr. if applicable)			Co-Borrower's Name (include Jr. or Sr. if applicable)		
Social Security #	Home Phone (incl. area code)	DOB	Social Security #	Home Phone (incl. area code)	DOB
Cell Phone Number			Cell Phone Number		
E-mail address:					
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed		# of Dependents	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Widowed		# of Dependents
Present Address (street, city, state, zip) ____ Own ____ Owner occupied ____ # of Years ____ # of Years			Present Address (street, city, state, zip) ____ Own ____ Owner occupied ____ # of Years ____ # of Years		
Mortgage Company			Mortgage Company		
Date of Purchase			Date of Purchase		
Current Balance			Current Balance		

II. Household Composition

List everyone living in the house.

Legal Name	Sex (M/F)	Date of Birth	Age	Social Security #	Relation to Borrowers

III. Employment Information

List all money earned by everyone 18 years of age or older living in the household. If an adult family member lives with the applicant, all income of that individual will be considered as part of the borrower's income.

<i>Borrower</i>		<i>Co-Borrower</i>	
Name and Address of Employer:		Name and Address of Employer:	
Work Phone #	Fax #	Work Phone #	Fax #
How long have you worked at your present job?		How long have you worked at your present job?	
Position/Title/Type of Business:		Position/Title/Type of Business:	
Gross Monthly Income:		Gross Monthly Income:	
Second Part-Time Employment:		Second Part-Time Employment:	

IV. Combined Monthly Income

List all income received from household members. This includes money from employment, tips, bonuses, child support, Social Security, disability payments (SSI), Worker's Compensations, retirement benefits, AFDC, cash welfare benefits, Veteran's benefits, rental property income, stock dividends, income from bank accounts, alimony, unemployment, retirement accounts, and any other source.

Gross Monthly Income	Borrower	Co-Borrower	Other Household Members	Total	Combined Monthly Expenses	
Base Employment Income	\$	\$	\$	\$	Mortgage/Rent	\$
Overtime					Utilities	
Bonuses					Credit Cards	
Commissions					Student Loans	
Child Support/Alimony					Auto Loans	
Social Security Benefits					Other	
Veteran's/Retirement Benefits						
Stock/Dividends/Interest						
Other						
TOTAL 1						
All Bank Accounts:						
	Borrower		Co-Borrower		Other Household Members	
(includes: CD's, 401K, checking, savings, etc.)	Account #	Acct. Bal.	Account #	Acct. Bal.	Account #	Acct. Bal.
TOTAL 2		\$		\$		\$

V. Declarations

Answer "Yes" or "No" to the following questions.

1. Are there any outstanding judgments against you? _____
 2. Have you been declared bankrupt within the past 7 years? _____
 3. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

 4. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of the lieu of foreclosure, or judgment? _____
 5. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? _____
 6. Are you obligated to pay alimony, child support, or separate maintenance? _____
 7. Are you a co-maker or endorser on a note? _____
 8. Are you a U.S. citizen? _____
 9. Are you a permanent resident alien? _____
 10. Do you occupy the property as your primary residence? _____
 11. If you are applying for down payment assistance, do you intend to occupy the house as your primary residence? _____ Not applying for down payment assistance: _____
 12. Have you had an ownership interest in this property for the last three years? _____
 13. Do you have a mortgage balance left? Specify the lender. _____
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VI. Demographics

Ethnicity: _____ Hispanic or Latino _____ Not Hispanic or Latino

Please check the race/ethnicity which applies to you:

Race:	Elderly (62 or above):	Disabled:
___ White	___ Yes	___ Yes
___ Asian	___ No	___ No
___ Black/African-American		
___ Asian/White		
___ Black/African American & White		
___ American Indian/Alaskan Native & White		
___ American Indian/Alaskan Native		
___ American Indian/Alaskan Native & Black		
___ Native Hawaiian/Pacific Islander		
___ Other		

VII. Certifications

Applicant Certification:

The applicant certifies that all information given and furnished in this application is given for the purpose of obtaining a loan and/or qualifying for housing rehabilitation assistance. The applicant also certifies that all information is true and complete to the best of the applicant's knowledge and beliefs. The applicant additionally certifies that he/she is the owner-occupant of the property to be repaired and that the property is his/her principal residence.

Penalty for false or fraudulent statement:

The applicant understands that the U.S.C. Title 18, Part I, Chapter 47, Sec. 1001, provides that: "...whoever, in any matter within the jurisdiction of any department or agency of the Government of the United States, knowingly and willfully falsifies...or makes any fictitious or fraudulent statements or representation, or makes or uses a false writing or document knowing the same to contain false, fictitious, or fraudulent statement or entry, shall be fined under this title, imprisoned not more than 5 years..."

Borrower's Signature

Date

Co-Borrower's Signature

Date

VIII. Credit Report Authorization and Privacy Disclosure Form

I hereby authorize and instruct the City of Plano to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by City of Plano. I understand and agree that the City of Plano intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home, to obtain a rehabilitation loan, or to qualify for housing repair under the emergency repair program from the City of Plano.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to the City of Plano in connection with any such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

_____ **authorize**
_____ **do not authorize**

In addition, in connection with determining my ability to obtain a loan or any other housing repair assistance, I

_____ **authorize**
_____ **do not authorize**

the City of Plano to share with potential mortgage lenders and/or counseling agencies my report and any information that I have shared, including any computations and assessments that I have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying the City of Plano in writing.

I understand that the City of Plano may request additional information outside of the information listed in this application. Said additional information may be necessary to clarify or support the original application information provided. The City of Plano shall notify me in writing in the event the information contained herein is insufficient whereby I may be required to provide release to obtain said additional information.

_____ **I do agree to provide additional information**
_____ **I do not agree to provide additional information**

I further understand that my failure to provide authorization to the City of Plano to gather any financial, credit and other information necessary for housing rehabilitation assistance eligibility listed in this application may impact the approval of said assistance.

Client's Name (print)

Client's Name (print)

Client's Signature

Client's Signature

Social Security Number

Social Security Number

Date

Date

Application taken by:

Community Services Coordinator

Date

IX. Supporting Documentation

The following information must be submitted along with your completed application.

_____ Photo identification for both the borrower and co-borrower (Driver's license, passport, resident alien cards, etc.)

_____ Proof of citizenship for every member of the household (Copies of birth certificates, alien cards, passports)

_____ Social Security cards

_____ Last 2 year's tax returns for every working member of the household over the age of 18 (Provide the last 3 years' returns if self-employed)

_____ Last 2 paycheck stubs for each working member of the household over the age of 18

_____ Verification of any other sources of income for all family members (Social security, SSI, unemployment, Medicaid, child support, alimony, retirement, etc.)

_____ Divorce decree, if applicable

_____ Court ordered child support information and attorney general's of payment

_____ Last 3 complete bank statements (on all accounts including: checking, savings, CDs, stocks, 401K, etc)

_____ Mortgage information (Copies of payment coupons, mortgage letters, etc.)

_____ Deed and title information (Copies of deed, release of lien)

_____ Proof of paid taxes (City, county, school district taxes and any differments)

_____ Proof of homeowner's insurance (declaration page)