



# APPLICATION TO THE CITY OF MILWAUKEE HOME Rehabilitation Loan Program



Neighborhood Improvement  
Development Corporation  
*In partnership with the City of Milwaukee*

<b>MAIL APPLICATION TO:</b> NIDC P. O. Box 511730 Milwaukee, Wisconsin 53203-0291	<b>DROP OFF IN PERSON AT:</b> NIDC 809 N Broadway, 3 <sup>rd</sup> Floor Milwaukee, Wisconsin 53202
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### Submit with your application:

- ✓ **Proof of income** (include two 2 most-recent paycheck stubs and a copy of your most-recent Federal Income Tax Returns). *Documented proof of income is required for everyone living in your home. If the property has rental units, such as a duplex, you only need to provide income information for those individuals living in the owner-occupied unit. If receiving Social Security, SSI or other types of income please include the award letters for all family members.*
- ✓ **Copy of most recent mortgage statement** (if property is subject to mortgage).
- ✓ **Proof of homeowners insurance** (copy of declarations page).

### APPLICANT AND CO-APPLICANT INFORMATION

Applicant's name \_\_\_\_\_ Date of birth \_\_\_\_\_  
 Social Security no. \_\_\_\_\_ Home phone \_\_\_\_\_ Cell phone \_\_\_\_\_  
 E-mail address \_\_\_\_\_  
 Applicant's address \_\_\_\_\_ Zip \_\_\_\_\_ No. of years \_\_\_\_\_  
 Co-applicant's name \_\_\_\_\_ Date of birth \_\_\_\_\_  
 Social Security no. \_\_\_\_\_ Home phone \_\_\_\_\_ Cell phone \_\_\_\_\_  
 Co-applicant's address \_\_\_\_\_ Zip \_\_\_\_\_ No. of years \_\_\_\_\_  
 Are you (check one)     Married    Divorced    Separated    Single    Widowed  
 Indicate your primary language:    English    Spanish    Hmong    Other: \_\_\_\_\_  
 Do you require a translator?    Yes    No   If yes, translator's Name \_\_\_\_\_ Phone: \_\_\_\_\_

### DECLARATIONS

<i>Please answer the questions below. A "yes" answer may not be an automatic reason for rejection but may cause NIDC to request additional information to determine eligibility.</i>	Applicant		Co-Applicant	
	Yes	No	Yes	No
a.) Are there any outstanding judgments against you?				
b.) Have you been declared bankrupt within the past 7 years?				
c.) Have you had property foreclosed upon or given deed in lieu thereof in the last 3 years?				
d.) Are you party to a lawsuit?				
e.) Are you presently delinquent or in default on any loan, mortgage, financial obligation, government debt, bond, or loan guarantee?				

### FINANCIAL OBLIGATIONS: *1<sup>st</sup> and 2<sup>nd</sup> mortgages, automobile loans, credit cards, etc. (attach additional sheets if necessary)*

To Whom Owed	Address	Current Balance	Payment
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____
_____	_____	\$ _____	\$ _____

**Please complete both sides of the application.**

**APPLICANT INCOME**

Employer \_\_\_\_\_ Position \_\_\_\_\_  
 Address \_\_\_\_\_ How long \_\_\_\_\_  
 Yearly salary \$ \_\_\_\_\_ Or monthly salary \$ \_\_\_\_\_ Work phone \_\_\_\_\_  
 Previous employer \_\_\_\_\_ How long \_\_\_\_\_  
 Other income \$ \_\_\_\_\_ per month Source \_\_\_\_\_

**CO-APPLICANT INCOME**

Employer \_\_\_\_\_ Position \_\_\_\_\_  
 Address \_\_\_\_\_ How long \_\_\_\_\_  
 Yearly salary \$ \_\_\_\_\_ Or monthly salary \$ \_\_\_\_\_ Work phone \_\_\_\_\_  
 Previous employer \_\_\_\_\_ How long \_\_\_\_\_  
 Other income \$ \_\_\_\_\_ per month Source \_\_\_\_\_

**HOUSEHOLD INFORMATION & INCOME**

List other people who live in the house (but not yourself or co-applicant.) List all wages, W2, Social Security, SSI, pensions, rents etc.

NAME	AGE	RELATIONSHIP	SOURCE OF INCOME	MONTHLY AMOUNT
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____
_____	_____	_____	_____	\$ _____

**Describe the repairs you would like to make:**

\_\_\_\_\_

**Yes No**

- Are you an employee of the City of Milwaukee, the Department of City Development (DCD), or one of its affiliate agencies?
- Are you married to an employee of the City of Milwaukee including DCD or one of its affiliate agencies?
- Are you the brother, sister, parent or child of an employee of the City of Milwaukee, DCD or one of its affiliate agencies?

If the answer is "yes" to any of these questions, please explain:

\_\_\_\_\_

I certify that the information provided herein is true and complete. I authorize the Department of City Development and NIDC to review this application, to request, receive, and share information with lenders, the above-named translator, and others to verify its accuracy and completeness, and to refer information other loan programs for which I may be eligible. I understand that my project may be funded all or in part utilizing Federal funds and City agencies may review the information contained in this application to verify its accuracy. By signing this application, I am authorizing the Department of City Development's Neighborhood Improvement Development Corporation (NIDC) to pull a credit report.

**Applicant Signature** \_\_\_\_\_ **Date** \_\_\_\_\_ **Co-Applicant Signature** \_\_\_\_\_ **Date** \_\_\_\_\_

The following information is requested by the Federal Government in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of the information, nor on whether you choose to furnish it. However, if you choose to not furnish it, under Federal regulations this lender is required to note race and sex on the basis of visual observation or surname.

Applicant: I do not wish to furnish this information \_\_\_\_\_ (Initials) Co-applicant: I do not wish to furnish this information \_\_\_\_\_ (Initials)

APPLICANT	CO-APPLICANT
Black/African-American	Black/African-American
Hispanic	Hispanic
White	White
Asian	Asian
Black/African-American & white	Black/African-American & white
American Indian/Alaska Native	American Indian/Alaska Native
Native Hawaiian/Other Pacific Islander	Native Hawaiian/Other Pacific Islander
American Indian/Alaska Native & white	American Indian/Alaska Native & white
American Indian/Alaska Native & Black/African-American	American Indian/Alaska Native & Black/African-American
Asian & white	Asian & white
Other/ multi-racial	Other/ multi-racial

