



LOW INTEREST HOME REPAIR LOANS

Department of City Development

Intake Application Forms



www.RacineHousingLoans.com



HOME REPAIR LOAN PROGRAM

The City of Racine Department of City Development offers home improvement loans to homeowners at low interest rates and flexible terms. City home improvement loans help homeowners address building problems like lead hazard reduction, failing roofs, or poor insulation. Other eligible work includes: gutters, porches, windows, siding, doors, electrical, plumbing, furnaces, air conditioning, and water heaters.

If you qualify for a loan you'll receive free technical assistance from our experienced Housing Technician to finalize the scope of work, get bids, and select your contractor. You may be required to make additional repairs if there is an identified safety issue.

The Department has a number of loan programs which use Federal funds. All programs require the household receiving the loan to meet Income Guidelines, and some depend on the location of your property within the city or the type of repairs needed. Staff will help determine which loan program(s) can help you the most.

Please note that the city's repair loans may not be used for remodeling/ upgrade projects and must be used to address health and safety issues.

To qualify for a loan with the City of Racine, homeowners must be:

- Current with mortgage payments, property taxes, and property insurance.
- Within the City of Racine city limits. (Other county residents are not eligible.)
- Under the federally-set income guidelines for the household.

Homeowners *may not*:

- Own the property under a land contract.
- Have declared bankruptcy within four (4) years.
- Have a reverse mortgage on the property.

If you're not sure this loan would be right for you, call us 262-636-9197 before filling out this application to discuss your property repair needs and demographic information.



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

APPLICATION INSTRUCTIONS

1. Upon notification that your intake was received fill out this application and make an appointment with our Consumer Lending Specialist. Please call 262-636-9197 to make your appointment. Our staff can help make sure this loan is the right fit for you and can answer any questions about the loan process.
2. Bring a completed application and all supporting documentation to your intake appointment at:

Department of City Development
City Hall Room 102.
730 Washington Avenue
Racine, Wisconsin 53403

There is an Application Deposit of \$225 for all loans. If accepted for the loan, the \$225 will be applied to total loan fees.

All personal information collected is for Federal grant compliance. Information will remain confidential and will not be shared with any other organization or agency.

Notice of Non-Discrimination: The City of Racine does not discriminate on the basis of race, color, creed, national origin, age, handicap, sex, or sexual orientation, and familial status. Complaints may be filed with the Department of City Development- Fair Housing at 262-636-9595.

To appeal denial of a City of Racine Repair Loan, contact the Director of City Development in writing within fourteen (14) days after denial.

Contact Information:

Department of City Development
City Hall Room 102
730 Washington Avenue
Racine, Wisconsin 53403

Phone: 262-636-9197
Fax: 262-635-5347



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

To be completed by the Division of Neighborhood Services

| Item | Check✓ |
|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|--------|
| Copy of Current Driver's License or State ID, AND Passport, Birth certificate, enhanced driver's license, Certificate of Citizenship or Naturalization (<i>required for all household members</i>) | |
| Proof of Current Homeowner's Insurance | |
| Proof of Paid Property Taxes | |
| Income Verification Checklist (<i>Copy required for all household members over 18</i>) | |
| Proof of Occupancy (<i>Current utility bill, insurance certificate, property tax homestead exemption</i>) | |
| Two (2) Months Most Recent Paystubs for applicant and co-applicant | |
| Income Tax Returns with Completed Schedules for the last two (2) years for applicant and co-applicant if filed separately, or Homestead Credit | |
| Six (6) Months Most Recent Savings and Checking Account Statements (<i>all accounts</i>) | |
| Signed intake application form by applicant and co-applicant | |
| Most Recent Mortgage Statement(s) | |
| Other assets including but not limited to: Pension, Profit Sharing, 401K, 403b, Stocks and Bonds, IRA, Roth IRA, Money Markets, TSP, Life Insurance, etc. | |



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Section 1. APPLICANT INFORMATION

APPLICANT

Name:

Date of Birth:

Driver's License or State ID Number:

Gender ☐ Male ☐ Female

Phone Number:

Email Address:

Is this your first time applying for this program? ☐ YES ☐ NO If no, what year did you apply? _____

Marital Status ☐ Married ☐ Single ☐ Divorced ☐ Widowed ☐ Separated

☐ Female Head of Household?

Racial Group (*Must select one or more*)

☐ White

☐ Black/African American

☐ Asian

☐ American Indian/Alaskan Native

☐ Native Hawaiian/Other Pacific Islander

☐ American Indian/Alaskan Native & White

☐ American Indian/Alaskan Native & Black/African American



- ☐ Asian & White
- ☐ Black/African American & White
- ☐ Other Multi-Racial

Ethnic Group (*Select one*)

- ☐ Hispanic or Latino
- ☐ Not Hispanic or Latino

CONFLICT OF INTEREST

Are you or an immediate family member or a business associate now or any time in the past 12 months an employee, agent, consultant, elected, or appointed official of the City of Racine?

- ☐ YES ☐ NO



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

CO-APPLICANT

Name:

Date of Birth:

Driver's License or State ID Number:

Gender: ☐ Male ☐ Female

Social Security Number:

Phone Number:

Email Address:

Is this your first time applying for this program? ☐ YES ☐ NO If no, what year did you apply? _____

Marital Status ☐ Married ☐ Single ☐ Divorced ☐ Widowed ☐ Separated

☐ Female Head of Household?

Racial Group (*Must select one or more*)

☐ White

☐ Black/African American

☐ Asian

☐ American Indian/Alaskan Native

☐ Native Hawaiian/Other Pacific Islander

☐ American Indian/Alaskan Native & White



- ☐ American Indian/Alaskan Native & Black/African American
- ☐ Asian & White
- ☐ Black/African American & White
- ☐ Other Multi-Racial

Ethnic Group (*Select one*)

- ☐ Hispanic or Latino
- ☐ Not Hispanic or Latino

CONFLICT OF INTEREST

Are you or an immediate family member or a business associate now or any time in the past 12 months an employee, agent, consultant, elected, or appointed official of the City of Racine?

- ☐ YES ☐ NO



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Section 2. PROPERTY INFORMATION

| | |
|------------------|----------------------------|
| Address: | Street: |
| City: Racine | County: Racine |
| State: WI | ZIP: |
| Property Tax ID: | Years Residing at Address: |

Number of bedrooms in property:

Other names on property title:

Major repairs or remodel work performed within last five (5) years:

Do you have any outstanding City code violations? ☐Yes ☐No

If yes, list:

Monthly utility costs (gas/elec/oil) \$_____ Are you current with energy bill? Y or N

Quarterly water costs \$_____ Are you current with water bill? Y or N



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Describe the housing repair work needed which will be paid with a City of Racine loan:

This work will include: *(check all that apply)*

☐ Lead paint ☐ Roof ☐ Gutter ☐ Porch ☐ Windows ☐ Siding ☐ Doors

☐ Electrical ☐ Plumbing ☐ Furnace ☐ Air conditioning ☐ Water heater ☐ Insulation



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Section 3. HOUSEHOLD INFORMATION

List all persons residing in the home (all adults and all children with at least 50% custody). All household members 18 years or older must complete an income verification form.

Total Number of Person(s) in Household: _____

Total Number of Person(s) Over 18: _____

Are any members of the Household disabled? ☐ YES ☐ NO

| Last Name | First Name | Relationship | Date of Birth |
|-----------|------------|--------------|---------------|
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CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Section 4. EMPLOYMENT INFORMATION

| APPLICANT | CO- APPLICANT |
|-------------------------------------------|-------------------------------------------|
| Self-Employed | Self-Employed |
| Unemployed | Unemployed |
| Employed | Employed |
| Number of years at current employer _____ | Number of years at current employer _____ |
| Name of employer: | Name of employer: |
| Address: | Address: |
| City, State, ZIP: | City, State, ZIP: |
| Phone number: | Phone number: |
| Job position/ Title: | Job position/ Title: |
| Monthly income: | Monthly income: |

For additional employment attach separate page.



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Section 5. MONTHLY GROSS INCOME DETERMINATION

INCOME is defined as the annual gross income (before deductions) of all family and non-family members 18+ years old living in the household. All sources of income must be counted from all persons in the household based on the anticipated income expected in the next 12 months. The City of Racine Division of Neighborhood Services uses the HUD income definition and calculation procedures.

| Income Source | APPLICANT Monthly Income | CO- APPLICANT Monthly Income | Total APPLICANT(s) Monthly Income |
|----------------------------------------|-----------------------------|---------------------------------------|-----------------------------------------|
| Salaries, Wages, & Other Compensation | | | \$ |
| All dividend and interest income | | | \$ |
| All capital gains minus capital losses | | | \$ |
| Annuity and pension benefits | | | \$ |
| Retirement benefits | | | \$ |
| Social Security and (SSI) benefits | | | \$ |
| VA disability and pension benefits | | | \$ |
| Alimony and child support | | | \$ |
| Workers Compensation | | | \$ |
| Unemployment Compensation | | | \$ |
| Rent (Income as Landlord) | | | \$ |
| Bonuses | | | \$ |
| Aid to Dependent Families | | | \$ |
| Other Public Assistance | | | \$ |
| Other Income (Specify) _____ | | | \$ |
| Other Income (Specify) _____ | | | \$ |
| TOTAL GROSS MONTHLY INCOME | | | \$ |



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Section 6. BANK INFORMATION

*Includes Credit Union, Savings + Loan *Please use back side for additional information*

| APPLICANT | CO-APPLICANT |
|-----------------------------|-----------------------------|
| Name of Bank: | Name of Bank: |
| <i>Address of Bank:</i> | <i>Address of Bank:</i> |
| <i>Account Balance:</i> | <i>Account Balance:</i> |
| Name of Bank: | Name of Bank: |
| <i>Address of Bank:</i> | <i>Address of Bank:</i> |
| <i>Account Balance:</i> | <i>Account Balance:</i> |
| Name of Bank: | Name of Bank: |
| <i>Address of Bank:</i> | <i>Address of Bank:</i> |
| <i>Account Balance:</i> | <i>Account Balance:</i> |
| Name of Asset: | Name of Asset: |
| <i>Value:</i> | <i>Value:</i> |
| Name of Asset: | Name of Asset: |
| <i>Value:</i> | <i>Value:</i> |
| Name of Asset: | Name of Asset: |
| <i>Value:</i> | <i>Value:</i> |
| Name of Asset: | Name of Asset: |
| <i>Value:</i> | <i>Value:</i> |
| Auto -Yr/Make/Model: | Auto -Yr/Make/Model: |



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Section 6. BANK INFORMATION (CONTINUED)

| | APPLICANT | | CO-APPLICANT | |
|---------------------------------------------------------------------------------------------|--------------------------|--------------------------|--------------------------|--------------------------|
| | Yes | No | Yes | No |
| Are there outstanding judgments against you? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you declared bankruptcy in the past 4 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Have you had any property foreclosed or given title or deed in lieu within 4 years? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you a party to a lawsuit? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |
| Are you presently delinquent on any federal or state debt (student loan, income tax, etc.)? | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> | <input type="checkbox"/> |

If you have answered yes to any of the Declarations questions please provide explanation and any relevant information on a separate sheet.

Amount Cash on Hand: _____



CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Section 7. HOUSING PAYMENTS FOR PRIMARY RESIDENCE

Mortgage

Select One: ☐Mortgage ☐Land Contract ☐None

Balance of Mortgage or First Lien:

Payments made to:

Mortgage Payment Amount (Monthly):

Was this mortgage modified in the last 12 months? ☐Yes ☐No

Balance of Second Mortgage or Second Lien:

Second Mortgage Payment Amount (Monthly):

Second Mortgage Payments made to:

Was this mortgage modified in the last 12 months? ☐Yes ☐No

Taxes and Insurance

Are all real estate taxes current? ☐Yes ☐No

Taxes and Insurance Escrowed Amount:



☐ No Escrow

If Taxes and Insurance are not Escrowed, complete the following:

Property Taxes (total yearly amount, including summer and winter, divided by 12 months):

Homeowner Insurance (annual premium divided by 12 months):

CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Section 8. LIABILITY INFORMATION FOR APPLICANT

APPLICANT

| Liability | Creditor's Name, Address and Loan Type | Original Amount of Debt | Present Balance | Monthly Payment |
|------------------------------|----------------------------------------|-------------------------|-----------------|-----------------|
| Child Support | | | | |
| Car Payment | | | | |
| Bankruptcy Payment | | | | |
| Student Loans (not deferred) | | | | |
| Credit Card #1 | | | | |
| Credit Card #2 | | | | |
| Credit Card #3 | | | | |
| Credit Card #4 | | | | |

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| | | | | |
|----------------------------|--|--|--|--|
| Loan on Life Insurance | | | | |
| Loan on Retirement Fund | | | | |
| Reverse Mortgage | | | | |
| Home Equity Line of Credit | | | | |
| Other (list): | | | | |

CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

CO-APPLICANT

| Liability | Creditor's Name, Address and Loan Type | Original Amount of Debt | Present Balance | Monthly Payment |
|------------------------------|----------------------------------------|-------------------------|-----------------|-----------------|
| Child Support | | | | |
| Car Payment | | | | |
| Bankruptcy Payment | | | | |
| Student Loans (not deferred) | | | | |
| Credit Card #1 | | | | |
| Credit Card #2 | | | | |
| Credit Card #3 | | | | |
| Credit Card #4 | | | | |



| | | | | |
|----------------------------|--|--|--|--|
| Loan on Life Insurance | | | | |
| Loan on Retirement Fund | | | | |
| Reverse Mortgage | | | | |
| Home Equity Line of Credit | | | | |
| Other (list): | | | | |

CITY OF RACINE DIVISION OF NEIGHBORHOOD SERVICES

HOME REPAIR LOAN INTAKE & PROGRAM ELIGIBILITY FORM

Certification by applicant: The APPLICANT(S) certifies that all information in this intake/application form and all information furnished in support of this intake/application form are given for the purpose of obtaining a loan. The APPLICANT(S) further certifies that he/she is the owner of the property described in this intake/application form. All information is true and complete to the best of the APPLICANT(S)'s knowledge.

If any of the information originally provided by the APPLICANT(S) changes following the APPLICANT(S)'s submission of such information (including, but not limited to, substantial changes in the income of the APPLICANT(S) or the APPLICANT(S)'s household, changes in the number or identity of members of the household residing at the house), the APPLICANT(S) is required to immediately notify the City of Racine Neighborhood Services Division. If the APPLICANT(S) fails to notify the City of such substantial changes, the City may, in its sole discretion, immediately terminate the APPLICANT(S)'s participation in the Home Repair Loan Program without liability.

INCOME AND CREDIT VERIFICATION: The APPLICANT(S) authorizes the City/Lender to make inquiries to verify the accuracy of the statements made and to determine the creditworthiness of the applicant. The APPLICANT(S) authorizes the City/Lender to obtain a consumer credit report through a credit reporting company chosen by the City/Lender. The APPLICANT(S) understand and agree that the City/Lender intended to use this consumer credit report for purposes of evaluating my/our financial readiness to secure a Home Repair Loan. The APPLICANT(S) understands that this credit report will be retained on file with the Neighborhood Services Division and that the information will not be disclosed to anyone without the APPLICANT(S) prior written consent.

RELEASE OF INFORMATION: The APPLICANT(S) gives permission to the City to release the Home Repair Loan Program Application Form and supporting documentation for the purposes of 1) Obtaining a credit report in my name 2) Verifying my income, asset, and employment information. 3) Verifying any and all other information necessary to establish the APPLICANT(S)'s eligibility to receive assistance through the City of Racine's Home Repair Loan Program. The APPLICANT(S) understands that information will remain confidential and will be used solely for the purpose of determining eligibility to receive home repair assistance.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT: Title 18, Section 1001 of the US Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the US Government. The undersigned certifies under penalty of law that all statements made in this intake/application form and supporting documents are true and accurate, correct, and complete. If any of the information provided by the APPLICANT(S) is untrue, inaccurate or incomplete, regardless of when



this is discovered by the City, the City may, in its sole discretion, immediately terminate the APPLICANT(S)'s participation in the Home Repair Loan Program without liability.

If, at any time following the City's approval of the APPLICANT(S)'s participation in the Home Repair Loan Program, the City discovers that it erroneously (for any reason, including a mistake made by the City) determined, the City may, in its sole discretion, immediately terminate the APPLICANT(S) participation in the Home Repair Loan Program without liability.

Sign in presence of Department of City Development Neighborhood Services staff at intake appointment.

Signature of Applicant

Date