

**SAUK COUNTY**  
**OWNER OCCUPIED**  
**REHABILITATION PROGRAM**

Attached is an application for the Sauk County CDBG Rehabilitation Program. You must complete the entire application and return it to our office along with all applicable documentation. You will not be added to the application list until a complete application is submitted.

COUNTY YOU RESIDE IN? \_\_\_\_\_  
**(You MUST complete)**

**ARE YOU A U.S. CITIZEN OR A QUALIFIED ALIEN?**  
 YES     NO    **(YOU MUST CHECK ONE)**

**Return application to:**

Sauk County  
C/O Sue Koehn  
CDBG Rehabilitation Program  
201 Corporate Drive  
Beaver Dam, WI 53916  
Phone: 800-552-6330    Fax: 920-887-4250  
Email: skoehn@ms@msa-ps.com



**You are not required to answer the questions below. If you choose not to answer them, please check here.** \_\_\_\_\_

Sex of Applicant: \_\_\_\_\_ Male \_\_\_\_\_ Female

Head of Household: \_\_\_\_\_ Male \_\_\_\_\_ Female

Marital Status of Applicant: \_\_\_\_\_ Single \_\_\_\_\_ Married \_\_\_\_\_ Divorced \_\_\_\_\_ Separated \_\_\_\_\_ Widowed

**Racial/Ethnic Background, Check One:**

- |  |   |
|--|---|
| _____ White                                  | _____ American Indian/Alaskan Native & White                  |
| _____ Black/African American                 | _____ Asian & White   |
| _____ Asian                                  | _____ Black/African American & White                          |
| _____ American Indian/Alaskan Islander       | _____ American Indian/Alaskan Native & Black/African American |
| _____ Native Hawaiian/Other Pacific Islander | _____ Hasidic Jews  |
| _____ Hispanic                               | _____ Balance of Order  |

Is this your primary residence?  Yes  No      Are the property taxes paid up to date?  Yes  No

What type of property is this?

Single Family     Multi-Family (# of units \_\_\_\_\_)     Mobile Home

Other \_\_\_\_\_

Name(s) on Property Title	Date of Purchase	Year Property Built (YOU <b>MUST</b> PUT APPROXIMATE YEAR)

**LIST ALL DEBT AGAINST PROPERTY** (For Example: Mortgages, Land Contract, Lines of Credit, Judgments)

Name of Lender	Loan Number	Original Amount	Balance Due	Term (# of years)	Interest Rate	Type of Loan (WHEDA, VA, Land Contract, Bank, etc.)

**\*\*If your home was purchased within the last 3 years, please attach a copy of your appraisal.**

**HOMEOWNERS INSURANCE**

Name of Insurance Co.: \_\_\_\_\_ Name of Agent: \_\_\_\_\_

Policy Number: \_\_\_\_\_ Expiration Date: \_\_\_\_\_

Phone Number of agent: \_\_\_\_\_

Who is your heat provider? \_\_\_\_\_

What type of heat source do you have?  Natural Gas  Electricity  LP  Oil  Wood

Who is your electricity provider? \_\_\_\_\_

**\*\*Only work that is considered essential and necessary will be permitted. All Lead Based Paint Hazards will need to be corrected. Hazards will be determined upon an initial project assessment of your home. The assessment will include your entire home.**

**IMPROVEMENTS NEEDED (Check all that apply)**

<input type="checkbox"/>	Roof	<input type="checkbox"/>	Insulation	<input type="checkbox"/>	Interior Walls
<input type="checkbox"/>	Exterior/Siding/Painting	<input type="checkbox"/>	Furnace	<input type="checkbox"/>	Water Heater
<input type="checkbox"/>	Plumbing	<input type="checkbox"/>	Foundation	<input type="checkbox"/>	Doors
<input type="checkbox"/>	Wiring/Electrical	<input type="checkbox"/>	Windows	<input type="checkbox"/>	Porch
<input type="checkbox"/>	Chimney Repair	<input type="checkbox"/>	Other (explain)		

In order to be eligible, your income must be below the following limits for Sauk County:

Household Size	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Sauk	\$37,050	\$42,350	\$47,650	\$52,900	\$57,150	\$61,400	\$65,600	\$69,850

**COMPLETE THE FOLLOWING INCOME/ASSET QUESTIONNAIRE COMPLETELY**

**Income Information:** Identify each source and amount of income currently received by the household or that is anticipated to be received in the next 12 months.

<p>Circle Y for Yes, N for No</p>	<p><b>Income Source</b></p>	<p><b>Documentation Required</b></p>
<p>1. Y N</p>	<p>Employment receiving wages, salary, overtime pay, commissions, fees, tips, bonuses, and/or other compensation</p> <p>Employer: _____ Phone #: _____</p> <p>Mailing address: _____</p> <p>Employer: _____ Phone #: _____</p> <p>Mailing address: _____</p> <p>Employer: _____ Phone #: _____</p> <p>Mailing address: _____</p>	<p>Will need most recent 3 months of check stubs</p> <p>_____</p> <p>Homeowner name</p> <p>_____</p> <p>Homeowner name</p> <p>_____</p> <p>Homeowner name</p>
<p>2. Y N</p>	<p>Self employed (Describe type of business)</p> <p>_____</p>	<p>Will need copies of last 3 years of Federal Income Tax Form 1040 and Schedule C.</p>
<p>3. Y N</p>	<p>Cash Contributions of gifts including rent or utility payments, on an ongoing basis from persons not living in the home.</p>	<p>\$ _____</p>
<p>4. Y N</p>	<p>Unemployment benefits and/or Worker's Compensation.</p>	<p>Send most recent benefit statement</p>
<p>5. Y N</p>	<p>Veteran's Administration, GI Bill, or National Guard/Military benefits/income.</p>	<p>Send most recent benefit statement</p>
<p>6. Y N</p>	<p>Social Security payments.</p>	<p>Send benefit statement</p>
<p>7. Y N</p>	<p>Income from family members age 17 and under (example: Social Security, Trust Fund disbursements, etc.)</p>	<p>Send most recent benefit statement</p>
<p>8. Y N</p>	<p>Supplemental Security Income (SSI).</p>	<p>Send most recent benefit statement</p>
<p>9. Y N</p>	<p>Disability or death benefits other than Social Security.</p>	<p>Send most recent benefit statement</p>
<p>10. Y N</p>	<p>Public Assistance (examples: TANF, AFDC, W2)</p>	<p>Send most recent documentation</p>
<p>11. Y N</p>	<p>Periodic payments from trusts, annuities, inheritance, retirement's funds or pensions, insurance policies.</p> <p>If yes, list <b>sources</b> and whose <b>name</b> is on account:</p> <p>1) _____</p> <p>2) _____</p>	<p>Send most recent documentation</p> <p>\$ _____</p> <p>\$ _____</p>

12. Y N	Income from real or personal property i.e.: interest or dividends	\$ _____
13. Y N	Alimony/spousal maintenance payments.	Will need most recent 3 months of check stubs
14. Y N	<p>I am entitled to receive Child Support Payments.</p> <p><b>If yes, then answer the following:</b></p> <p><input type="checkbox"/> I am currently receiving child support payments. (check one) <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-weekly <input type="checkbox"/> Monthly</p> <p><input type="checkbox"/> I am not receiving any child support payments but it is court ordered that I do.</p> <p><b>Check one:</b></p> <p><input type="checkbox"/> I am not pursuing the payments for the following reasons: _____</p> <p><input type="checkbox"/> I am making efforts to collect the child support owed to me. Please list the efforts you are making: _____</p>	<p>Will need last 3 months of what you have received <b>and</b> copy of court order</p> <p>\$ _____</p> <p>\$ _____</p>
15. Y N	Section 8 rental assistance	Will need last 3 months of what you have received \$ _____
16. Y N	<p>Income from a source other than those listed above.</p> <p>If yes, list sources:</p> <p>1) _____</p> <p>2) _____</p>	<p>Will need last 3 months of what you have received</p> <p>\$ _____</p> <p>\$ _____</p>

**Asset Information**

Identify each asset, its value, and rate of interest currently held by the household.

Circle Y for Yes, N for No	Asset	Cash Value/Balance	
17. Y N	<p>Checking account(s).</p> <p>If yes, list bank(s) and the location(s):</p> <p>1) _____</p> <p>2) _____</p>	<p>Will need last 6 months bank statements</p> <p>\$ _____</p> <p>\$ _____</p>	<p><b>Name on Account</b></p> <p>_____</p> <p>_____</p>
18. Y N	<p>Savings account(s).</p> <p>If yes, list bank(s) and the location(s):</p> <p>1) _____</p> <p>2) _____</p>	<p>Will need most current bank statement</p> <p>\$ _____</p> <p>\$ _____</p>	<p><b>Name on account</b></p> <p>_____</p> <p>_____</p>

19. Y N	<p>Certificates of Deposit (CD) or Money Market Accounts If yes, list source/bank names and location:</p> <p>1) _____</p> <p>2) _____</p> <p>3) _____</p>	<p>Need documentation</p> <p>\$ _____</p> <p>\$ _____</p> <p>\$ _____</p>	<p><b>Name on account</b></p> <p>_____</p> <p>_____</p> <p>_____</p>
20. Y N	<p>Revocable trust(s) If yes, provide description</p> <p>1) _____</p> <p>2) _____</p>	<p>Need documentation</p> <p>\$ _____</p> <p>\$ _____</p>	<p><b>Name on account</b></p> <p>_____</p> <p>_____</p>
21. Y N	<p>Real Estate-Do you own rental property or land? If yes, list location and mortgage holder:</p> <p>1) _____</p> <p>2) _____</p>	<p>\$ _____</p> <p>\$ _____</p>	<p>Please send copy of property tax statement</p>
22. Y N	<p>Stocks, Bonds, or Treasury Bills. If yes, list source/bank names and location:</p> <p>1) _____</p> <p>2) _____</p>	<p>\$ _____</p> <p>\$ _____</p>	<p><b>Name on account</b></p> <p>_____</p> <p>_____</p>
23. Y N	<p>IRA/Lump Sum Pension/Retirement/Keogh/401(k) Account, etc. If yes, list source/bank names &amp; addresses or contact info:</p> <p>1) _____ _____</p> <p>2) _____ _____</p>	<p>Need documentation</p> <p>\$ _____</p> <p>\$ _____</p>	<p><b>Name on account</b></p> <p>_____</p> <p>_____</p>
24. Y N	<p>Whole Life Insurance Policy. If yes, how many policies _____ List sources:</p> <p>1) _____</p> <p>2) _____</p>	<p>Need documentation</p> <p>\$ _____</p> <p>\$ _____</p>	<p><b>Name on account</b></p> <p>_____</p> <p>_____</p>
25. Y N	<p>Items held as an investment (antique car, coin collection, stamp collection, jewelry, etc.) If yes, list items:</p> <p>1) _____</p> <p>2) _____</p>	<p>Need documentation</p> <p>\$ _____</p> <p>\$ _____</p>	

26. Y N	Safe deposit box. If yes, list contents and value of item: _____	Need current documentation \$ _____	
27. Y N	Disposed of assets (i.e. gave away money/assets) for less than fair market value in the past 2 years. (ie: land or 2 <sup>nd</sup> home)	Need current documentation \$ _____	
28. Y N	Income from assets or sources other than those listed above. If yes, list type(s) below 1) _____ 2) _____	Need current documentation \$ _____ \$ _____	

For every item marked “yes” on the Questionnaire, provide the following information:

Question Number	<b>Name on Asset and Name of company, financial institution or source</b>	<b>Mailing address, telephone and fax number of company, financial institution or source</b>

**PLEASE ALSO INCLUDE A COPY OF THE FOLLOWING:**

- 1) Copy of most recent property tax bill
- 2) Copy of your homeowner’s insurance policy
- 3) Copy of your most recent mortgage statement showing your current principal balance and showing you are current on your mortgage payments.
- 4) Copy of your most recent Federal Income Taxes along with any schedules.

**READ EACH ITEM BEFORE SIGNING THE APPLICATION. IF YOU DO NOT UNDERSTAND, ASK FOR ASSISTANCE.**

**Read and initial statements below:**

- 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 the Sauk County Housing Program will inspect the property to determine if the house meets Housing Quality Standards determined by the Department of HUD. Based on the inspection, the Sauk County Housing Program reserves the right to deny funding.
- I understand I must carry homeowner’s insurance on the property and keep the policy in force during the life of the loan.
- I understand if I intentionally make statements or conceal any information in an attempt to obtain assistance, it is in violation of federal and state laws that carry severe criminal and civil penalties.
- I authorize the Sauk County Housing Program to verify all information given by me about my property, income, employment, credit, background, and previous landlord(s) to determine my eligibility.
- I authorize and direct all custodians of my records, including my insurance company, employer, and public or private agency, bank, financial institution, or credit data service to release information to the Sauk County Housing Program
- Failure to comply with these conditions could result in the withdrawal of the Sauk County Housing Program participation or the recall of the full amount of the Sauk County Housing Program loan plus interest.
- I understand there is a \$50 - \$100 fee for a title search, a \$30 fee to record your mortgage and \$250 in project review fees. These fees are included in the loan.

**CONFLICT OF INTEREST**

Do you have any family or business ties to any of the following people? Yes\_\_\_\_\_ No\_\_\_\_\_

Sue Koehn, Housing Program Specialist	Kari Justmann, Team Leader
Stacy Griswold, Housing Program Assistant	Rebecca DeMars, Clerk
Marty Krueger, County Board Chair	Thomas Fleming, Committee Member
Julie Alibrando, Committee Member	John “Jack” Schluter, Committee Member
Myron LaRowe, Committee Member	Jason Lane, Committee Member
Tommy Lee Bychinski, Committee Member	Pat Yanke, Committee Member
Kerry Beghin, Accounting	Brentt Michalek, Interim Administrative Coordinator
Shawna Bongard, Administrative Analyst	Lynn Horkan, Accounting

If yes, disclose the nature of the relationship:

<b>Names of covered person</b>	

I/We, the undersigned owners of the described property, certify that the above statements are true, complete and accurate to the best of my/our knowledge, and understand that false information given may lead to disqualification from this program. I fully understand that it is a federal, state and local crime punishable by fine or imprisonment or both, to knowingly make any false statements concerning the facts of the application.

I/We hereby authorize the Sauk County Housing Program to obtain verification of any information contained in this application from any source named herein. We have given our permission to the Sauk County Housing Program to request and receive information required to verify employment, mortgages, deed, trust accounts, savings accounts, credit accounts, financial status and any other information necessary to complete application for a Loan.

I/We authorize a Lead Hazard Review of my/our property. I/We agree that results will be used to determine the scope of my project and that soil sampling will not take place.

**No provision of 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 of obligation is incurred.**

I/We certify that all information contained in this application is true and complete to the best of (my) (our) knowledge and belief. It is understood that this information is given for the purpose of obtaining financial assistance through the Sauk County Housing Program and will be used for no other purpose.

\_\_\_\_\_  
(Signature of applicant)

Date: \_\_\_\_\_

\_\_\_\_\_  
(Signature of applicant)

Date: \_\_\_\_\_