

# **Belleville Community Development Corporation**

## **Application for Purchase of Single-Family Residence**

Dear Applicant:

The Belleville Community Development Corporation (BCDC) thanks you for your interest in its purpose of “neighborhood stabilization and building a better Belleville”.

In response to your inquiry and request, you will find enclosed an Application for Housing. This application refers only to the current residence for sale through the BCDC. Should your application not be selected as a finalist for the BCDC residence currently for sale, and you become interested in purchasing a future BCDC residence for sale, you will need to request a new application form and resubmit it to BCDC to be eligible for consideration.

You must attach to your application a Pre-Approval Letter from your lender. By submitting this letter you are permitting BCDC, if BCDC deems it necessary, to contact your lender to determine the status of the letter. This letter must be on your lender’s letterhead stationery and must be signed by an officer of the lender.

To be considered as a possible purchaser of the forenamed residence, your completed Application for Housing and your lender’s Pre-Approval letter must be received at the same time.

Applicants must meet these minimum qualifications in order to be considered an eligible purchaser:

- Agreement to occupy the subject property as their primary residence and agree not to rent or lease the subject property for a period of five years from the date of sale.
- Qualify under the maximum income guidelines as set forth in this application for Housing
- Attend a homebuyer education program

If you are selected as a finalist, you will be notified by phone and letter. Members of the Program Committee will complete an in-person or telephone interview with you. The interview will be completed by appointment. Applicants not selected as a finalist will be notified by letter.

Mail your Application for Housing and your Pre-Approval letter to the Belleville Community Development Corporation, P.O. Box 598, Belleville, IL 62222. Again, thank you for your interest in this project sponsored by the Belleville Community Development Corporation.

Respectfully,

Debbie Willard

Executive Director

# Belleville Community Development Corporation

## Maximum Income Guidelines

# of Persons in Household	Income Ceiling for Participation
1	\$38,000
2	\$43,450
3	\$48,850
4	\$54,300
5	\$58,650
6	\$63,000
7	\$67,350
8	\$71,700

\*\*In order to determine if your income falls beneath these levels, please attach a copy of the first two pages of your most current federal income tax return.

Last Name: \_\_\_\_\_ House Address Applying For: \_\_\_\_\_

## Belleville Community Development Corporation

### Application for Housing

Applicant's Name \_\_\_\_\_

Applicant's Date of Birth: \_\_\_\_\_ Applicant's SS#: \_\_\_\_\_

Marital Status

\_\_\_\_ Married    \_\_\_\_ Unmarried (Single, Divorced, Widowed)    \_\_\_\_ Separated

Applicant's Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Home Telephone #: \_\_\_\_\_ Work Telephone #: \_\_\_\_\_ Mobile Telephone #: \_\_\_\_\_

Race: \_\_\_\_ African American    \_\_\_\_ Caucasian    \_\_\_\_ Hispanic    \_\_\_\_ Other

How long have you lived at the above address? \_\_\_\_\_

Co-Applicant's Name: \_\_\_\_\_

Co-Applicant's Date of Birth: \_\_\_\_\_ Co-Applicant's SS#: \_\_\_\_\_

Co-Applicant's Street Address: \_\_\_\_\_

City: \_\_\_\_\_ State: \_\_\_\_\_ Zip: \_\_\_\_\_ County: \_\_\_\_\_

Home Telephone #: \_\_\_\_\_ Work Telephone #: \_\_\_\_\_ Mobile Telephone #: \_\_\_\_\_

How long have you lived at the above address? \_\_\_\_\_

List below the names of all the people who live in your home including yourself:

Name	Age	M/F	Relationship to Applicant

Additional Members can be listed on the back of this sheet.

Last Name: \_\_\_\_\_ House Address Applying For: \_\_\_\_\_

Does anyone in your house have a physical disability that might need accommodation in the rehabilitation of a house?

Present Housing Status

\_\_\_\_\_ Own \_\_\_\_\_ Rent \_\_\_\_\_ Living with Others

\_\_\_\_\_ Other (please explain) \_\_\_\_\_

\_\_\_\_\_ Number of Bedrooms \_\_\_\_\_ Kitchen \_\_\_\_\_ Bathrooms

\_\_\_\_\_ Living Room \_\_\_\_\_ Dining Room \_\_\_\_\_ Other

How much do you pay in rent each month? \_\_\_\_\_ Are your utilities included in your monthly rent? \_\_\_\_\_

If no, how much are your utilities per month? \_\_\_\_\_

Name of Landlord: \_\_\_\_\_

Phone Number of Landlord: \_\_\_\_\_

Address of Landlord: \_\_\_\_\_

Length of time you have lived at your present address? \_\_\_\_\_

What is the condition of the apartment or house you currently live in?

How is your present housing inadequate?

Do you own any land or property? If so, explain (include the value of this property).

How long do you intend to stay in Belleville?

Legal/Criminal History:

Have you or any member of your household ever been convicted of a felony (if so, please indicate for what and when it occurred)?

Last Name: \_\_\_\_\_ House Address Applying For: \_\_\_\_\_

Have you or any member of your household committed a violent crime, a sexual offense, child or spousal abuse, or misuse of drugs or alcohol (if so, please indicate the offense and when it occurred)?

Financial Information:

For each adult member of your household, please give the following for the previous five years. Start with current employment, then list previous employers:

Name: \_\_\_\_\_

Where Employed: Name, Address, Phone #	Supervisor	Date Started	Date Ended	Monthly Income

Put employment information for other adult members of household on the back or on a separate sheet of paper.

Other family income sources: (include TANF, food stamps, Social Security, SSI, Disability, child support, etc.)

Name of Recipient	Kind of Income	Monthly Amount

Have you or any adult member of your family living in your home filed bankruptcy?

Last Name: \_\_\_\_\_ House Address Applying For: \_\_\_\_\_

Debts: (to whom does the family owe money?) Put additional information on the back.

Person/Company	What Loan Was For	Total Amount Still Owed	Monthly Payment

What is the amount of your family savings? \_\_\_\_\_

References:

Please list at least 4 people not related to you that you know well. These could include a former landlord if you have moved in the past two years. A reference from a neighbor would be helpful.

Name	Street Address, City, State, Zip	Phone Number	Relationship

If you do not qualify for this particular house because of family size, etc., do you want to be considered for future houses? Please note a new application will have to be submitted for future house consideration.

Where or how did you hear of our program?

**IMPORTANT:**

Write a short essay stating your opinion of what a good neighbor is and how your family plans to be good neighbors. Please attach your essay to this form. Include ideas from all family members able to contribute.

Last Name: \_\_\_\_\_ House Address Applying For: \_\_\_\_\_

**Authorization and Release**

The undersigned applicant(s) applies for a Belleville Community Development Corporation (BCDC) house. Applicant(s) authorizes BCDC to evaluate the applicant's actual need for a home: ability to assume a mortgage and other expenses of home ownership including a credit check; suitability as a neighbor including background checks (criminal, DCFS, etc.) and reference checks; and the willingness to participate in the renovations and mentoring process. The evaluation of finalists may additionally include a home visit, an oral interview, and prequalification for a home mortgage loan. The original or a copy of this application will be retained for one (1) year by the BCDC even if the application is not approved.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_