



Home Matters 2.0 Program 2015 Application Instructions – Cherry Park

Sponsored by Northfield Housing and Redevelopment Authority (HRA), Three Rivers Community Action and Rice County Habitat for Humanity, the Cherry Park Neighborhood Project will provide \$1 for every \$1 spent by qualified homeowners, to a total maximum grant of \$7,500. Loan funds of up to \$7,500 for the required homeowner's share are also available. Funding can be used to make home improvements, increase energy efficiency, address health and safety concerns and/or add alternative energy components. All borrowers must fall **BELOW** the following household income guidelines:

Household Size	Annual Income
1	\$41,350
2	\$47,250
3	\$53,150
4	\$59,050

Household Size	Annual Income
5	\$63,800
6	\$68,500
7	\$73,250
8	\$77,950

Note that funds are limited and will be provided on a first-come, first-served basis to applicants that meet ALL program requirements.

Application Procedure

- Complete **Cherry Park Neighborhood Application**. All members of the household must be represented on the form. Please make sure all owners **SIGN** the forms.
- Submit the following additional documents:
 - Proof of home ownership. Copy of the Deed and current property tax statements.
 - Copy of Divorce Decree showing property settlement (if applicable).
 - Income verification for all household members ages 18 years and older will be required (as applicable):
 - Wages: copies of two most recent consecutive pay stubs
 - Social Security: most recent Social Security benefit letter
 - Child Support/Spousal Maintenance: statement showing last 12 months support received
 - Self Employment/Miscellaneous Income: Please call for instructions.
 - Mortgage verification. Copy of most recent mortgage statement showing that your mortgage payments are current.
 - Homeowner's Insurance. Copy of your current Homeowner's Insurance Declaration page and the name and contact information of your insurance agent.

Submit completed application to:

Cherry Park Project
Three Rivers Community Action, Inc.
1414 North Star Drive
Zumbrota, MN 55992
Fax: 507-732-8547

**Or at HRA
offices:**

Cherry Park Project
Northfield HRA
801 Washington Street
Northfield, MN 55057

Please note that Three Rivers Community Action requires 14 days to process a COMPLETE application.

Cherry Park – Phase 3





Home Matters 2.0 Program 2015

Instructions: Complete all information on this application & sign final page. Use Ink.

Applicant: _____

Co-Applicant: _____

Marital Status: Married Separated
 Unmarried (Divorced Never Married)

Marital Status: Married Separated
 Unmarried (Divorced Never Married)

Address: _____

Address: _____

Social Security #: _____

Social Security #: _____

Date of Birth: _____

Date of Birth _____

Years of School: _____

Years of School _____

Home Phone #: _____

Home Phone #: _____

Work Phone #: _____

Work Phone #: _____

Employer: _____

Employer: _____

Address _____

Address _____

Gross Monthly Income: _____

Gross Monthly Income: _____

**** Attach 2 MOST RECENT PAY STUBS**** (Gross income is BEFORE taxes and other deductions; self-employed use net self-employment)

Other Monthly Income: _____

Other Monthly Income: _____

Please specify source of income (Includes MFIP, food stamps, Social Security, MSA, Child Support, Alimony, and Unemployment)

Dependent's Name

Date of Birth

Years of School

Dependent's Name	Date of Birth	Years of School
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Assets: Checking Account Balance: _____ Savings Account Balance: _____

Stocks, Bonds, CDs, IRA, or 401K: _____ (please specify)

****Attach 2 MOST RECENT ACCOUNT STATEMENTS**** (bank statements for checking, savings and investment accounts)



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The following information is requested for all borrowers by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information, or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

DOES YOUR FAMILY HAVE A FEMALE HEAD OF HOUSEHOLD? Yes No

What is the primary language of the Household: English Spanish Russian
Somali Vietnamese Hmong Other: _____

Race of Applicant: White Black/African American
Black/African American & White
American Indian/Alaskan Native American Indian/Alaskan Native & White
Asian Asian & White
Native Hawaiian/Pacific Islander Other

Ethnicity of Applicant: Hispanic Not Hispanic

U.S. Citizen: Yes No

I do not wish to furnish this information.

Race of Co-Applicant: White Black/African American
Black/African American & White
American Indian/Alaskan Native American Indian/Alaskan Native & White
Asian Asian & White
Native Hawaiian/Pacific Islander Other

Ethnicity of Co-Applicant : Hispanic Not Hispanic

U.S. Citizen: Yes No

Relationship to Applicant: Co -Head of household
Spouse Other Adult Dependent

I do not wish to furnish this information.



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Disclosures:

Information gathered on this application will be used to determine if you meet grant and loan program guidelines and to determine the effectiveness of the programs. We do not disclose any nonpublic personal information about individuals, except as to effect, administer or enforce a transaction you requested or with your prior written consent.

Three Rivers Community Action, Inc, Northfield Housing and Redevelopment Authority (HRA) or an authorized representative shall have the right to inspect the property to be improved at any time from the date of the loan/grant approval, upon giving due notice to the occupants.

The information requested in this application is legally required to determine if you qualify for participation in this program. A portion of the data requested is classified as "private data on individuals" under Minnesota Statute 462A.065. Use of data obtained is limited to that necessary for the administration and management of this program by Three Rivers Community Action and HRA personnel, those under contract with Three Rivers Community Action and HRA, and other governmental agencies when authorized by state statute or federal law.

The disclosure of your Social Security Number or Minnesota Tax Identification Number is required for participation in this program, by virtue of the Minnesota Revenue Recapture Act of 1980 (Sections 270A.01 to 270A.12 of Minnesota Statutes). These numbers may be made available to state tax authorities and state personnel involved in the collection of obligations.

Under the Minnesota Criminal Code a person who obtains funds through false representation is guilty of theft and may be prosecuted and sentenced accordingly.

Certifications:

- I/We understand that all work contained in the Scope of Work must be completed within ninety days from the date of the Proceed to Work signature or funding will be revoked or required to be re-paid.
- I/We understand that in order to access the Program's funds we are required to stay in our home for a minimum of Two (2) years from the date Grant Acceptance is signed.
- I/We certify that the statements contained in this application are true, accurate and complete to the best of my/our knowledge and belief.

Each of the undersigned hereby acknowledges the above disclosures and certifications, and acknowledges that any owner of this grant, its servicers, successors and assigns, may verify or re-verify any information contained in this application or obtain any information or data relating to the loan, for any legitimate business purpose through any source, including a source named in this application or a consumer reporting agency.

Applicant Signature

date

Co - Applicant Signature

date

Submit completed application, along with all required attachments, to the address listed on the application cover sheet.

Cherry Park – Phase 3

