



# CITY OF OSHKOSH – HEALTHY NEIGHBORHOOD INITIATIVE

## SOLD ON OSHKOSH PROGRAM

### Current Address

Property Address (Where you currently live)

### Property and Applicant Information

Property Address (Property you are purchasing)

Applicant's Name

SS#	Date of Birth
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Home Phone	Work Phone
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Mobile Phone	E-Mail
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Co-Applicant's Name

SS#	Date of Birth
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Home Phone	Work Phone
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Mobile Phone	E-Mail
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Number of people living in the household (related and unrelated)?

Please check all of the following race and ethnicity categories that apply to members of the household (related and non-related)

White  
  Hispanic  
  Black/African American  
  Asian  
  American Indian/Alaskan Native  
  Other

Property is (check one):

Owner-occupied single family home  
  Owner-occupied duplex  
 Rent per month: \$\_\_\_\_\_

### Income Information

What is your total gross monthly household income? (Please attach a copy of your most recent IRS Form 1040)

Name of Employer:	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time
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Co-Applicants Name of Employer:	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time
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Other Income (explain):

## Additional Property Information

Anticipated Monthly Mortgage Payments: \$	Will your mortgage include escrow? <input type="checkbox"/> Yes <input type="checkbox"/> No
Anticipated monthly utility expenses: \$	
Anticipated homeowner's insurance payments: \$	
What company will provide your homeowner's insurance?	

## Property Characteristics

The Following information is used by staff in calculating estimated utility costs based on utility allowances. If you do not have the requested information please consult with your realtor.

Number of Bedrooms:
Cooking (Natural Gas, Bottle Gas, Electric, Oil/Other):
Water Heating (Natural Gas, Bottle Gas, Electric, Oil/Other):
Air Conditioning (Central Air, Wall Units, None):
Heating (Natural Gas, Bottle Gas, Electric, Oil/Other):

## Liabilities and Pledged Assets

List all debts, including revolving charge accounts, installment loans, automobile, boat, personal loans, outstanding medical bills, outstanding water or electric bills, etc. You must provide the total balance due on each loan or debt as well as the monthly payment. Indicate whether you are current or behind on payments for each of the loans and debts. If you fail to provide a complete list of all your bills, the application will not be considered complete and will not be given further consideration.

Debt or Loan	Creditor	Monthly Payment	Current Balance	Payment Status
<input type="checkbox"/> Debt <input type="checkbox"/> Loan		\$	\$	<input type="checkbox"/> Current <input type="checkbox"/> Behind
<input type="checkbox"/> Debt <input type="checkbox"/> Loan		\$	\$	<input type="checkbox"/> Current <input type="checkbox"/> Behind
<input type="checkbox"/> Debt <input type="checkbox"/> Loan		\$	\$	<input type="checkbox"/> Current <input type="checkbox"/> Behind
<input type="checkbox"/> Debt <input type="checkbox"/> Loan		\$	\$	<input type="checkbox"/> Current <input type="checkbox"/> Behind

If you are behind, please indicate how far, and why:

List all checking, savings, and investment accounts. List all other assets owned by household members either individually or jointly with others. Examples of this type of asset would include automobiles, recreational vehicles, real estate other than the home, etc.

Account/Asset	Type of Ownership	Current Estimated Value
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$
	<input type="checkbox"/> Individual <input type="checkbox"/> Joint	\$

Have you declared bankruptcy within the past five years?  Yes  No

Do you consent to the City of Oshkosh requesting a credit check to determine credit worthiness?  Yes  No

## Closing Information

### Property Inspection

Was the property inspected by a certified housing inspector?  Yes  No  
(Please attach a copy of the home inspection report)

### Homebuyer Training

Have you attended a first-time homebuyer training course?  Yes  No  
(Please attach a copy of the course completion certificate)

### Down Payment

What is your anticipated contribution towards the purchase of the property? \$ \_\_\_\_\_

### Offer to Purchase

Do you have an accepted offer to purchase?  Yes  No  
(Please attach a copy of the accepted offer to purchase)

### Mortgage Approval

Do you have a pre-approved first mortgage to finance the purchase?  Yes  No  
(Please attach a copy of the pre-approval letter)

### Date of Closing

What is your closing date? \_\_\_\_\_

Title Company Name (if known)?

## Attachments

- Current IRS form 1040, W-2 statement, or other written income verification
- Pre-approval letter from first mortgage lender
- Homebuyer education course certificate (if applicable)
- or
- Proof of previous home ownership
- Accepted Offer to Purchase
- Loan Estimate (from lender)
- Home Inspection Report (if obtained)
- Tenant Verification Form (if applicable)

## Applicant Certification

**Please read the following terms and conditions carefully:**

Recipients of Sold on Oshkosh Program funds will be selected based on criteria that may include: residency within a partner neighborhood; property location; income qualification; type of proposed project; potential value added; and additional resources available.

**Only those applicants who have received a signed approval letter will be qualified for program funds.**

**Any invoices and/or receipts dated prior to the date of an approval letter sent to you by the City will not be eligible for program funds.**

Compliance monitoring will be conducted throughout the project timeframe. Monitoring may include visual inspection and/or photos from the sidewalk. Staff may contact you periodically for project updates to ensure that the project is completed.

If selected as a recipient of Sold on Oshkosh Program Funds (Please initial the following):

\_\_\_\_ Program funds will be used for down payment assistance of the property to be purchased.

\_\_\_\_ I/We allow the City to use my photos in marketing and promotional materials and for documentation purposes, as deemed appropriate by the City.

\_\_\_\_ I/We hold the City and their partners harmless against any claims, damages, losses, expenses, or any other cause of action relating to this program.

\_\_\_\_ I/We hereby certify that all information in this application and all information furnished in support of this application are given for the express purpose of obtaining funding from the City of Oshkosh Department of Community Development and is true and complete to the best of my/our knowledge and belief.

\_\_\_\_ I/We hereby request an initial exterior inspection of the property to be purchased. This will be done from the sidewalk or right-of-way. This includes a permit/case check from the City of Oshkosh Inspections Division records.

\_\_\_\_ I/We know this is not a contract and does not bind either me or the City.

\_\_\_\_ I/We have no objection to inquiries being made by the City for the purpose of verifying the information provided here. This will include a credit check through an accredited credit bureau, confirmation of current utility payments and title search.

I understand and agree to comply with all of the terms and conditions listed above. I further understand that the City reserves the right to cancel this agreement at any time, for any reason, without notice.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

## Submit Application

**Before submitting this application, please review this application carefully to make sure it is completed in full. Applications that are not filled out completely will not be considered. If you have any questions, please contact City of Oshkosh Department of Community Development at 920-236-5059.**

**Return completed applications and attachments to:**

**City of Oshkosh  
Department of Community Development  
215 Church Avenue, PO Box 1130  
Oshkosh WI 54903-1130**