



Eligibility Guidelines:

Your income, past rental, credit and behavior history will be verified as part of the application process. If your family meets the eligibility criteria, you will have the opportunity to view and inspect homes that are available and choose one that fits the needs of your family. If no homes are currently available, your name will be placed on a waiting and you will be contacted once something becomes available. If you are not eligible for the program, we will send you a letter stating the reason. You may be eligible to apply again once you meet the requirements that you were denied for.

1. **INCOME REQUIREMENTS:** Local and federal guidelines require that your family meet certain income requirements for eligibility. The Urban League operates multiple programs, each with their own income requirements. Depending on your family size, household income must fall within the following ranges in order to qualify for the program.

Long Term Program (40% to 60% of median income)

2 Person Household:	\$30,000 To \$44,040
3 Person Household:	\$30,000 To \$49,560
4 Person Household:	\$30,000 To \$55,020
5 Person Household:	\$30,000 To \$59,460
6 Person Household:	\$30,000 To \$63,840
7 Person Household:	\$30,000 To \$68,280
8 Person Household:	\$30,000 To \$72,660

Short Term Program (60% to 80% of median income)

2 Person Household:	\$44,040 To \$57,550
3 Person Household:	\$49,560 To \$64,750
4 Person Household:	\$55,020 To \$71,900
5 Person Household:	\$59,460 To \$77,700
6 Person Household:	\$63,840 To \$83,450
7 Person Household:	\$68,280 To \$89,200
8 Person Household:	\$72,660 To \$94,950

2. **PRIOR RENTAL HISTORY:** Two years verifiable residence history from a third party landlord is required. We seek applicants whose habits and practices are not expected to have a detrimental effect on neighbors or on the property's environment. Reasons for denial **may include, but are not limited to:** Insufficient information on your application; Prior eviction or record of legal notices from past landlord; Payment history reflecting unpaid past due rent, property damages not paid for, or NSF checks; Any rental history upon which previous landlord or management refuses to re-rent to applicant or; Negative behavior such as domestic battery, drug charges, or disorderly conduct.
3. **CREDIT HISTORY:** A FREE Credit Report will be run to assess your ability to obtain financing for the eventual purchase of the home. Because the short-term program will require you to obtain financing sooner, we seek a higher credit score - minimum of 650. To be eligible for the long-term program, we look for a credit score of 620. If your score needs improvement, the Urban League or one of its partners may be able to provide you with some financial counseling after which you would be eligible to apply again.
4. **WILLINGNESS TO PERFORM MAINTENANCE/HOME CARE:** You are expected to demonstrate your ability to be a homeowner by repairing and maintaining the house in a very good, clean and well kept condition. This includes, **but is not limited to,** mowing the lawn, shoveling snow, raking leaves, fixing dripping faucets, cleaning gutters, etc. Your "sweat equity" keeps your monthly rent payments below market rate. We will help your family develop these skills through individual maintenance counseling and formal homeownership workshops and educational programs.

Note that the length of the lease period varies for each home. It can be as little as 1 year or as many as 15 years. You will be informed of the lease period before being accepted into the program. Assuming you have complied with the terms of your agreement including timely payment of rent, proper maintenance of their house and attendance at scheduled workshops and educational programs will be eligible to purchase the house for approximately \$1 over the remaining mortgage balances and closing costs. You also receive the benefit of the home value appreciation during your lease period. In addition, your monthly rent payment will not increase under normal circumstances. Please contact us or visit the website listed below for more details.

Please be sure your application is filled-out completely and accurately and return it to:

Urban League of Greater Madison
Attn: Homeownership Program Coordinator
2222 S. Park St., Suite 200
Madison, WI 53713

**Application For Occupancy
Single-family Home Ownership Program
THIS IS NOT A LEASE OR RENTAL AGREEMENT.**

**Phone: 608.729.1221
Fax: 608.729.1205**

Applicant's Name: _____ Day Phone: _____
 Address: _____ Night Phone: _____
 City/State/Zip: _____ Cell Phone: _____
 Birthdate: _____ Social Security No.: _____ Driver's Lic. No.: _____
 Vehicle Make: _____ Model: _____ Year: _____ License Plate No.: _____

HOUSEHOLD – List **all other** household members who will be living in the house with applicant.

Name	Relationship to Head	Birthdate	Soc. Sec. Number

LANDLORD - List current and previous landlord information for all adult members. Five years are required.

Move In Date	Move Out Date	Apartment Name	Address	Landlord/Owner	Landlord Phone	Rent Amt

EMPLOYMENT – List current employer for applicant and other occupants over 18 years old.

Start Date	End Date	Employer	Address	Supervisor's Name	Phone	Annual Gross Inc.

Other Income: Alimony, Social Security, Worker's Comp, etc.

Source	Annual Income

Asset Information: Checking, saving, retirement and other accounts

Account no.	Institution	Balance	Annual Income

Liabilities: Auto loans, student and personal loans, credit cards, alimony, etc.

Type (Auto, etc.)	Lender	Balance	Monthly Payment

RESERVATION DEPOSIT – I/We have paid a reservation deposit of \$_____ with this application. The full amount of the reservation deposit will be promptly returned to you by first-class mail if we reject your application or if you withdraw the application before we accept it. If we accept your application and you do not take occupancy, the reservation deposit will not be returned. Applicant agrees that we have up to 21 days to process this application.

DRUG FREE COMMUNITY - It is a violation of your lease agreement to possess, sell or distribute illegal drugs on the property. You will be evicted from your house if you violate these rules.

Once you have selected a house, if you wish to review the physical damages that were withheld from the previous tenant’s security deposit, please request this list in writing before you pay your security deposit.

APPLICANT CERTIFICATION & CREDIT INFORMATION - I authorize Landlord and/or its agents to verify and update all information provided to Landlord before and after being admitted to the program and to contact previous and current landlords, court records, credit reports and verification information which may be released to appropriate Federal, State, or local agencies. **I certify that the statements made in this application and in any other documents given to Landlord are true and complete to the best of my knowledge.**

Applicant Signature

Applicant Signature

Date

Is your household comprised of any full-time students? If yes, whom: _____

How did you hear about single-family program? _____

When would you be available to move in? _____

Why do you wish to move from your current residence? _____

I understand that the program requires me to do repairs and maintenance to the house at my expense.
 Yes No

I understand that the program requires me to save money monthly for home repairs/maintenance. Yes

Landlord will make best efforts to provide reasonable accommodations for persons with disabilities. Please identify any household members that have special needs and list accommodations that would be helpful.

I understand that pets are not allowed in our program’s houses. Yes

The following questions pertain to you and each member of your household.

Have you or any member of your household ever been convicted of a felony or a misdemeanor, including illegal drug offenses, other than a traffic violation? Yes No

Do you or any member of your household use illegal drugs or other controlled substances? Yes No

Have you or any member of your household ever used a social security number different from those listed on this application? Yes No If yes, which ones? _____

Have you or any member of your household lived in any other state within the past 5 years?
 Yes No If yes, which ones? _____

Explain any yes answers: _____
