



CHOP Homeowner Applicant Requirements
Approved by Board of Directors
August 20, 2008

- **Income levels within IRS requirements (HUD Median Family Income MFI)**

Size	60% MFI	70% MFI	80% MFI	100% MFI	115% MFI
1 Person	\$19,800	\$23,100	\$26,400	\$33,000	\$37,950
2 Person	\$22,650	\$26,400	\$30,200	\$37,750	\$43,400
3 Person	\$25,400	\$29,650	\$33,950	\$42,400	\$48,750
4 Person	\$28,250	\$32,950	\$37,700	\$47,100	\$54,150
5 Person	\$30,500	\$35,600	\$40,750	\$50,900	\$58,500
6 Person	\$32,750	\$38,250	\$43,750	\$54,650	\$62,800
7 Person	\$35,000	\$40,850	\$46,750	\$58,400	\$67,150
8 Person	\$37,350	\$43,550	\$49,800	\$62,250	\$71,550

The above are Santa Cruz County Arizona Fiscal Year (FY) 2017 Median Family Income (MFI) limits adjusted for family size according to data from the United States Department of Housing and Urban Development (HUD). In 2017 the Median Family Income (MFI) for Santa Cruz County is \$44,500.

- **Currently a one-year minimum residence or work history in Patagonia and its vicinity**
- **Currently not a homeowner*****
- **Completion of a CHOP Homeowner/Leaseholder Application**
- **Understanding and legal counsel of CHOP's Ground Lease Agreement**
- **Completion of a CHOP-approved Homeowner Education Class**
- **Ability to finance all or part of home mortgage plus monthly insurance, taxes, and lease fee**

Having met the above requirements, the Resident Selection Committee recommends to the Board that they give extra consideration, during an initial two-week application period, to the applicants with the longest residential/work history and most threatened with displacement from their current living situation. After this two-week period all applicants will be reviewed on a first-come first-served basis.

*****There may be instances when an existing homeowner is willing to place their property in CHOP's "portfolio" and agree to the terms of CHOP's Ground Lease Agreement. Note that some Subsidy funding sources are not available to persons who currently own or have owned the home in the last three years.*****



HOMEOWNER/LEASEHOLDER APPLICATION

Applicant Information		
Name:		
Co-Applicant Name:		
Current address:		
City:	State:	ZIP Code:
Home Phone #:	Cell #:	Work#:
Previous Address:		
City:	State:	ZIP Code:
Owned Rented (Please circle)	Monthly payment or rent:	How long?
How long have you lived in the Patagonia Area:		
Employment Information		
Current Employer:		
Employer Address:		
Phone:	E-mail:	Fax:
Position:	Hourly Salary (Please circle)	Annual Income:
Length of Employment:		
<i>If applicant has been employed by the above less than two (2) years:</i>		
Previous Employer Name		
Employer Address		
Phone:	E-mail:	Fax:
Position:	Hourly Salary (Please circle)	Annual Income:
Length of Employment:		
Co-applicant Employment Information		
Current employer:		
Employer address:		
Phone:	E-mail:	Fax:
City:	State:	ZIP Code:
Position:	Hourly Salary (Please circle)	Annual Income:
Length of Employment:		
<i>If applicant has been employed by the above less than two (2) years:</i>		
Previous Employer Name:		
Employer Address:		
Phone:	E-mail:	Fax:
Position:	Hourly Salary (Please circle)	Annual Income:
Length of Employment:		
IF EITHER Applicant or Co-Applicant is SELF-EMPLOYED		
Please attach copies of 1040 tax returns from the past three years and mark if self or co-applicant		
Self: _____		
Co- Applicant : _____		

Income and Assets

Total Monthly Income of Household:

a. Monthly Gross Pay

Applicant:	\$
Co-Applicant	\$
Household Member	\$
SUB-TOTAL	\$

b. Other Earnings (Child Support, Alimony, Second Job)

Applicant	\$
Co-Applicant	\$
Household Member	\$
SUB-TOTAL	\$

c. Other Income (Social Security Pension, Other Benefits):

Applicant	\$
Co-Applicant	\$
Household Member	\$
SUB-TOTAL	\$

A + B + C = Total

TOTAL MONTHLY INCOME: \$

Amount available for down payment and closing costs or security deposit:

Now:	Six Months From Now:	Source(s)
\$	\$	

Expenses

Total Monthly Debt:	\$
Budget Total:	\$

Household loans and debts including installment debt, student loans, car loans, credit and charge cards, etc.

Name(s) on Acct.	Owed T:	Acct. #	Monthly Payment	Unpaid Amount

Additional Questions

Have you ever had a home loan or a home improvement loan that resulted in foreclosure, deed in lieu of foreclosure, or judgment? Yes _____ No _____

If YES, Property Address:

Name and Address of Lender:

Has any household member ever filed bankruptcy or been declared bankrupt? Yes _____ No _____

If YES, describe when, where, and give details:

Housing Information

Do you presently rent? Yes ___ No ___

Are you currently at risk of being displaced from your home? Yes ___ No ___

If yes, please explain and tell when you will have to move:

Is your current housing substandard in any way? Yes ___ No ___

If yes, please explain:

Does anyone in your household have special needs or serious medical problems aggravated by your current housing?
Yes ___ No ___

If yes, please explain:

Have you ever owned or do you presently own any property? Yes ___ No ___

If yes, please explain:

Do household members have construction or building skills? Yes ___ No ___

Are you interested in contributing "sweat equity" (skilled and unskilled labor) to lower the cost of your home? Yes ___ No ___

How many bedrooms would you like to have in your home? _____ Why?

Household Information

Total number of persons residing in household: _____

Name	Relationship to You	Age
SELF		

Rental Record

Current Landlord	Phone:
Landlord's Address:	
Dates of Tenancy: From _____ To _____	Amount of Rent:
Previous Landlord	Phone:
Landlord's Address:	
Dates of Tenancy: From _____ To _____	Amount of Rent:

Within the last four years, have you been evicted or asked by your landlord to move out of your rented home? Yes ___ No ___

If yes, please explain:

References

List two people, other than relatives, who can give personal references:

Name and Relation to You:	Address:	Phone:
1.		H:
		W:
2.		H:
		W:

Additional Information

Are there any additional circumstances or information that you think we should know about? Yes____ No____
 Feel free to attach more information.

U.S. Citizenship/Current Immigration Status

Are you a United States Citizen? Yes____ No____

I /We understand that all information provided herein is private and confidential for program use only. The applicant/household member(s) certify that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining affordable housing through Community Homes of Patagonia, Inc., and is true and complete to the best of my/our knowledge and belief.

Signature of applicant:	Date:
Signature of co-applicant:	Date: