

KULSHAN COMMUNITY LAND TRUST HOUSING APPLICATION

Please print neatly and respond to all of the questions. Keep a copy of this application for your own records. Please send original application, all additional verification of income and one complete copy of everything to KulshanCLT (see page 4 for a check list).

Applicant Name(s) _____ / _____

This should be your legal name(s). Please include your middle initial.

Social Security #s _____ / _____

Address _____ Apt. # _____

City _____ State _____ Zip _____

Phone (home) _____ (work) _____

Email _____ best time and method to reach you _____

How did you find out about KulshanCLT? _____

Married Unmarried

INCOME, EMPLOYMENT AND FAMILY SIZE

Please list all household members, including those with and without income. Household members include borrowing and non-borrowing co-habitants who live with you currently and are planning on living with you in the future. Use another sheet of paper if you need additional space. Be sure to list all sources of income, include documentation, that your family may have including wages, tips, social security, interest, dividends, alimony, and/or child support. Please list (all) applicant's current employers' contact information.

- Attach 2 copies of Federal Tax Returns from each of the past three years.*
- If you have been divorced, you receive alimony or child support, please attach 2 copies of the divorce decree and/or evidence of award amount.*
- If self-employed, indicate so; list name of business and gross income. Be sure to include the Schedule C with your Tax Return copies.*
- If on a fixed-income, please indicate so.*

Name	Date of Birth	Source(s) of income – include business name and address of where you go to work.	Annual total from each source (before taxes)
Total annual income before taxes:			

OTHER FINANCIAL INFORMATION

Have you been pre-qualified for a mortgage? _____ Amount? _____

Name of the bank and Contact name _____

(Please attach a copy of your pre-qualification letter)

List each asset and its value (estimate)

Type of Asset	Value	Do you have access to it now?
Savings account		
Checking Account		
Stocks and bonds		
IRA or 401(k)		
Other		
Totals:		

Do you have any additional money available to you for a down payment/closing costs (gift or loan from family or friends, etc.)? _____ How much? _____

List all household debt. This includes any payments with more than a 9-month repayment period, such as automobile loans, student loans, child support, personal debts, and credit cards. For credit cards, enter the “minimum due” under “monthly amount”.

Debt owed to:	Balance due:	Monthly Amount:
Totals:		

GENERAL INFORMATION

Please answer as best you can. Give reasonable estimates when records of information are not readily available.

Do not leave answers blank. If questions are not applicable to your situation, write “N/A” in the answer space.

How long have you been a resident of Whatcom County? _____ years and _____ months.

Are you currently receiving any housing subsidy? (Section 8 or other?) _____

Do you expect any changes in your household size within the next year? Yes _____ No _____

Explanation _____

Does anyone in your household have special needs? (optional)* Yes _____ No _____

If yes then will you require a home that is ADA accessible? Yes _____ No _____

How much do you pay for rent? \$ _____ Other utilities? (rough estimates) \$ _____

If you currently have a lease, when is it up? _____

Do dependents* in your household reside with you full-time? _____	Less than full-time? _____
Please explain:	

* Special needs can include elderly, mentally or physically disabled persons, persons recovering from physical abuse or alcohol or drug abuse, or person with HIV/AIDS.

* Dependents are those who meet the IRS definition of a dependent. Generally speaking, they are your relatives who you support, or members of your household who live with you year-round.

Do you support (with time or money) any dependents residing outside your household? ____
Please explain (& include details of your custodial agreement, if applicable):

The ethnicity of members of your household is:

- ___ Hispanic or Latino or
- ___ Not Hispanic or Latino

The race(s) of members of your household is/are:

- ___ American Indian or Alaska Native ___ Asian
- ___ Black or African American ___ White
- ___ Native Hawaiian or Other Pacific Islander

Have you attended a homebuyer education class? _____ Date _____

Agency that conducted the class: _____

Have you gone through any credit counseling? (Explain) _____

Have you owned a home within the last three years? (Explain) _____

Have you ever had a bankruptcy? (Circle one) YES NO

If yes, when was it cleared up? _____ (please provide a copy of the discharge papers)

KulshanCLT's vision is:

- A healthy, diverse community,
- A balanced distribution of housing types, sizes and prices,
- A strong local economy,
- Landscapes that are appreciated, conserved, and productive,
- Appropriate rural housing densities that allow for preserved farmland, habitats and open space,
- Appropriate urban density creating easy access to jobs, services and transportation choices, and
- A citizenry involved in and shaping its community.

Please articulate your own commitment to this vision and your understanding of the relationship between KulshanCLT and yourself, a potential KulshanCLT homeowner/lease holder.

Please explain why you feel that homeownership is the best choice for your household.

Is there any additional information that you would like us to know about you or your household? (Please use another piece of paper for additional information that does not fit.)

SIGNATURE PAGE AND CHECKLIST

I (we) affirm that all of the information given above is correct and made for the purpose of obtaining funding through KulshanCLT's *HomeBuyer Driven Program*. I authorize KulshanCLT to communicate with any person, firm, or corporation necessary to obtain financing for a home, including credit reports, and to obtain any information that KulshanCLT may need concerning the statements made in this application. I authorize the release of this information to City, State and Federal funding agencies in order to determine my eligibility for funds. I agree that the application shall remain the property of KulshanCLT whether or not the grant is approved.

Signature(s) of Applicant (s): _____ Date_____

_____ Date_____

Please indicate your preference as to which housing you are applying to (indicate number 1 is your first choice, use numbers for all you are considering):

_____ HomeBuyer Driven Program – We give you downpayment assistance to shop on the open market for an existing single-family home

_____ New Homes – Currently we are building new homes at the corner of 15th and Harris (Matthei Place) and in Ferndale (Kulshan Commons).

_____ Condominiums

Do you have everything to make your application complete?

We will not accept or process incomplete applications! And we will not make copies for you in the office.

- Original application signed and all supporting documents and the income verification form (see note below)
- One full copy of the application (including copies of all supporting documents)
- KEEP a copy of the application and all supporting documents for your records – most of this information will be requested by the bank as well
- Only sections 1, 7 and 8 of part 1 of the Income Verification Form needs to be filled out by you. Then return it with your application to KulshanCLT BEFORE IT IS FILLED OUT BY YOUR EMPLOYER.
- Check or Money order for \$43.00 (includes fee for credit report)
- Membership fee of \$10 (If you're not currently a member)*

*You can write one check for \$53.00

Please send all of the above items to: KulshanCLT,
215 West Holly Street, Suite H-20,
Bellingham, WA 98225.

Thank you.

All persons will be treated fairly and equally without regard to race, color, religion, sex, familial status, handicap, age or national origin in compliance with the Fair Housing Act.



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For office use only: RCV\_\_\_\_\_ Date \_\_\_\_\_