



## CDCU HOMEBUYER APPLICATION

Community Development Corporation of Utah (CDCU) is pleased to offer high-quality homes for sale at affordable prices. CDCU develops many of its homes with assistance from government programs. These programs have eligibility requirements that must be met by the new homeowners. Specific program requirements will be noted in each homes listing information.

**Eligibility for CDCU homes:** In general, the following eligibility requirements apply:

- The homebuyer's household income must be at or below 120% Area Median Income (AMI).
- The homebuyer must agree to occupy the CDCU home as his or her primary residence. The home must be the only residential property owned by the homebuyer.
- The homebuyer must agree to maintain the home in accordance with CDCU's Maintenance Policy.

**Steps to writing an offer to purchase a CDCU home:**

1. Provide an earnest money deposit of at least \$500.
2. Provide a mortgage pre-approval letter.
3. Submit offer with all necessary addenda and a copy of the earnest money deposit. Offers are subject to CDCU review and approval of the homebuyer's income.
4. The contract sales price should be the fair market value of property as determined by a market analysis of comparable properties.
5. Submit a completed CDCU homebuyer application with supporting documentation (see next page).

**Provide the following documents signed by the homebuyer:**

- Client Profile, CDCU Agency Disclosure, CDCU Privacy Policy (included)
- CDCU Authorization for Release of Information form (included)
- CDCU Maintenance Policy form (included)

**The following documents must be submitted for ALL household members:**

- Copies of **two forms** of proof of legal residency & age (acceptable forms of identification are birth certificates, resident alien cards, work authorization cards, U.S. passports and driver licenses)
- Copies of pay stubs for the most recent three months
- Copies of letter or statement of award for any cash assistance, child support, social security, disability, pension, unemployment, etc.
- Copies of all bank statements for the most recent two months
- Copies of signed household federal tax returns for the most recent year
- Copies of W-2 form most recent year
- If applicable, Certification of Zero Income form (included)
- Copy of mortgage pre-approval letter

**FOR MORE INFORMATION ABOUT CDCU HOMES FOR SALE  
CONTACT CAROL LAFRENIERE AT:**

801-994-7222 ext. 202 (office)    801-554-4942 (cell)    [carol@cdcutah.org](mailto:carol@cdcutah.org)

CDCU Office Address: 501 East 1700 South, Salt Lake City, Utah 84105

I am interested in (check all that apply):  Managing my finances  Purchasing a home  Fixing my home  Saving my home

## APPLICANT INFORMATION

**Applicant:** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_  
**Home Phone:** \_\_\_\_\_  
**Work Phone:** \_\_\_\_\_  
**Cell Phone:** \_\_\_\_\_  
**Email:** \_\_\_\_\_  
**DOB:** \_\_\_\_\_ **SSN:** \_\_\_\_\_  
**Highest Level of Education:** \_\_\_\_\_  
**Sex:**  Male  Female **Ethnicity:**  Hispanic  Non-Hispanic  
**Race:**  White  Black  Asian  
 American Indian or Native Alaskan  
 Native Hawaiian or Other Pacific Islander  
 Other: \_\_\_\_\_

## CO-APPLICANT INFORMATION

**Co-Applicant:** \_\_\_\_\_  
**Address:** \_\_\_\_\_  
**City:** \_\_\_\_\_ **State:** \_\_\_\_\_ **Zip:** \_\_\_\_\_  
**Home Phone:** \_\_\_\_\_  
**Work Phone:** \_\_\_\_\_  
**Cell Phone:** \_\_\_\_\_  
**Email:** \_\_\_\_\_  
**DOB:** \_\_\_\_\_ **SSN:** \_\_\_\_\_  
**Relation to Applicant:** \_\_\_\_\_  
**Sex:**  Male  Female **Ethnicity:**  Hispanic  Non-Hispanic  
**Race:**  White  Black  Asian  
 American Indian or Native Alaskan  
 Native Hawaiian or Other Pacific Islander  
 Other: \_\_\_\_\_

**Have you received services from other counseling agencies?** \_\_\_\_\_

**How did you hear about our organization?** \_\_\_\_\_

## HOUSEHOLD INFORMATION

*The following questions are for survey purposes only and do not affect an applicant's eligibility.*

**Marital Status:**  Single  Married  Separated  Divorced  Widowed  
**Household Type:**  Single Adult  Two or more unrelated adults  Married with children  Married without children  
 Female headed single parent household  Male headed single parent household  Other \_\_\_\_\_  
**Is there a household member who is:**  Disabled  Veteran  Elderly  
 Disabled Dependent  Active Duty Military  Foreign Born

Household is English proficient  Household is not English proficient

**Do you need any special accommodations for language or disability?** \_\_\_\_\_

**Current Housing Situation:**  Homeowner  Renter  Other: \_\_\_\_\_

**Have you owned a home in the past three years?**  Yes **Do you own a mobile home?**  Yes **Do you own any real estate?**  Yes

**If you answered "yes" to the three questions above:** Estimated Value \$ \_\_\_\_\_ Balance Owed \$ \_\_\_\_\_

**Please provide the following information for all household members other than applicant & co-applicant:**

	<u>Name</u>	<u>Relationship</u>	<u>Age</u>	<u>Date of Birth</u>	<u>Sex</u>	<u>Ethnicity</u>	<u>Race</u>
1.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
2.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
3.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
4.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____
5.	_____	_____	_____	_____	<input type="checkbox"/> Male <input type="checkbox"/> Female	<input type="checkbox"/> Hispanic	_____

Does anyone live with you now who is not listed?  Yes Does anyone plan to live with you in the future who is not listed?  Yes

Additional household members listed on a separate page. If you answered "yes" to the above questions, please include their information.

## HOUSEHOLD INCOME INFORMATION

Gross Annual Household Income: \$\_\_\_\_\_ (total yearly income for entire family, before taxes & deductions)

### Applicant Employment Information:

Employer Name: \_\_\_\_\_

Business Type: \_\_\_\_\_

Title: \_\_\_\_\_

Start Date: \_\_\_\_\_

Pay Period:  Weekly  Bi-Weekly  Semi-Monthly  Monthly

Hourly Income: \$\_\_\_\_\_

Average Hours Worked per Week: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

Net Monthly Income: \_\_\_\_\_

Other Income: \_\_\_\_\_

I am a:  Certified Teacher  Sworn law-enforcement officer  
 Firefighter or Certified Emergency Medical Technician

### Co-Applicant Employment Information:

Employer Name: \_\_\_\_\_

Business Type: \_\_\_\_\_

Title: \_\_\_\_\_

Start Date: \_\_\_\_\_

Pay Period:  Weekly  Bi-Weekly  Semi-Monthly  Monthly

Hourly Income: \$\_\_\_\_\_

Average Hours Worked per Week: \_\_\_\_\_

Gross Monthly Income: \_\_\_\_\_

Net Monthly Income: \_\_\_\_\_

Other Income: \_\_\_\_\_

I am a:  Certified Teacher  Sworn law-enforcement officer  
 Firefighter or Certified Emergency Medical Technician

**Other household members over the age of 18:**  Additional household members included on a separate page

Name: \_\_\_\_\_

Employed:  Yes  No

Employer Name: \_\_\_\_\_

Title: \_\_\_\_\_

Start Date: \_\_\_\_\_

Pay Period:  Weekly  Bi-Weekly  Semi-Monthly  Monthly

Hourly Income: \$\_\_\_\_\_

Average Hours Worked per Week: \_\_\_\_\_

Name: \_\_\_\_\_

Employed:  Yes  No

Employer Name: \_\_\_\_\_

Title: \_\_\_\_\_

Start Date: \_\_\_\_\_

Pay Period:  Weekly  Bi-Weekly  Semi-Monthly  Monthly

Hourly Income: \$\_\_\_\_\_

Average Hours Worked per Week: \_\_\_\_\_

*I certify that the information above is true and correct to my knowledge:*

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

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Date



## Agency Disclosure Statement

Community Development Corporation of Utah (CDCU) empowers residents to become and remain successful homeowners, creating vibrant, sustainable communities. CDCU offers a variety of different programs and services to fulfill its mission. These programs and services are offered regardless of race, creed, color, ethnicity, national origin, religion, sex, sexual orientation, gender expression, age, physical or mental ability, veteran status, military obligations, and marital status. We administer services in conformity with local, state, and federal anti-discrimination laws, including the federal Fair Housing Act.

### Service Disclosure

In the interest of full disclosure, CDCU provides the following HUD-approved programs and services in accordance with HUD guidelines:

- Financial Management/Budget Counseling
- Pre-purchase Counseling
- Mortgage Delinquency and Default Resolution Counseling
- Financial, Budgeting, and Credit Workshops
- Pre-purchase Homebuyer Education Workshops
- Home Improvement & Rehabilitation Counseling (Non-Delinquency Post-Purchase)

CDCU also offers the following services to assist clients along the pathway to homeownership:

- Owner-occupant Loan program
- Down Payment Assistance programs
- Home Sales programs
- Mortgage Lending Services
- Real Estate Representation

### Funding Disclosure

Community Development Corporation of Utah is funded through a variety of sources to support its mission. These funding sources include congressionally appropriated funds through the Department of Housing and Urban Development (HUD), Project Reinvest: Financial Capability program, and the United States Treasury, local municipalities, banks including, but not limited to, American Express, Ally Bank, JP Morgan Chase, KeyBank, Morgan Stanley Bank, Synchrony Bank, US Bank, Wells Fargo, as well as other public and private organizations including foundations and individuals. CDCU currently receives financial compensation for clients that participate in the online course, Framework Homeownership Education.

### Utilization of Services

Clients are not obligated or expected to receive, purchase, or utilize any other services offered by CDCU or its exclusive funders or partners in order to participate in any of CDCU’s programs, including housing counseling services. When discussing potential services or referrals a list of service providers will be shared with the client including alternatives to services provided by CDCU and its partners. Implementation of any suggestions or information received, participation in programs, or utilization of services provided by or referred by CDCU or their partners are the client’s own responsibility and based on decisions made of his/her own free will and choice.

### Code of Conduct

No CDCU employee, officer, director, contractor, volunteer, or agent shall undertake any action that might result in, or create the appearance of, administering services for personal or private gain, provide preferential treatment for any person or organization, or engage in conduct that will compromise our agency’s compliance with federal regulations and our commitment to serving the best interests of our clients.

### Acknowledgment

By signing below, I acknowledge that I have received and read this Agency Disclosure Statement and I agree to hold harmless CDCU and to be personally responsible for the result of any decisions I make in connection with services, opportunities and information offered by CDCU, its partners and funders. By signing below I also give permission for CDCU to share some of my personal information with program administrators and/or their agents to review my file and possibly follow-up with me in the future for the purposes of program evaluation, monitoring, and compliance. I acknowledge that I have received a copy of CDCU’s Privacy Policy.

\_\_\_\_\_  
(Client Signature)

\_\_\_\_\_  
(Client Signature)

\_\_\_\_\_  
(Date)



## **DPA Program Application** **Privacy Policy and Practices**

We at Community Development Corporation of Utah (CDCU) value your trust and are committed to the responsible management, use, and protection of your personal information. This notice describes our policy regarding the collection and disclosure of personal information. "Personal Information" or "non-public personal information", as used in this notice, means information that identifies an individual personally and is not otherwise publicly available. It includes personal financial information such as credit history, income, social security number, and other specific information you have provided us.

### **Information We Collect**

We collect non-public personal information, including:

- Information we receive from you verbally, or on applications or other forms
- Information about your transactions with us, our affiliates, or others
- Information we receive from consumer reporting agencies
- Information we receive from personal and employment references

### **Information We Disclose**

We may disclose the following kinds of non-public personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts, and income
- Information about your transactions with us, our affiliates, or others, such as parties to your transactions, your account balances, and your payment history
- Information we receive from consumer reporting agencies, such as your credit bureau reports, credit history, and credit worthiness

### **To Whom We Disclose Information**

We may disclose some or all of your non-public personal information to the following types of nonaffiliated third parties to provide program services to you:

- Creditors or other third parties where we have determined that it would be helpful to you or would aid us in counseling or otherwise assisting you
- Others (such as non-profit organizations or funding partners that make our services possible) as required for the purpose of review, auditing, research, and oversight
- We may also disclose personal information about you to anyone as permitted or required by law.

*You have the opportunity to "opt-out" of certain disclosures (direct us to not make those disclosures) by informing CDCU of your decision in writing.*

### **Confidentiality and Security**

Within the organization, we restrict access to non-public, personal information about you to those employees who need to know that information to provide services to you and to help them do their jobs, including financial or housing counseling, loan underwriting, loan servicing, or aiding you in obtaining a loan from others. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to protect your nonpublic personal information. We do not share non-public personal information with any non-affiliated third parties for the purpose of making sales calls or marketing products or services to you.

### **Emails and Updates**

Please initial if you would NOT like us to contact you by email with updates and information about services that we feel may interest you. \_\_\_\_\_

By signing below, you acknowledge that you have received and read this disclosure notice.

\_\_\_\_\_  
(Client Signature)

\_\_\_\_\_  
(Client Signature)

\_\_\_\_\_  
(Date)



## Authorization for Release of Information

### Required for Participation

The undersigned hereby authorizes Community Development Corporation of Utah (CDCU) to use, reproduce and release all personal and financial information regarding the undersigned to any governmental agencies and any other persons, as may be reasonably required of CDCU, for purposes of processing and completing the application, providing proof of appropriate use of funds and other monitoring required by such governmental agencies or private persons or entities. By signing this authorization, the undersigned agrees and consents to such use a reproduction of the information for the necessary and reasonable purposes of CDCU.

**Community Development Corporation of Utah**  
**501 East 1700 South**  
**Salt Lake City, UT 85105**

I authorize the above named organization and HUD to obtain information on wages, or unemployment compensation from State Employment Securities Agencies.

The undersigned also understands and agrees that CDCU may verify any and all information on the down payment assistance application directly with the employer and/or the financial institution or any other third party agencies used to obtain a loan. Such information includes, but is not limited to, employment history and income, bank, money market and similar account balances; credit history, tax documents.

I agree that photocopies of this information may be used for the purposes stated above. If I do not sign this authorization, I also understand that my application may be denied.

\_\_\_\_\_  
Homebuyer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Homebuyer Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Printed Name



## Maintenance Policy

- 1. CONDITION:** The Homeowner shall maintain the property in good, safe, and habitable condition in all respects, except for normal wear and tear, and in full compliance with all applicable laws, ordinances, rules and regulations of any governmental authority with jurisdiction over matters concerning the condition of the property. The property must meet these minimum housing standards:
- a. No pest report findings
  - b. No obvious signs of dry rot or mildew
  - c. Functioning roof without obvious signs of deterioration
  - d. Gutters direct water away from house
  - e. Siding and trim in good condition
  - f. Exterior paint in acceptable condition
  - g. Foundation walls in good condition
  - h. Crawl space or basement is dry, with no water penetration and with appropriate vapor barrier
  - i. Decking/stoops with safety rails if required by code
  - j. All windows and doors in functioning condition; operable windows have screens
  - k. Functioning hot water heater
  - l. Functioning interior heating system
  - m. Functioning and properly grounded electrical system and fixtures
  - n. Plumbing system and fixtures in working order without obvious damage
  - o. Floor coverings do not have holes, tears or missing sections
  - p. Landscaping in neat and healthy condition
  - q. Yards well-kept and free of debris; no code violations, including improper storage of household items, improper disposal of rubbish, or illegally parked cars on property
  - r. Routine maintenance of systems and appliances performed (i.e. changing filters, etc.)
- 2. COST OF MAINTENANCE.** The costs required to maintain these minimum housing standards is the responsibility of the Homeowner. The Homeowner shall not permit any mechanics' liens to be recorded against the Property.

By signing below, you agree to maintain the Property in accordance with this policy.

\_\_\_\_\_  
Homebuyer Signature

\_\_\_\_\_  
Homebuyer Signature

\_\_\_\_\_  
Printed Name

\_\_\_\_\_  
Printed Name