



## 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 & Consent 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: \_\_\_\_\_

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

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

## 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: \_\_\_\_\_

## 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	_____

## HOUSEHOLD INCOME INFORMATION

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

Balance of All Debt: \$\_\_\_\_\_ Total Monthly Payments, Excluding Rent: \_\_\_\_\_

### 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 Housing Counseling Consent Form

### Mission

Community Development Corporation of Utah (CDCU) strengthens our communities by empowering all Utahns through access to affordable housing and financial security.

### Non-discrimination

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.

### Services

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

CDCU also offers the following services:

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

### Funding Disclosure

CDCU is funded through a variety of sources, including congressionally appropriated funds through the Department of Housing and Urban Development (HUD), NeighborWorks' Project Reinvest: Financial Capability program, the United States Treasury, local municipalities, and banks, as well as other public and private organizations including foundations and individuals. CDCU currently receives financial compensation for clients that participate in Framework's online Homeownership Education course.

### CDCU 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, providing preferential treatment for any person or organization, or engaging in conduct that would compromise CDCU's compliance with federal regulations or our commitment to serving the best interests of our clients.

### Utilization of Services

CDCU provides information about numerous loan products and housing programs, and may refer Client to other agencies for assistance. Client acknowledges that CDCU cannot guarantee Client's eligibility for any program and Client cannot expect to receive any assistance from any program until Client has been approved by the provider. Implementation of any suggestions or information received, participation in programs, and utilization of services provided by CDCU or its partners is the Client's responsibility. Participation in any of CDCU's programs does not obligate Client to participate, receive, purchase or utilize any other services offered by CDCU or its partners or funders.

Client acknowledges that if CDCU provides housing and financial counseling/coaching services, Client will receive a written action plan consisting of recommendations for handling Client's financial and housing situation. Client understands that the quality of the action plan is dependent on the accuracy of the information that Client provides and that errors in factual information may seriously affect the projected outcomes discussed in counseling. Likewise, any change in Client's personal situation may significantly change the potential for success of the decisions Client makes pursuant to the action plan.

CDCU reserves the right to terminate services at any time if it is determined that Client does not qualify for the programs that CDCU offers, if Client's needs cannot be met by said programs, or if a respectful and professional relationship is not maintained. CDCU does not tolerate verbal abuse or harassment. Client may also terminate services at any time.

**Indemnity**

Client acknowledges that information received from CDCU about real estate, taxes, bankruptcy, foreclosure and other legal matters is only general information, not legal advice. In the event legal advice is needed or desired, Client agrees to consult an attorney or request a referral for legal assistance. Client agrees to indemnify and hold harmless CDCU and their subsidiaries, affiliates, successors, permitted assigns, officers, directors, agents, and employees from and against any and all damages, third party claims, demands, actions or causes of action, liabilities, expenses (including reasonable attorney's fees) arising out of any services, opportunities or information offered by CDCU, its partners and funders.

**Release of Information**

Client hereby grants permission for CDCU to share Client's personal information that may be reviewed by the U.S Department of Housing and Urban Development (HUD), Housing Partnership Network and/or NeighborWorks America Data Collection System and/or their agents for tracking or reporting purposes. Client also agrees, upon request, to provide follow-up information to CDCU for the purposes of program evaluation, monitoring, and compliance.

**Acknowledgment**

By signing below, Client acknowledges having received and read this Agency Disclosure Statement and Housing Counseling Consent Form and CDCU's Privacy Policy.

---

(Client Signature)

---

(Client Signature)

---

(Date)





## 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



## CERTIFICATION OF ZERO INCOME

**PLEASE SUBMIT ONE FORM PER ADULT HOUSEHOLD MEMBER AS APPLICABLE**

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

Purchase Property Address: \_\_\_\_\_

The program for which your household is applying is funded in part by one or more of the following sources: CDBG and HOME funds. Community Development Corporation of Utah is required to verify ALL income of ALL adult household members (18 years or older) receiving assistance, or applying for assistance under these programs. To comply with this requirement, you are required to supply the information requested in the certification below. This information will be held in strict confidence and used only for the eligibility of your household for this program.

1. I hereby certify that I do not individually receive income from any of the following sources:

- a) Wages from employment (including commissions, tips, bonuses, fees, etc.)
- b) Income from operation of a business
- c) Rental income from real or personal property
- d) Interest or dividends from assets
- e) Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits
- f) Unemployment or disability payments
- g) Public assistance payments
- h) Periodic allowances such as alimony, child support, or gifts received from persons not living in my household
- i) Sales from self-employed resources (Avon, Mary Kay, etc.)
- j) Funds from other source(s) not named above (list below): \_\_\_\_\_  
\_\_\_\_\_

2. Check (A) or (B) as applicable:

- ☐ A. I have no income of any kind at this point in time and do not anticipate income from any source within the next 12 months.
- ☐ B. I am not presently employed, but anticipate becoming employed within the next 12 months.

Based upon my educational background, skills, and past work experience, and with adjustments to reflect circumstances anticipated within the next year, I anticipate earning: \$ \_\_\_\_\_ over the next 12 months. In support of this estimate, I have submitted:

- ☐ Most recent year's tax return
- ☐ Previous job and salary history
- ☐ Other supporting documentation: \_\_\_\_\_

*Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understands that providing false representations herein constitutes an act of fraud.*

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

\_\_\_\_\_  
(Printed Name)

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

