



CITY OF MISHAWAKA

DAVID A. WOOD, MAYOR

DEPARTMENT OF COMMUNITY DEVELOPMENT

Enclosed is the application for the City of Mishawaka Homebuyer Program. Please complete all sections of the application, making sure to include information on all open accounts, loans and all monthly income and payments.

Please complete and sign both the application and release of information form. The release form allows Department of Community Development to share information and speak with our staff, our mortgage lenders and others, to determine your eligibility.

With your submitted application please include proof of income, two paycheck stubs if you are employed, award letter for Social Security or Disability if applicable or a profit & loss statement for self-employed applicants and statements from any other sources of income.

There is a \$10.00 application fee. Please enclose a check in the amount of \$10.00 made payable to The City of Mishawaka. If it is determined unnecessary to request your credit report, the fee will be returned to the applicant.

The date the application is received in our office is used to prioritize applicants for lot selection and program participation. After reviewing the information and your credit report, you will be contacted by City of Mishawaka's Department of Community Development staff.

Address: City Hall • 600 East Third Street • Mishawaka • IN • 46544-2241
Phone: (574) 258-1668 FAX: (574) 968-6999
E-mail: mnelums@mishawaka.in.gov



CITY OF MISHAWAKA
DEPARTMENT OF REDEVELOPMENT

NSP 2012 INCOME LIMITS

Family Size	120% AREA MEDIAN INCOME
1	\$50,650
2	\$57,900
3	\$65,100
4	\$72,350
5	\$78,150
6	\$83,950
7	\$89,750
8	\$95,500



CITY OF MISHAWAKA
HOME BUYER PROGRAM
PLEASE PRINT

APPLICANT INFORMATION

Name		
Present Address:		
City, State, Zip		
Telephone:	Home	Work
		Cell
Which location would you prefer to be your primary contact? (Circle One) Home Work Cell		

(Circle One)	Single	Married		Separated			Divorced	Widowed		Elderly		Disabled
Highest Level of Education (Circle One)	High School	1	2	3	Degree		Graduate School	1	2	3	Degree	
	College	1	2	3	Degree		Post Graduate School	1	2	3	Degree	

Other Specialized Training:	
Are you a legal citizen of the United States of America? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Have you ever owned a home?	If "Yes" when?
Have you ever been convicted of a crime or arrested? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If "Yes" list convictions and or charges and attach court documents	
Present Employer	
Address/ City/ State/ Zip	
Occupation	Hired Date?
If less than two years Previous Employer?	Employed from/ to:
Your Monthly Gross Income	Hrs. x week?
YOUR GROSS SALARY/WAGE RATE/HOUR _____ x HRS PER WEEK x 4.333 = \$ _____	

CO- APPLICANT INFORMATION

Name
Present Address:

SEX OFFENDER REGISTRY

Is any member of the household subject to a registration requirement under a state or national sex or violent offender registration program? Or has any member of the household been convicted of a sex offense?

Yes No

If “yes” please provide documentation that states the date of conviction(s) and the date on which the person was released from prison and or placed on parole, supervised release, or probation. Also, provide the terms of the parole, supervised release, or probation.

OTHER SOURCES OF INCOME

*(PLEASE CHOOSE FROM THE FOLLOWING INCOME CODES)
IF ADDITIONAL SPACE IS NEEDED PLEASE ATTACH SEPARATE PAGE.*

- a) Self-Employment d) Veterans Benefits g) Unemployment
- b) Social Security/ SSI e) Pension/ Retirement h) Dividend/ Interest
- c) TANF/ Child Support f) Alimony I) Other (pls. specify)

List all other sources of income for all household members.

Source of Income	Amount Received	Wk./ Mo. / Yr.

Please list Value of Income Earning Assets (Stocks, Bonds, and Retirement Accounts)

ASSET	VALUE
1.	
2.	
3.	
4.	
5.	

Child Support:

Payer’s Name: _____ Case No. _____

County _____ City, State _____

Payer’s Name: _____ Case No. _____

County _____ City, State _____

MONTHLY HOUSING/ FIXED EXPENSES

ITEM	PAYEE	MONTHLY PAYMENT
Rent		
Avg. Electric		
Avg. Gas		
Cable		
Trash Removal		
Telephone(s)		
Car Insurance		
Life Insurance		
Medical Insurance		
Child Care Expenses		
Other Fixed Charges		
(A) TOTAL FIXED EXPENSES		

Please list all open credit accounts such as loans, installments, charge accounts, and store accounts, Be sure to include the account name (i.e. Visa), Balance and Monthly Payment.

IF ADDITIONAL SPACE IS NEEDED PLEASE ATTACH SEPARATE PAGE.

ACCOUNT NAME	MONTHLY PAYMENT	REMAINING BALANCE
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
(B) TOTAL CHARGE ACCOUNT PAYMENTS		\$

LOANS: Have you even been obligated on a Home Loan which resulted in a foreclosure, deed in lieu or judgment: Yes _____ NO _____

COLLECTIONS: Do you have any collection accounts? Yes _____ No _____

BANKRUPTCY: Have you ever filed Bankruptcy? Yes _____ NO _____

If yes Date Filed _____ City _____ State _____

Assets: _____ Liabilities _____

FAIR HOUSING

By checking the box below I certify that I have received a copy of the Indiana Civil Rights Commission “You May be a Victim of:” brochure along with this application packet for the City of Mishawaka’s Homebuyer Program.

Yes, I have received the Fair Housing Brochure

APPLICANTS CERTIFICATION

I certify the information that I have given is true and correct to the best of my knowledge. I understand that this application is a document to insure that I meet program requirements, and that this document does not guarantee that I am or will be qualified for program subsidy. I understand that the penalty for *false or fraudulent statements is as U.S.C. title 18, Section 101 provides*: “Whoever in any matter within jurisdiction of any department or agency of the United States knowingly and willfully falsifies or makes any false fictitious or fraudulent statements or representations or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined no more than *\$10,000, or imprisoned not more than five (5) years or both*” I understand that the information contained herein will expire after six (6) months and I will be required to update all income and asset verification as requested.

Applicants Signature _____ Date _____

Co-Applicants Signature _____ Date _____



CITY OF MISHAWAKA HOMEBUYER PROGRAM

Department of Planning and Community Development

Release of Information

As an applicant to the Homebuyer Program, I (we) give permission to the staff of the City of Mishawaka Department of Planning and Community Development to obtain and share all information in my (our) record with persons or organizations they feel are necessary. Such information will include, but not be limited to, application forms, third party income verifications, credit reports, bank statements, and a criminal background check. I (we) understand that all information is confidential and will only be gathered and shared with professionals for the purpose of expediting my application.

Applicant _____ Date _____

Co-applicant _____ Date _____



If you feel that you have been the victim of housing discrimination contact:

Your Local Human Relations Commission

OR

**U.S. Department of Housing & Urban
Development (HUD)**
(800) 669-9777

OR

**Indiana Housing and
Community Development Authority**
(317) 232-7777

OR

INDIANA CIVIL RIGHTS COMMISSION

100 North Senate Avenue, Room N103

Indianapolis, Indiana 46204

Office: (317) 232-2600

Toll Free: (800) 628-2909

Hearing

Impaired: (800) 743-3333

Fax: (317) 232-6580

Web Site: www.in.gov/icrc/

MONDAY-FRIDAY

Intake Hours: 7:30 A.M. - 5:30 P.M.

**Large Print, Spanish, or braille
publication available upon request.**
*Si necesita, puede solicitar esta publicación en
caracteres grandes, inglés o braille.*

MITCHELL E. DANIELS, JR.
GOVERNOR OF INDIANA
ALPHA BLACKBURN
CHAIRPERSON

**ICRC PUBLIC EDUCATION & OUTREACH
INFORMATION CENTER**
FORM A-006 REV. 06/2008

INDIANA CIVIL RIGHTS COMMISSION
100 N SENATE AVENUE, RM. N103
INDIANAPOLIS, IN 46204-2255

AN EQUAL OPPORTUNITY EMPLOYER



**INDIANA
CIVIL RIGHTS
COMMISSION**

**YOU MAY BE A
VICTIM OF:**

- Steering
- Rental Discrimination
- Failure to Allow Modifications
- False Denial of Availability
- Blockbusting
- Failure to Make Accommodations
- Advertisement Discrimination
- Redlining
- Financing Discrimination
- Refusal to Negotiate

**FAIR HOUSING
IS THE LAW IN INDIANA**



TONY A. KIRKLAND, EXECUTIVE DIRECTOR

*"Morality cannot be legislated
but behavior can be regulated."*
— Dr. Martin Luther King, Jr.

The Indiana Fair Housing Act

Fair housing laws regulate every aspect of a housing transaction. Citizens of Indiana have the right to be treated equally in renting property, purchasing property, and securing a loan to purchase property. All citizens of Indiana have the right to receive fair and equal treatment in the terms and conditions of such housing services.

The Indiana Fair Housing Act enacted by the Indiana General Assembly provides that no one may be denied housing or accepted on less favorable terms because of race, color, religion, sex, disability, national origin or family status.

The Indiana Civil Rights Commission is the state administrative agency whose mission is:

- to investigate complaints alleging violations of the Indiana civil rights laws
- to prosecute complaints where probable cause is found that Indiana civil rights laws have been violated
- to adjudicate such complaints to determine, based on law and evidence, whether a violation of the Indiana civil rights laws have occurred.

The Subtle Forms of Housing Discrimination...

STEERING

You have the right to choose where you want to live. A real estate or leasing agent who discourages you from seeing or selecting certain properties because of a neighborhood's racial or ethnic composition is violating the law.

RENTAL DISCRIMINATION

The terms, conditions and privilege of rental agreements must apply equally to all renters regardless of race, color, religion, sex, disability, national origin, or family status.

FAILURE TO ALLOW MODIFICATIONS

Property owners and managers must allow persons with disabilities to make reasonable structural changes so that they can fully enjoy their homes.

FAILURE TO MAKE ACCOMODATIONS

Property owners and managers must allow reasonable flexibility in rules and policies so that persons with disabilities may fully enjoy their homes.

FALSE DENIAL OF AVAILABILITY

Real estate or leasing agents are breaking the law if they tell you the property you are interested in is not available, when it actually is available for rent or purchase.



BLOCKBUSTING

It is illegal for anyone to pressure you into selling your home because members of groups of another race, color, religion, or national origin have moved in or are moving into your neighborhood.

REDLINING

It is illegal to deny, limit or impose different terms on mortgage loans or insurance coverage because of your race, color, religion, sex, disability, national origin, family status, or the racial or ethnic makeup of the neighborhood where the property is located.

ADVERTISING DISCRIMINATION

Ads or commercials for homes or apartments cannot state or imply a preference for renters or buyers based on race, color, sex, disabilities, national origin or family status.

FINANCING DISCRIMINATION

Lending institutions such as banks, savings and loans, or mortgage lenders, can't deny you a loan or discriminate in lending services they offer you because of your race, color, religion, sex, disability, national origin or family status.

REFUSAL TO NEGOTIATE

It is illegal to refuse to deal, not return calls or ignore firm sales offers based on a person's race, color, national origin or family status.