Thermalito

Community Housing Improvement Program

CHIP

or office use only : Date Rec'd:	
# :	

Mail to: 1001 Willow Street, Chico, CA 95928

Website: www.chiphousing.org | E-mail questions to: CHIPgeneral@chiphousing.org | Phone: (530) 891-6931 or Toll Free 1-888-912-4663 | Fax: (530) 891-8547



RURAL SELF-HELP HOUSING PRE-APPLICATION

Submit your completed pre-application to the CHIP office by mail or in person only. E-mailed or faxed pre-applications are NOT accepted.

At this time do not provide any additional information. CHIP will contact you for additional information once ready to review.

*Please notify us in writing if you change your contact information such as address, phone number, e-mail, etc.

Fill out ALL information requested below with cur	rent and accurate information for all household members.				
APPLICANT	CO-APPLICANT (SPOUSE or OTHER)				
First Name / Middle Initial / Last Name	First Name / Middle Initial / Last Name				
Social Security Number	Social Security Number Phone number () home				
(, ,				
E-mail address:	E-mail address:				
Date of Birth Age Years of School Completed	Date of Birth Age Years of School Completed				
Marital Status	Marital Status				
☐ Married ☐ Single, divorced, widowed	☐ Married ☐ Single, divorced, widowed				
Legally deparated	Legally Separated ed on application, additional information from spouse will be required.				
Are you a U.S. citizen? Yes No	Are you a U.S. citizen? Yes No				
Do you have Permanent U.S. Residency Status? Yes No	Do you have Permanent U.S. Residency Status? Yes No				
Number of Household members?	Do you pay for Child Care ? No Yes				
How many adults? How many children?	If yes, how much? \$ / per month				
Current Address (Two Year History Needed)	Previous Address				
How long have you lived at your current address?	How long did you live at your previous address?				
YearsMonths	YearsMonths				
□ Owner □ Renter \$ Monthly Rent Amount	□ Owner □ Renter \$ Monthly Rent Amount				
Current Address	Previous Address				
City / State / Zip Code	City / State / Zip Code				
ony / orace / zip code	Only / Otalic / Zip Gode				
Mailing address (if different from current address):					
Current Landlord	Previous Landlord				
Current Landlord Name Phone Number	Previous Landlord Name Phone Number				
() Current Landlord Mailing Address	() Previous Landlord Mailing Address				
	•				
City / State / Zip Code	City / State / Zip Code				
Applicant's Employment Information	Co-Applicant's Employment Information				
Are you an agricultural worker?YesNo	Are you an agricultural worker?YesNo				
Are you self-employed?YesNo	Are you self-employed?YesNo				
· · · · · · · · · · · · · · · · · · ·	nployer, list all planned employment for upcoming year. ars complete previous employment section.				
Company:	Company:				
Phone () Fax ()	Phone () Fax ()				
Address:	Address:				
City / State / Zip:	City / State / Zip:				
Start Date: How many months per year?	Start Date: How many months per year?				
Occupation Gross Monthly Income	Occupation: Gross Monthly Income:				
Applicant's Previous Employment	Co- Applicant's Previous Employment				
Previous Company:	Previous Company:				
Phone () Fax ()	Phone () Fax ()				
Address:	Address:				
City / State / Zip:	City / State / Zip:				
Start Date: End Date:	Start Date: End Date:				
Occupation: Gross Monthly Income:	Occupation: Gross Monthly Income:				

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oyer.	der and emplo	ortunity provi	nc. is an equal opp	ement Program, I	ity Housing Improv	Commun		
		☐ Black or Afr	nsisA □ ejidW □		Indian or Alaska Native waiian or Other Pacific			Co-Applicant:
		☐ Black or Afr	nsiaA □ ejidW □		Indian or Alaska Native waiian or Other Pacific			Applicant:
Male Male	_	☐ Female		☐ Not Hispanic or		Hispanic Hispanic		Applicant: Co-Applicant:
		Hanilao						Ethnicity:
noitsmrofr	i sidt dsimut ot	l do not wish	Co-Applicant: □	noi	rurnish this informat	ot daiw ton	op I 🗆	
The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may discriminate neither on the basis of this information, or on whether you choose to furnish it. If you furnish it, if you furnish the information, please provide both ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)								
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Date		cant Signature	.X Go-Appli		Date		ıature	.X. Applicant Sign
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t bath	;/pəq ç □		☐ 4 bed / 2 bath		☐ 3 bed / 2 bath			House Size prefer
		of the homes.	in the construction	ı week participatior	s equires 30 hours a . Insolipplicant		nstruct Applica	
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ON	YES	¿uo	of a disabling conditi	esusoed emooni blor	djustment from housel			How did you hear Do you want to be
t with their application.			s ylsuoiveng the oreviously s uest is approved by the			_	-	
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ON	YES					963	mploye	Are you a CHIP e
					չդրւ	ncµ ber mor	m wod ,	If yes
ON	YES			intenance?	d support, separate ma	limony, chile	to <u>pay</u> et	Are you obligated
ON	YES						-	Are you a party to
ON	ΛΕS			an or line of credit.	note? For example, lo			
ON ON	LES AES				ser o years?			Have you declare
	If yes, which on	ON	AES	a natural disaster ?	was displaced due to			
ON	K MES	0.11	01/	Custossib lemites s				Have you owned
ON		tly own <u>any</u> land:	Do you curren	ON S	у з mobile home? YE	nibuloni ,əm	own a hc	Do you currently o
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THESE QUESTIONS MUST BE ANSWERED BY ALL APPLICANTS								
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			Amount Received					Amount Received
	Type of Benefit		Name of Recipient		Type of Benefit		1	Name of Recipier
,еекן	W 🗆	Vld1noM □	Amount Received	Меекіу	□ √ ι	thoM □		Amount Received
	Type of Benefit		Name of Recipient		Type of Benefit		1	Name of Recipier

Other Income During the Year Report all other income that you receive such as Unemployment, Disability, Child Support, Alimony, Social Security, Supplemental Security Income (SSI), etc.





Signature

Form Approved OMB No. 0575-0172

United States Department of Agriculture Rural Development Rural Housing Service

AUTHORIZATION TO RELEASE INFORMATION

TO:		_	
RF:			
Account or O	ther Identifying Number	_	
Name	of Customer		
United States Department of Agric	an or grant from the Rural Housing Sulture. As part of this process or in RHS may verify information contain	considering me for interest credit	
I authorize you to provide to RHS	for verification purposes the followir	ng applicable information:	
 Past and present employme Bank account, stock holding Past and present landlord re Other consumer credit reference 	s, and any other asset balances. ferences		
If the request is for a new loan or g	grant, I further authorize RHS to ord	er a consumer credit report and v	verify other credit information.
records held by financial institution financial records involving my loan	o Financial Privacy Act of 1978, 12 is in connection with the considerati and loan application will be availab nother Government agency or depart	on or administration of assistance to RHS without further notice of	e to me. I also understand that or authorization, but will not be
This authorization is valid for the li	fe of the loan.		
The recipient of this form may rely	on the Government's representation	n that the loan is still in existence	i.
servicing assistance. I acknowledge that if I have requested interest creations	ly to be used to process my reques ge that I have received a copy of the edit or payment assistance, this auti be renotified of the Privacy Act info	e Notice to Applicant Regarding P norization to release information v	rivacy Act Information. I understand will cover any future requests for
A copy of this authorization ma	y be accepted as an original.		
Your prompt reply is appreciated.			
Signature	Date	Signature	Date
Signature		Signature	

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless as displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

Signature

Date

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business-Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. et seq.), or by other laws administered by RHS, RBS, or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

- 1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto. disclosure may be made to the appropriate agency, whether Federal, foreign, state, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto. if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
- 2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
- 3. Disclosures may be made of names, home addresses, social security numbers, and financial information to business firms in a trade area that buy chattel or crops or sell them for commission. This is an order that the agency may benefit from the purchaser notification provisions of section . 1324 of the Food Security Act of 1985 (7 U.S.C. 163(c)). The Act requires that potential purchasers of farm commodities must be advised ahead of time that a lien exists in order for the creditor to perfect its lien against such purchases.
- 4. Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 1681 a(f) or the Federal Claims Collection Act (31 U.S.C. 3701 (a)(3)).
- 5. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to 42 U.S.C. 1479(d), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
- 6, Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State. or Federal agency, when the agency determines such referral is appropriate for servicing or collecting the borrower's account or has provided for in contracts with servicing or collection agencies.
- 7. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when:
 (a) the agency or any component thereof, or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee; or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided~ however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
- 8. Referral of name, home address, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents, and private or commercial credit sources, when the agency determines such referral is appropriate to encourage the borrower to refinance their RHS indebtedness as required by title V of the Housing Act of 1949, as amended (41 U.S.C. 1471).
- 9. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations and under the authority contained in 31 U.S.C. 3720A.
- 10. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by the agency in order to collect debt under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
- 11. Referral of names, home addresses, and financial information to lending institutions when the agency determines the individual may be financially capable of qualifying for credit with or without a guarantee.
- 12. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as the agency for the purpose of the collection of the debt by the agency or the other lender. These loans can be under the direct and guaranteed loan programs.
- 13. Referral to private attorneys under contract with either the agency or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts, in connection with the agency.
- 14. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof, or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.
- 15. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.
- 16. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, state wage information collection agencies, and other Federal, state, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.
- 17. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when the agency determines such referral is appropriate for developing packaging and marketing strategies involving the sale of agency loan assets.

Certification of True Information

Dear applicant(s),

If you are eligible for a home with CHIP's self-help housing program, you will receive a home loan from the USDA Rural Development, a federal government agency. USDA Rural Development has the following policy regarding falsification of any information submitted by a potential homebuyer:

Section 1001 of Title 18 Code of the United States code states that anyone who "knowingly and willfully falsifies, omits or covers an act, or makes a fraudulent information, false or fictitious declaration or representation or uses some writing or false document knowing that such contains false or fictious or fraudulent information, shall be fined a \$10,000 maximum penalty or imprisoned for no more than 5 years, or both".

In addition, any information on the application that is false or incomplete may be a basis for debarment from participation in all federal programs.

By signing this document, you certify that all information provided in your application is true and correct. Information provided includes income, credit, marital status, and household size/structure.

In addition, you are certifying that the new home will be your primary residence.

Should CHIP become aware of any false or incomplete information that you knowingly provided, you will be disqualified and removed from the self-help housing program.

Name of applicant	Name of Co-applicant
Signature	Signature
 Date	 Date