

# CITY OF ASHLAND

## AFFORDABLE HOUSING PROGRAM

In order to be income qualified for the City of Ashland's Affordable Housing Program, you need to fill out the application form and the Right to Financial Privacy. You also need to provide verification of your income for the past twelve (12) months. In order to do this, you need to bring in your W-2 forms or 3 months worth of income statements from your employer, if self employed 2 years of tax returns with a profit and loss statement (also called a schedule K) will suffice. If the federal, state or county government subsidizes your income, you will need to bring in a statement from that organization verifying your monthly allocation. You will also need to provide 3 months worth of bank statements for all accounts. The burden of proof is on you.

We look at your "gross" income, not "net". If you made more than the maximum income level, there are a few items you may subtract. You need to refer to the sheet that defines what income is and what it is not. You must document each of these items. Income levels are adjusted in May of each year based on the annual percentage change in median family income as published by the Department of Housing and Urban Development for the Medford-Ashland Metropolitan Statistical Area.

### Income Limits by Family Size: \$/year

\*For the Medford-Ashland Statistical Area as determined by the Department of Housing and Urban Development

### May 2009 – May 2010

| Income Level                 | Number of Persons in Family |              |              |              |              |              |              |              |
|------------------------------|-----------------------------|--------------|--------------|--------------|--------------|--------------|--------------|--------------|
|                              | 1                           | 2            | 3            | 4            | 5            | 6            | 7            | 8+           |
| Extremely Low Income (30%)   | 11600                       | 13300        | 14950        | 16600        | 17950        | 19250        | 20600        | 21900        |
| Low Income (50%)             | 19400                       | 22150        | 24950        | 27700        | 29900        | 32150        | 34350        | 36550        |
| Income at 60% of Median      | 23280                       | 26580        | 29940        | 33240        | 35880        | 38580        | 41220        | 43860        |
| <b>Moderate Income (80%)</b> | <b>31000</b>                | <b>35450</b> | <b>39850</b> | <b>44300</b> | <b>47850</b> | <b>51400</b> | <b>54950</b> | <b>58500</b> |
| Median Income (100%)         | 38800                       | 44300        | 49900        | 55400        | 59800        | 64300        | 68700        | 73100        |
| Income at 120% of Median     | 46560                       | 53160        | 59880        | 66480        | 71760        | 77160        | 82440        | 87720        |

Most affordable Units are targeted to households earning at or below 80% the Area Median Income (AMI), however specific units may be reserved for household earning, 30, 60, or up to 120% AMI. It is imperative that the City know the specific unit you intend to rent or purchase to assist in determining if your household qualifies by income.

Please read the application form carefully as you fill it out. If you have any questions, don't hesitate to ask.

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# C H E C K L I S T

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## TO QUALITY:

- Have I filled out and signed the Application and Right to Financial Privacy?
- Have I provided my income verification for the past 12 months?
- Have I identified on the application the specific affordable housing unit I am applying to rent or own?
- Have I turned all documents in to the Planning Department at 51 Winburn Way?

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## INCOME IS ANNUAL CASH RECEIPTS BEFORE TAXES FROM ALL SOURCES, WITH THE EXCEPTIONS NOTED BELOW:

### INCOME INCLUDES:

- Money wages and salaries before any deductions;
- Net receipts from non-farm self-employment (receipts from a person's own unincorporated business, professional enterprise or partnership after deductions for business expenses); not receipts from farm self-employment (receipts from a farm which one operates as an owner, renter, or sharecropper, after deductions for farm operating expenses);
- Regular payments from social security, railroad retirement, unemployment compensation, strike benefits from union funds, workers' compensation, veterans' payments, public assistance (including Aid to Families with Dependent Children, Supplemental Security Income, Emergency Assistance money payments, and non-Federally funded General Assistance or General Relief money payments), and training stipends;
- Alimony, child support, and military family allotments or other regular support from an absent family or someone not living in the household;
- Private pensions, government employee pensions (including military retirement pay), and regular insurance or annuity payments;
- College or university scholarships, grants, fellowships, and assistantships;
- Dividends, interest, net rental income, net royalties, periodic receipts from estates or trusts, and net gambling or lottery winnings.

### INCOME DOES NOT INCLUDE:

- Capital gains;
- Any assets drawn down as withdrawals from a bank, the sale of property, a house or a car;
- Tax refunds, gifts, loans, lump-sum inheritances, one-time insurance payments, or compensation for injury;
- Non-cash benefits such as the employer-paid or union-paid portion of health insurance or other employee fringe benefits, food or housing received in lieu of wages, the value of food and fuel produced and consumed on farms, the imputed value of rent from owner-occupied non-farm or farm housing;
- Such Federal non-cash benefit programs as Medicare, Medicaid, food stamps, school lunches and housing assistance.

# CITY OF ASHLAND

## City of Ashland Planning Division Affordable Housing Application Form (Purchase Housing)

### A. Applicant/Co-Applicant Information

Applicant's Name: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's Name: \_\_\_\_\_

Your current Address: \_\_\_\_\_

Daytime Phone: \_\_\_\_\_ Work: \_\_\_\_\_ Message: \_\_\_\_\_

Applicant's Birthday: \_\_\_\_\_ Co-Applicant's Birthday: \_\_\_\_\_

Social Security #: \_\_\_\_\_ Co-Applicant's Social Security #: \_\_\_\_\_

Address of Affordable housing unit to be rented or purchased: \_\_\_\_\_, Ashland, OR

Number of Bedrooms \_\_\_\_\_

What is the unit's Rental amount/ Purchase Price? \$ \_\_\_\_\_

Are there homeowners dues or fees?(describe) \_\_\_\_\_ \$ \_\_\_\_\_

### B. Employment Data (for previous 12 months or previous year)

**Applicant's Employer:** \_\_\_\_\_ Salary: \_\_\_\_\_

Address/City/State/Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_

**Previous Employer:** \_\_\_\_\_ Salary: \_\_\_\_\_

Address/City/State/Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_

**Co-Applicant's Employer:** \_\_\_\_\_ Salary: \_\_\_\_\_

Address/City/State/Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_

**Co-Applicant's Previous Employer:** \_\_\_\_\_ Salary: \_\_\_\_\_

Address/City/State/Zip: \_\_\_\_\_

Occupation: \_\_\_\_\_ From: \_\_\_\_\_ To: \_\_\_\_\_

**C. Other Income and Source**

This would include interest, dividends, other business or investment income, pensions, annuity income, social security, welfare, retirement, veteran's, rental property income, alimony, child support, unemployment, private scholarships, grants or workman's compensation.

\_\_\_\_\_ Amount \_\_\_\_\_  
\_\_\_\_\_ Amount \_\_\_\_\_  
\_\_\_\_\_ Amount \_\_\_\_\_  
\_\_\_\_\_ Amount \_\_\_\_\_

**D. Annual Income**

Total Applicant's Annual Salary: \_\_\_\_\_  
Total Co-Applicant's Annual Salary: \_\_\_\_\_  
Total Income from Other Source: \_\_\_\_\_  
**TOTAL ANNUAL FAMILY INCOME:** \_\_\_\_\_

**E. Dependents**

Name: \_\_\_\_\_ Age: \_\_\_\_\_ Sex: \_\_\_\_\_  
Name: \_\_\_\_\_ Age: \_\_\_\_\_ Sex: \_\_\_\_\_  
Name: \_\_\_\_\_ Age: \_\_\_\_\_ Sex: \_\_\_\_\_  
Name: \_\_\_\_\_ Age: \_\_\_\_\_ Sex: \_\_\_\_\_  
Name: \_\_\_\_\_ Age: \_\_\_\_\_ Sex: \_\_\_\_\_

**F. Assets**

Bank: \_\_\_\_\_ Type: \_\_\_\_\_ Amount: \_\_\_\_\_  
Account # \_\_\_\_\_  
Bank: \_\_\_\_\_ Type: \_\_\_\_\_ Amount: \_\_\_\_\_  
Account # \_\_\_\_\_  
Bank: \_\_\_\_\_ Type: \_\_\_\_\_ Amount: \_\_\_\_\_  
Account # \_\_\_\_\_  
Savings Bonds or Other Securities: \_\_\_\_\_ Amount: \_\_\_\_\_  
Other Real Estate Owned: \_\_\_\_\_ Equity: \_\_\_\_\_  
Other Assets: \_\_\_\_\_ Value: \_\_\_\_\_

**G. Applicant's/Co-Applicant's Authorization and Signature**

ALL PERSONAL AND FINANCIAL INFORMATION CONTAINED IN THIS APPLICATION FORM WILL BE KEPT STRICTLY CONFIDENTIAL.

BY SIGNING THIS APPLICATION FORM, THE APPLICANT HEREBY AUTHORIZES THE CITY OF ASHLAND TO VERIFY ALL ASSETS AND EMPLOYMENT FOR AFFORDABLE HOUSING CERTIFICATION.

ISSUING A FALSE FINANCIAL STATEMENT OR OBTAINING EXECUTION OF DOCUMENTS BY DECEPTION: Oregon law makes it a Class "A" misdemeanor (punishable by up to one year in prison or a fine of up to \$1,000.00) for a person to issue a false statement with the intent to defraud, ORS 165.000). It is also a class "A" misdemeanor for a person to obtain the execution of documents by deception with the intent to defraud or injure another or to acquire a substantial benefit (ORS 165.102).

I DECLARE THAT I HAVE EXAMINED THIS REQUEST FOR AFFORDABLE HOUSING CERTIFICATION AND TO THE BEST OF MY KNOWLEDGE AND BELIEF, THE INFORMATION CONTAINED IN IT IS TRUE, CORRECT AND COMPLETE.

Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant's Signature: \_\_\_\_\_ Date: \_\_\_\_\_

**THIS APPLICATION WILL BE DEEMED INCOMPLETE IF SUBMITTED WITHOUT ACCOMPANING INCOME VERIFICATION INFORMATION.**

# CITY OF ASHLAND

Department of Community Development  
Housing Programs  
20 E Main St.  
Ashland OR 97520

## RIGHT TO FINANCIAL PRIVACY

This is notice to you, as required by the Right to Financial Privacy Act of 1978, that the City of Ashland Community Development Department has the right of access to financial records held by any financial institution in connection with the consideration or administration of the Affordable Housing Certification for which you have applied. Financial records involving your transactions will be available to the Community Development Department without further notice or authorization, but will not be disclosed or released to another governmental agency or department without your consent, except as required or permitted by law.

### ACKNOWLEDGEMENT:

\_\_\_\_\_  
Applicants Signature

\_\_\_\_\_  
Date

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