
SHARE Community Land Trust
Securing Homes on Affordable Real Estate

HOMEOWNER APPLICATION
(To Be Completed and Returned to SHARE)

2009



Applicant Information Form
Eligibility Self Check List
Work History
Debt and Assets
References

SHARE Community Land Trust
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HOMEOWNER APPLICATION

Name of Applicant _____ Co-Applicant _____

Address _____ City _____

Home Phone: _____ Work Phone: _____

Name each member of the household:	Date of Birth
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____
5. _____	_____
6. _____	_____
7. _____	_____

Background

Please describe your current living conditions:

Do you rent or own? _____ How many bedrooms? _____

How long have you lived at your current home? _____

How much do you pay each month for housing? _____ For utilities? _____

How would you describe its condition? _____

Does anyone in your household have special needs? (Describe) _____

Eligibility Criteria

1) Residency

Do you currently live or work in the Upper Valley, and have you done so for at least six months?

Yes No (Upper Valley means the boundaries of the Cascade School District)

If not, have you at one time lived or worked for a minimum of two years in the Upper Valley?

Yes No

Can you provide documentation to support this?

Yes No

2) Income

Do you fall within the income range listed in the pre-application packet?

Yes No

What was your total household income from last year? (include all wage earners) _____

What is your expected household income for this year? (include all wage earners) _____

Please attach a copy of your latest federal tax return. If self-employed please include tax returns for the past two years.

3) Work History

Have you had consistent employment for a minimum of the last two years?

Yes No

Current Employer(s)

Applicant: 1) _____ Contact: _____

Address: _____ Phone: _____

Length of employment? _____ Position: _____

Applicant: 2) _____ Contact: _____

Address: _____ Phone: _____

Length of employment? _____ Position: _____

Co-Applicant: 1) _____ Contact: _____

Address: _____ Phone: _____

Length of employment? _____ Position: _____

Co-Applicant: 2) _____ Contact: _____

Address: _____ Phone: _____

Length of employment? _____ Position: _____

On a separate sheet list any other current employer(s) or previous employer(s) if you have been at your current employer(s) less than two years.

4) Credit

I understand that I will need to demonstrate that I have established a good credit rating. I understand that as part of this application SHARE Community Land Trust will order a credit report to help determine my readiness for ownership.

Signed: Applicant: _____ Co-Applicant: _____

5) Debt

I understand that there will be a restriction on the total amount of debt I will be able to carry and that my total monthly payments for all debt, (including mortgage), will not be able to exceed approximately 38% of my gross monthly income (depending upon the lending source). If my current debt would exceed that limit I will need to work with the SHARE staff on a personal program of debt reduction in order to remain as a candidate for the purchase of a land trust home.

Signed: Applicant: _____ Co-Applicant: _____

6) Assets

Please list the assets of all household members. Assets include such things as cash, savings, land, mobile homes, recreational vehicles, boats, art or jewelry collections, etc. DO NOT include as assets such things as cars used for personal transportation, business equipment, pensions or IRAs.

Description of Asset:	Value:
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

References

Please list as least four references. At least one should be an employer, one a landlord, and two others.

Name	Time Period Known	Phone
1. _____	_____	_____
2. _____	_____	_____
3. _____	_____	_____
4. _____	_____	_____
5. _____	_____	_____
6. _____	_____	_____

