

**CITY OF WOODBURY
RCA HOME IMPROVEMENT LOAN PROGRAM
INSTRUCTION FOR HOMEOWNERS**

Applicant Income Verification Checklist

The New Jersey Council on Affordable Housing requires all property owners applying for a deferred payment loan under Woodbury's RCA Home Improvement Loan Program to furnish the following information. All information will be kept strictly confidential and will be used solely for the purpose of qualifying you for the program.

1. The social security number of all property owners.
2. Verification of all household income, which includes, where applicable:
 - a) Four (4) pay stubs dated consecutively for all wage earners over age 18,
 - b) Verification of Social Security/SSI payments, pension, annuities, IRA or other retirement account payments, disability, child support, alimony, unemployment, etc., for the current year.
 - c) For a household member over the age of 18 without any income, a notarized statement that they have no source of income.
 - d) Gross rental income derived from any rental property that you own.
3. Income earned by household members over the age of 18, who are enrolled as full time students, is excluded. For these individuals, verification of full time student status is required.
4. A copy of the deed to your home.
5. Statements from the city verifying that property taxes, water and sewer payments are current.
6. A copy of your 2007 Federal Income Tax Return, including W2s and Schedules, for all wage earners over 18. If you did not file a Federal Tax Return, please provide a notarized statement that you did not file a Federal Tax Return.
7. A copy of your homeowner's insurance.

Return your application, along with the requested verification to:

Virginia Horn
RCA Home Improvement Loan Program
33 Delaware Street
Woodbury NJ 08096

If you have any questions, or if you would like to meet with me, call me at (856) 845-1300, ext. 123. You may also reach me at vhorn@woodbury.nj.us.

**CITY OF WOODBURY
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APPLICATION FOR HOMEOWNERS**

Date _____

Applicant(s) _____

Social Security Number(s) _____

Address

Phone _____

Household Members

List each person living in your home, including yourself. Identify those who are full time students.

Name	Relationship to Head of Household	Age	Sex	Occupation
1. _____				
2. _____				
3. _____				
4. _____				
5. _____				
6. _____				

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Household Income

List all income for all household members over the age of eighteen (18), including your income.

Name	Source of Income	Annual Amount
1.	_____	_____
2.	_____	_____
3.	_____	_____
4.	_____	_____
5.	_____	_____
6.	_____	_____

Certification

I (we) hereby certify the following:

1. I (we) am (are) the owner occupant(s) of the property for which rehabilitation is being sought.
2. I (we) give my (our) permission for the City of Woodbury to verify the information concerning my (our) household income and sources of income.
3. I (we) have provided true and complete information regarding household members and household income.

Applicant Signature

Date

Applicant Signature

Date

Warning: Section 1001 of Title 38 of the United States Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United States as to any matter within its jurisdiction.

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REHABILITATION PRIORITY LIST

Please list the problems in your home that you would consider rehabilitation priorities.

- 1. _____

- 2. _____

- 3. _____

- 4. _____

- 5. _____

- 6. _____

- 7. _____

- 8. _____

- 9. _____
