



**ORANGE COUNTY
INDIVIDUAL DEVELOPMENT
ACCOUNT (IDA)
HOMEOWNERSHIP PROGRAM**

APPLICATION FOR PARTICIPATION

NOTICE TO APPLICANTS: Federal and state law requires that all applications be considered without regard to race, religion, color, sex, age or national origin. We believe in and fully support the principles of non-discrimination.

I. GENERAL INFORMATION: *For the Head of Household Only*

NAME: _____
LAST FIRST MIDDLE

DATE OF BIRTH: _____ SOCIAL SECURITY #: _____ DISABILITY: ___ Yes ___ No

ADDRESS: _____
STREET CITY STATE ZIP COUNTY

TELEPHONE NUMBER: _____
HOME WORK CELLULAR

EMAIL ADDRESS: _____ SEX: ___ M ___ F NUMBER IN FAMILY: _____

ARE YOU: ___ MARRIED ___ SINGLE ___ DOM. PARTNERSHIP ___ SEP./DIVORCED ___ WIDOW(ER)

RACE:
 ___ African-American / Black ___ Asian or Pacific Islander
 ___ American Indian / Alaska Native* a) Asian**
 ___ Caucasian / White b) Native Hawaiian or Pacific Islander***
 ___ Biracial (please check all that apply)

ETHNICITY:
 ___ Hispanic or Latino ___ NOT Hispanic or Latino

OTHER HOUSEHOLD MEMBERS:

NAME	DATE OF BIRTH	RELATIONSHIP

*American Indian / Alaska Native Includes: Eskimo, Aleut
 **Asian Includes: Person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent.
 ***Native Hawaiian or Pacific Islander Includes person having origins in any of the original peoples of Hawaii, Guam, Samoa or other Pacific Islanders [Carolinian, Fijian, Kosraean, Melanesian, Micronesian, Northern Mariana Islander, Palauan, Papua New Guinean, Ponapean (Pohnpelan), Polynesian, Solomon Islander, Tahitian, Tarawa Islander, Tokelauan, Tongan, Trukese (Chuukese), and Yapese].

II. RESIDENTIAL INFORMATION

NAME OF LANDLORD _____ PHONE NUMBER _____

ADDRESS OF LANDLORD _____ LENGTH OF TIME YOU HAVE LIVED AT THIS ADDRESS _____

IF LESS THAN TWO YEARS, GIVE LANDLORD INFORMATION FOR PREVIOUS LOCATION

NAME _____ ADDRESS _____ PHONE _____

III. EMPLOYMENT AND INCOME

HEAD OF HOUSEHOLD'S EMPLOYER _____ ADDRESS _____

CONTACT NAME _____ PHONE NUMBER _____ FAX NUMBER _____

POSITION _____ LENGTH OF EMPLOYMENT _____ HOURS PER WEEK _____

GROSS INCOME (BEFORE TAXES): _____ PER _____ HOUR _____ WEEK _____ MONTH _____ YEAR
IF LESS THAN TWO YEARS, PLEASE PROVIDE FOLLOWING INFORMATION:

PREVIOUS EMPLOYER _____ ADDRESS _____ PHONE NUMBER _____

POSITION _____ LENGTH OF EMPLOYMENT _____ HOURS PER WEEK _____ WAGES PER HOUR/WEEK/MONTH/YEAR _____

EMPLOYMENT AND INCOME OF OTHER HOUSEHOLD MEMBERS:

NAME _____ EMPLOYER _____ WAGES PER HOUR/WEEK/MONTH/YEAR _____

ADDRESS _____ PHONE NUMBER _____

NAME _____ EMPLOYER _____ WAGES PER HOUR/WEEK/MONTH/YEAR _____

ADDRESS _____ PHONE NUMBER _____

NAME _____ EMPLOYER _____ WAGES PER HOUR/WEEK/MONTH/YEAR _____

ADDRESS _____ PHONE NUMBER _____

OTHER MONTHLY HOUSEHOLD INCOME: *Please list amount and who it is received by*

CHILD SUPPORT: _____ PENSION: _____

SOCIAL SECURITY: _____ OTHER: _____

IV. ASSETS

SAVINGS ACCOUNT:

FINANCIAL INSTITUTION	ACCOUNT #	CURRENT BALANCE
ADDRESS	PHONE NUMBER	

CHECKING ACCOUNT:

FINANCIAL INSTITUTION	ACCOUNT #	CURRENT BALANCE
ADDRESS	PHONE NUMBER	

RETIREMENT ACCOUNT:

TYPE OF ACCOUNT (401k, 403b, IRA, ROTH IRA, ETC.)	VESTED VALUE
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VEHICLES:

MAKE	MODEL	YEAR	VALUE
MAKE	MODEL	YEAR	VALUE
MAKE	MODEL	YEAR	VALUE

OTHER ASSETS: (Describe)

VALUE

TOTAL ASSETS: \$

V. LIABILITIES: *List all outstanding debts such as auto loans, credit cards, stores, personal, etc.*

CREDITOR	ACCOUNT #	CURRENT BALANCE
ADDRESS		MONTHLY PAYMENT

CREDITOR	ACCOUNT #	CURRENT BALANCE
ADDRESS		MONTHLY PAYMENT

CREDITOR	ACCOUNT #	CURRENT BALANCE
ADDRESS		MONTHLY PAYMENT

CREDITOR	ACCOUNT #	CURRENT BALANCE
ADDRESS		MONTHLY PAYMENT

CREDITOR	ACCOUNT #	CURRENT BALANCE
ADDRESS		MONTHLY PAYMENT

TOTAL LIABILITIES: \$

IF ANY ACCOUNTS ARE PAST DUE, PLEASE EXPLAIN:

VI. OTHER INFORMATION

HAVE YOU EVER OWNED A HOME? _____ IF YES, WHEN WAS THE HOME SOLD? _____

HAVE YOU FILED FOR BANKRUPTCY IN THE LAST SEVEN (7) YEARS? _____

ARE THERE ANY OUTSTANDING JUDGEMENTS AGAINST YOU? _____

DO YOU HAVE DAY CARE EXPENSES? _____ AMOUNT \$ _____

WHAT IS YOUR NATIVE LANGUAGE? _____

HOW DID YOU HEAR ABOUT THE IDA PROGRAM? _____

APPLICANT CERTIFICATION: I certify that the information given in this application is true and accurate. I hereby give permission for The Women’s Center to verify all information contained in this application through contact with employers, creditors, banks, etc. I understand that if any information contained herein is found to be false, I will be disqualified for participation in The Women’s Center Homeownership Program.

Applicant(s) Signature(s)

Date

*****NOTE***** Unless you have already been approved by a partnering agency (i.e. Habitat for Humanity) **you must also submit at least one current credit report and score** with your application. If you do not have a copy of your credit report, please page seven of this application for instructions on how to order your report and score. You are entitled to receive one FREE credit report every 12 months from each of the three credit reporting agencies (Experian, Trans Union, and Equifax). However, you must pay a small fee to receive your credit score. Couples purchasing a house jointly must each submit their credit report and score. Please be aware that if your credit report and score do not provide sufficient information to determine eligibility for this program, alternative credit references may be requested.



Affordable Housing Alliance

The Affordable Housing Alliance (AHA) is a consortium of four non-profit organizations that work together to promote best practices, sharing of information and an exchange of clientele that better enables us all to collectively serve the community. Client participation in housing and financial workshops provided by any member of AHA meets the criteria for each individual program.

AHA is comprised of the following organizations:

- EmPOWERment, Inc. (Deanna Carson, 967-8779 x 206)
- Orange Community Housing and Land Trust (Crystal Fisher, 967-1545 x 301)
- Orange County Habitat for Humanity (Sharron Reid, 932-7077 x 213)
- The Women's Center (Tarin Washington, 968-4610)

Ordering Your Credit Report

What is a credit report? A credit report is a record of your credit history. It is basically a report card of when and how you have repaid your debts. Lenders look at your credit report to decide what kind of credit risk you are and whether they should give you a loan.

Why should I order my credit report? You have a right to know what is in your credit file. Reviewing your credit report at least once a year can protect you from identity theft and the negative consequence of having inaccurate information in your file. It can help you locate any old debts that you may want to pay off but don't know how. You can begin to address any current or past credit problems and you will know what information lenders are using in deciding whether to give you a loan.

Do I have to pay for my credit report? You are entitled to receive one **FREE** credit report every 12 months from each of the three credit reporting bureaus. They are: 1) Experian 2) TransUnion and 3) Equifax

It is a good idea to pull your credit report from ALL THREE bureaus every year. You can choose HOW you order your three credit reports. Your options are to:

- 1) Order your credit report from all three bureaus at the same time. This allows you to compare the reports to one another and shows you any difference in what has been reported to the three bureaus.
- 2) Order your credit reports at different times throughout the year. For example, order one report every four months. Seeing your credit report at various times during the year allows you to keep track of any changes or new information that appears on your credit file.

How do I order my credit report? You can order free credit reports by:

- 1) Through the internet by visiting the official web site: www.annualcreditreport.com
- 2) Calling toll free 1-877-322-8228
- 3) By filling out an Annual Credit Report Request Form and mailing it to: Annual Credit Report Request Service, P.O. Box 105281, Atlanta, GA 30348-5281. The Women's Center can give you a copy of this form, or you can print it from www.ftc.gov/credit.

What about a credit score? Your FICO Credit Score is a number that rates your credit history in comparison to others. FICO scores are the credit scores most lenders use to determine your credit risk. You have three FICO scores, one for each of the three credit bureaus - Experian, TransUnion, and Equifax. Each score is based on information the credit bureau keeps on file about you. As this information changes, your credit scores tend to change as well. Your 3 FICO scores affect both how much and what loan terms (interest rate, etc.) lenders will offer you at any given time.

When you order your credit report, you can request your credit score. There is a small fee to receive your credit score with your credit report.