



Housing
Development
Fund

How to Apply

Your first step is to attend an Orientation at one of our locations. Please read the instructions below for attending an Orientation.

You must bring the following documents with you to the Orientation:

- Download and print out the pre-application. There will be about 8 pages. Please bring the completely **filled out, and signed** application to the orientation.
- Check or Money Order **only** for Credit Report (*no cash*).
\$15.75 for one (1) person and \$16.50 for a joint report. Make checks payable to **Housing Development Fund**.

You must bring copies of the following- NO ORIGINALS- We cannot make copies

Please do not register for Orientation if you are missing documents, you will be asked to reschedule.

- Copies of two most recent paystubs from all sources of income for **ALL** wage earners in the household.
- Self Employed- You must provide current Profit & Loss Statement(s)
- Copies of 2 most recent tax returns (1040, 1040A, 1040EZ)
- Copies of 2 most recent W-2's or 1099
- If you *did not file* for any year, you will be required to complete and sign Form 4506-T so that HDF can verify non-filing of taxes from the Internal Revenue Service (IRS).
- Copy of applicants, and co-applicants drivers' license or state issued ID card.

Once you have **ALL** of the above requested documents call **(203) 969-1830** to sign up for an orientation session. **IMPORTANT- You must arrive 15 minutes before the orientation.** Sessions are about 30 minutes long, and are provided at the following times and locations:

SCHEDULE and LOCATIONS

Mondays: 5:00 pm -Stamford Office (English)
Tuesdays 8:30 am -Stamford Office (English)
Tuesdays 5:00pm -Bridgeport Office (English)
Wednesdays 12:30pm -Danbury Office (English)
Wednesdays 4:30 pm -Bridgeport Office (Spanish)
Wednesdays 5:00pm -Danbury Office (English)
Thursday's 4:30pm -Stamford Office (Spanish)

Reminder- You must arrive at least 15 minutes before each session. No one will be admitted late.

We can NOT accommodate children or guests; only applicants and co-applicants who are registered in advance can be admitted.

Thank You



PRE-APPLICATION

Confidential – for internal purposes only
Please PRINT all information

Pre-Application
Page 1 of 3

DATE: _____

APPLICANT

Name:	Current Address:
City, State, ZIP:	Telephone Number:
Cell Phone Number:	E-Mail Address:
Social Security Number	Date of Birth:
Marital Status (Circle One): Married Separated Unmarried	
Current Monthly Rent:	Years at Present Address:
Do you receive child support? Yes No	If yes, how much per month?
Do you pay child support? Yes No	If yes, how much per month?
Employer:	City of Employment:
Position:	# Years Employed:
Work Phone #:	Travel Time to Work (in minutes/hours):
Second Job Employer:	# Years Employed:
Country of Origin:	Preferred Language:
Are you an American citizen?	If not a citizen, do you have a green card?
Current Housing (circle one): Subsidized Housing Public Housing Section 8 Other	
Do you currently own your own home?	How much savings for home?
Do you own or have a mortgage on any land?	Is your credit status good?
Ethnicity (circle one): Hispanic Not Hispanic	
Race (check one):	
Single Race:	Multi-Race:
American Indian/Alaskan Native	American Indian and White
Asian	Asian and White
Black or African American	Black or African American and White
Native Hawaiian or Other Pacific Islander	American Indian or Alaska Native and Black or African American
White	Other multiple race, indicate below
Other	



CO-APPLICANT

Name:	Current Address:
City, State, ZIP:	Telephone Number:
Cell Phone Number:	E-Mail Address:
Social Security Number	Date of Birth:
Marital Status (Circle One): Married Separated Unmarried	
Current Monthly Rent:	Years at Present Address:
Do you receive child support? Yes No	If yes, how much per month?
Do you pay child support? Yes No	If yes, how much per month?
Employer:	City of Employment:
Position:	# Years Employed:
Work Phone #:	Travel Time to Work (in minutes/hours):
Second Job Employer:	# Years Employed:
Country of Origin:	Preferred Language:
Are you an American citizen?	If not a citizen, do you have a green card?
Current Housing (circle one): Subsidized Housing Public Housing Section 8 Other	
Do you currently own your own home?	How much savings for home?
Do you own or have a mortgage on any land?	Is your credit status good?
Ethnicity (circle one): Hispanic Not Hispanic	
Race (check one):	
Single Race:	Multi-Race:
American Indian/Alaskan Native	American Indian and White
Asian	Asian and White
Black or African American	Black or African American and White
Native Hawaiian or Other Pacific Islander	American Indian or Alaska Native and Black or African American
White	Other multiple race, indicate below
Other	



HOUSEHOLD MEMBERS

List everyone in the household who will be living in the new home, (including the applicant and co-applicant) Fill out all information. Gross income must include overtime pay, pay from part-time jobs, Social Security Income, Pension, Child Support):

Name	Age	Gender (Circle One)	Relationship to Applicant(s)	Total Gross Income	Education Level (i.e. High School, Some College, College Grad, Post College)
		M / F			
		M / F			
		M / F			
		M / F			
		M / F			
		M / F			
		M / F			
		M / F			
Total Income:					

OTHER INFORMATION

What is the minimum number of bedrooms needed for the above list household members? _____

In what city in HDF's service area would you like to purchase a home? _____

Who referred you to HDF? _____

HOME BUYER DECLARATIONS – Since HDF's program eligibility requirements are for all who live in the household, this must be filled out by anyone living in the home that is 18 years of age or older. Please circle Y for yes, or N for no.

	Household Member 1	Household Member 2	Household Member 3	Household Member 4
Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	Y / N	Y / N	Y / N	Y / N
Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment?	Y / N	Y / N	Y / N	Y / N
Are you a co-maker, co-signer or endorser on any note?	Y / N	Y / N	Y / N	Y / N
I understand that I must occupy the property as my primary residence.	Y / N	Y / N	Y / N	Y / N

I hereby certify that the above information is true and complete

Household Member 1

Household Member 2

Household Member 3

Household Member 4



Housing
Development
Fund

CREDIT RELEASE FORM

I AUTHORIZE representatives of Housing Development Fund to order my credit report.

By signing below, I/we authorize the Housing Development Fund to run a credit check when necessary, and to release all information to interested parties upon their request.

Signature: _____

Signature of Spouse or co-purchaser:

Print Name: _____

Print Above Name: _____

Address: _____

Previous Address: _____

Social Security # of Purchaser:

Social Security # of Spouse or Co-Purchaser:

Fee Received: Amount \$ _____

Date: _____

CHECK OR MONEY ORDER ONLY

MAKE PAYABLE TO: HOUSING DEVELOPMENT FUND



Housing
Development
Fund

Applicant’s Certification and Authorization

The undersigned certify and authorize the following:

I/we have applied to the Housing Development Fund’s First Time Homebuyer Program (the Program) for homeownership counseling (and financing). The application process includes the pre-application, loan application, and any additional forms the Housing Development Fund may require.

In applying to the program (and in applying for loan products), I/we completed a pre-application (and loan application) containing various information on the purpose of the Program (and the loan), employment, family members and income information, and assets and liabilities. I/we certify that all of the information is true and complete. I/we made no misrepresentation in the pre-application (or loan application) or other documents, nor did I/we omit any pertinent information.

I/we fully understand and agree the Housing Development Fund reserves the right to verify any information provided to them. In addition, should any of the information given to the Housing Development Fund change after the date of this certification (e.g. income, family size, etc.), it must be sent to the Housing Development Fund in writing. If the change has been deemed substantial by the Housing Development Fund, I/we understand that I/we will be taken out of the current process and will be required to reapply in six months from the date of the original application when I/we will be reassessed to determine eligibility for the Program.

I/We authorize you to provide to the Lender or Broker, and to any investor to whom the Lender or Broker may sell my mortgage, and to the mortgage guaranty insurer (if any), any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, and similar account balances; credit history; and copies of income tax returns. The Lender or Broker or any investor that purchases the mortgage, or the mortgage guaranty insurer (if any), may address this authorization to any party named in the application process.

A copy of this certification and authorization may be used as an original. The Housing Development Fund cannot accept our pre-application (or loan application) unless this form has been signed.

I/we fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage loan, as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant / Borrowers Signature, Tax ID or Social Security Number Date

Co-Applicant / Co-Borrowers Signature, Tax ID or Social Security Number Date



Directions to Stamford Office

From Interstate 95 North:

- Take Exit 8 off of I-95 North
- Turn left onto Atlantic Street.
- Go straight on Atlantic Street – through 3 traffic lights to intersection with Broad Street
- Go straight through traffic light – Atlantic Street becomes Bedford Street at this point.
- Keep going straight through one more traffic light. At next light, turn right onto North Street.

From Interstate 95 South:

- Take Exit 8 off of I-95 South.
- Turn right at Elm Street.
- Continue onto Grove Street.
- Turn left on Forest Street
- Turn right on Bedford Street
- Take the second right onto North Street.

Parking at our Stamford Office:

- Turn right into our parking lot before the stop sign. There are four parking spaces in the garage before the security gate for visitor parking.
- If these spots are not available, please exit the garage and drive up the ramp to Parking Level 3 where there are additional spaces.
- Our office is located on North Street, next to the garage entrance at street level.

Directions to Danbury Office

From Interstate 84 East:

- Take Exit 5
- Go through stop sign to light at bottom of hill
- Turn right on Main Street
- Go through five lights to intersection of West Street
- See directions below

From Interstate 84 West:

- Take Exit 5
- At end of ramp, turn right on Main Street
- Proceed through six lights to West Street
- See directions below

To Our Danbury Office:

- Turn right on West
- 8 West Street is immediately on your left next to the Danbury Public Library
- On-street parking is available on West Street
- Once you enter the building, take the elevator to the second floor.
- Proceed to Suite 202-204



Directions to Bridgeport Office

From Interstate 95 North:

- Merge onto I-95 N via the ramp to New Haven
- Take exit 26 for Wordin Ave
- Turn left at Wordin Ave
- Turn right at State St
- Turn right at Broad St
- Destination will be on the left

From Interstate 95 South:

- Merge onto I-95 S toward NY City
- Take exit 27 to merge onto Lafayette Blvd
- Turn right at State St
- Turn right at Broad St
- Destination will be on the left

To Our Bridgeport Office:

- There is metered parking on Broad Street and the entrance is on 940 Broad Street.