

CITY OF ASHLAND

AFFORDABLE HOUSING PROGRAM

You do not need to fill out this form unless you are directed to by a property manager, seller, or City of Ashland Housing Program Specialist. This application only applies to specific properties that are covered by the 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 2020 – May 2021

Income Level	Number of Persons in Family							
	1	2	3	4	5	6	7	8+
Extremely Low Income (30%)	\$13,700	\$17,240	\$21,720	\$26,200	\$30,680	\$35,160	\$39,640	\$43,000
Low Income (50%)	\$22,800	\$26,050	\$29,300	\$32,550	\$35,200	\$37,800	\$40,400	\$43,000
Income at 60% of Median	\$27,850	\$31,820	\$35,800	\$39,780	\$42,960	\$46,150	\$49,330	\$52,510
Moderate Income (80%)	\$36,500	\$41,700	\$46,900	\$52,100	\$56,300	\$60,450	\$64,650	\$68,800
Median Income (100%)	\$45,570	\$52,080	\$58,590	\$65,100	\$70,310	\$75,520	\$80,720	\$85,930
Income at 120% of Median	\$54,680	\$62,500	\$70,310	\$78,120	\$84,370	\$90,620	\$96,870	\$103,120
Income at 130% of Median	\$59,240	\$67,700	\$76,170	\$84,630	\$91,400	\$98,170	\$104,940	\$111,710

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.

C H E C K L I S T

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?

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 Mailing Address: _____

Preferred Phone: _____ Email: _____

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