

## HOME BUYER: INCOME QUESTIONNAIRE

1. Does any adult in your household receive compensation other than hourly wages or salary?

\_\_\_ Yes      \_\_\_ No

- a. If yes, what type?

\_\_\_ Overtime  
\_\_\_ Commissions  
\_\_\_ Tips  
\_\_\_ Bonus  
\_\_\_ Other (e.g., from a business, dividends)

If yes, please describe:

2. Does anyone receive payments from the following sources?  
*(If yes, please attach supporting documents)*

a. Social Security	Yes	No
b. Disability Benefits	Yes	No
c. Alimony	Yes	No
d. Child Support	Yes	No
e. Workers' Compensation	Yes	No
f. Unemployment	Yes	No
g. Welfare Payments	Yes	No
h. Other (pension, insurance)	Yes	No

3. How many dependents do you have?

a. Under 18 years \_\_\_\_\_  
b. Over 18 years but full-time student \_\_\_\_\_  
c. Over 18 years but disabled \_\_\_\_\_

### ATTEST:

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-applicant (if applicable)

\_\_\_\_\_  
Date



Buyer's Eligibility Certification & Authorization to  
**RELEASE FINANCIAL INFORMATION**

I/we, \_\_\_\_\_ (*Applicant/Co-applicant*), certify that:

1. I/we are currently residents of the State of Connecticut,
2. I/we are first-time homebuyers as defined by the U.S. Department of Housing and Urban Development (*as defined on page 2 of the program Fact Sheet*), and
3. My/our household consists of \_\_\_\_\_ person(s).

I/we authorize my mortgage lender to release to Eastern Connecticut Housing Opportunities, Inc. (ECHO) such personal financial information—including but not limited to my/our household income, assets, and debts—as I/we have provided or will provide to my/our mortgage lender in connection with an application for mortgage and as may be needed by ECHO to document to the State of Connecticut that I am/we are eligible to purchase a home under the Home New London Program.

**ATTEST:**

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-applicant (*if applicable*)

\_\_\_\_\_  
Date

## **FIRST-TIME HOMEBUYER CERTIFICATION**

To be eligible to receive funds through the Home New London Program, applicants must be first-time homebuyers, as defined by the U.S. Department of Housing and Urban Development as follows:

A first-time homebuyer is an individual who meets any one of the following criteria:

1. An individual who has had no ownership in a principal residence during the three-year period ending on the date of purchase of the property. This includes a spouse (i.e., if either spouse meets the above criterion, as a couple, they are both first-time homebuyers).
2. A single parent who has only owned with a former spouse while married.
3. An individual who is a displaced homemaker (i.e., divorced or legally separated) and has only owned with a spouse.
4. An individual who has only owned a principal residence not permanently affixed to a permanent foundation (and was therefore not required to pay property taxes) in accordance with applicable regulations.
5. An individual who has only owned a property that was not in compliance with state, local, or model-building codes and that cannot be brought into compliance for less than the cost of constructing a permanent structure.

**Applicant:**

\_\_\_ I certify that I am a first-time homebuyer, as defined above.

Signature: \_\_\_\_\_

**Co-applicant:**

\_\_\_ I certify that I am a first-time homebuyer, as defined above.

Signature: \_\_\_\_\_

**PLACE OF EMPLOYMENT CERTIFICATION**

I/we certify that the head of household, co-head, spouse, or sole household member works at least 20 hours per week in the town/city of \_\_\_\_\_.

**Please attach a pay stub (or other document) that states applicant (employee) name and employment location.**

Employer/Company Name: \_\_\_\_\_

Employer Address: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Employer Phone Number: \_\_\_\_\_

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-applicant (*if applicable*)

\_\_\_\_\_  
Date