



Community Development Office

The Oswego Community Development Office needs you to complete the pre-application below to help your family purchase your first home. The office will notify you by mail when your name comes to the top of the waiting list. ***Minimum household gross annual income required to participate is \$24,250, effective 03/28/2016.**

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**HOME OWNERSHIP PRE-APPLICATION**

Name: \_\_\_\_\_ Age: \_\_\_\_\_

Address: \_\_\_\_\_  
*(Include city, state and zip code)*

Phone #: \_\_\_\_\_ E-mail: \_\_\_\_\_

**Are you** 62 or older \_\_\_ White \_\_\_ Black \_\_\_ American Indian \_\_\_ Asian/Pacific Islander \_\_\_

**Are you** Hispanic \_\_\_ Non-Hispanic \_\_\_ (Please check all that apply)

Total Family Size \_\_\_\_\_ Adults: \_\_\_\_\_ M \_\_\_\_\_ F \_\_\_\_\_

Children (-18): \_\_\_\_\_ M \_\_\_\_\_ F \_\_\_\_\_

Gross Monthly Income: \$ \_\_\_\_\_ Source: \_\_\_\_\_

Current Monthly Rent: \$ \_\_\_\_\_ Average Monthly Utility Cost: \$ \_\_\_\_\_

Other Monthly Expenses:

Car/Truck Loan: \_\_\_\_\_ Balance \_\_\_\_\_ Visa/Master Charge: \_\_\_\_\_ Balance \_\_\_\_\_

Student Loan: \_\_\_\_\_ Balance \_\_\_\_\_ Other Credit: \_\_\_\_\_ Balance \_\_\_\_\_

Other Loans: \_\_\_\_\_ Balance \_\_\_\_\_ Medical: \_\_\_\_\_ Other \_\_\_\_\_

Insurance: Auto \_\_\_\_\_ Life \_\_\_\_\_ Other \_\_\_\_\_

Are you a First-Time Homebuyer? Yes \_\_\_\_\_ No \_\_\_\_\_

Are you able to do your own home repairs? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you have a credit history? Yes \_\_\_\_\_ No \_\_\_\_\_

*(loans, credit cards, furniture credit accounts)*

Do you own a car? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you have a Savings Account? Yes \_\_\_\_\_ No \_\_\_\_\_

Do you have a Checking Account? Yes \_\_\_\_\_ No \_\_\_\_\_

What type of home would you prefer? New \_\_\_\_\_ Older \_\_\_\_\_ Either \_\_\_\_\_

Savings available for down payment and closing costs: \$ \_\_\_\_\_

Other funds available for down payment and closing costs: \$ \_\_\_\_\_

**Please return to: Community Development Office, 20 W. Oneida St., 3<sup>rd</sup> Floor  
Oswego, NY 13126 Attn: Kathy Miano**

***If you have any questions, call the Community Development Office at 315-343-3795***