

<b>For Staff Use Only</b>
<b>Date:</b>
<b>Check:</b>
<b>Amount:</b>
<b>% of median income:</b>

**Citizens' Lighthouse  
Community Land Trust**  
P.O. Box 1046 – Evanston, IL 60204  
847-772-6702  
Office: 2022 Dempster, Evanston

## Homebuyer Application

### Applicant Information

Name of Applicant:	Social Security Number:
Name of Co-applicant (if applicable):	Social Security Number:
Co-applicant relationship to Applicant:	
Street address:	Preferred E-mail:
Mailing address (if different):	Applicant work phone:
Home phone:	Cell phone:



Fair Housing Act: Fair housing is a right protected by law. The federal Fair Housing Act prohibits discrimination in housing because of race or color, national origin, religion, sex, familial status, or disability. The Citizens Lighthouse Community Land Trust practices fair housing and does not discriminate on any basis prohibited by federal, state, or local law. The private information requested on this form is used only for CLCLT program purposes and is not sold or re-distributed in any fashion except as required by law. Certain information is requested and collected for statistical and funding purposes only and does not affect eligibility for any CLCLT program.





	Applicant	Co-applicant
<b>Do you live in Evanston?</b>	_____	_____
<b>Do you work in Evanston?</b>	_____	_____
<b>Total number of years you've lived or worked in Evanston?</b>	_____	_____
<b>Where did you live just prior to where you live now, and for how long?</b>		

**Applicant:** \_\_\_\_\_

**Co-applicant:** \_\_\_\_\_

**Assets: What is the value of your personal assets? \$**\_\_\_\_\_

(If you have assets with a value of more than the current Area Median Income (see Eligibility Criteria for the amount), you will be required to use them towards your down-payment. Assets include savings, land, mobile home, recreational vehicles, boats, art collections, or similar items. Household possessions, cars, and Individual Retirement Accounts (IRAs) or pensions are not included in "assets" for purposes of this application.)

**How much do you pay on debts each month?** Please provide your best estimates for items such as car payments, student loans, child support, credit cards, and all personal debts. For credit cards, the "monthly amount due" is the minimum balance due, the minimum that you must pay each month.

APPLICANT			
	Debt owed to:	Total balance due:	Monthly amount due:

CO-APPLICANT			
	Debt owed to:	Total balance due:	Monthly amount due:
Totals:		\$	\$

### Background Information

Have you owned a home in the last 3 years?	In the last 5 years?
Please describe your <b>current</b> living situation below:	
How many bedrooms?	Bathrooms?
How long have you lived at this residence?	
Do you have a year-round lease? _____ Are you afraid of being displaced? _____ If so, please explain.	
Please say how much you pay each month for the following:	
Rent:	Heat or Air:
	Utilities (water, etc.):
Combining the above numbers (rent, heat/air and utilities), please determine what percentage of your average <b>monthly</b> income these expenses represent. (Take your monthly income and divide it by the total of rent + heat/air + utilities to determine the percentage and write it here:  _____%)	

## Race and Ethnicity

**Please specify the number of each in your household.**

Hispanic or Latino	White	Black, African American	American Indian or Alaskan Native	Native Hawaiian or Pacific Islander	Asian	Multi-racial

**Do you have any special needs, limitations or disabilities? Please describe.**

**What skills would you be willing to offer as a volunteer with the Citizens' Lighthouse CLT?**

<input type="checkbox"/> Accounting/bookkeeping	<input type="checkbox"/> Carpentry or minor repairs
<input type="checkbox"/> Landscaping/shrub removal	<input type="checkbox"/> Clerical/data entry
<input type="checkbox"/> Gardening	<input type="checkbox"/> Party/event planning or hosting
<input type="checkbox"/> Other (specify)	<input type="checkbox"/> Cooking or baking for fundraisers

How did you first learn about the Citizens' Lighthouse Community Land Trust (CLCLT)?

## Your Community Land Trust Commitment

Living in a community land trust home is different from the usual experience of renting or owning a home. Your continued participation in CLCLT activities will be important to the smooth operation of our community land trust. You will be responsible for abiding by the conditions, covenants and restrictions of the Citizens' Lighthouse Community Land Trust, and for continued commitment to participating in activities that maintain the well-being of our CLCLT organization. **Please come prepared to answer in your interview** the following questions.

What do you and your family like about the possibility of living in a CLCLT home?

What are your concerns or reservations about living in a CLCLT home?

What is your present understanding of the community land trust model for owning a home?

**Please sign here to give CLCLT permission to get a credit report for you, and please include a check for \$25 to pay for the report.** All information that you have provided in this document, as well as your credit report, will be kept confidential.

Signed: \_\_\_\_\_ Date: \_\_\_\_\_

Co-applicant: \_\_\_\_\_ Date: \_\_\_\_\_