

(2) **INCLUSION OF INCOME.** A person's income shall not be deemed to be available as regular and dependable for the purposes of s. 45.351 (2) or 45.71 (9), Stats., unless such person is the veteran applicant or is a co-applicant who is either residing with the veteran applicant or who will jointly own and occupy the homestead to be purchased or constructed by the veteran applicant with the assistance of a department loan.

(3) **CO-APPLICANTS.** Subject to the provisions of subs. (1) and (2), the department shall consider the income, assets and debts of any applicant who is willing to sign all required credit instruments to be executed in connection with the loan for which application has been made and upon whom a complete application has been submitted to the department for the purposes of ss. 45.351 and 45.71 (9), Stats., as amended by chapters 26, 39 and 224, Laws of 1975, for the purpose of determining the creditworthiness of the application and for the purpose of determining its compliance with the provisions of ss. 45.351 (2), and 45.74 (1), (2), (3) and (5), Stats. An application must always be completed on the veteran applicant.

(5) **ECONOMIC ASSISTANCE LOANS.** There must be a minimum of 3 signers on guaranteed economic assistance loan notes, not more than 2 of whom may be makers and at least one of whom must be a guarantor.

**History:** Cr. Register, October, 1976, No. 250, eff. 11-1-76; r. (4), Register, December, 1979, No. 288, eff. 1-1-80.

**VA 1.13 Discrimination prohibited.** Discrimination against properly qualified persons in the provision of veterans assistance under ch. 45 on the basis of age, race, creed, color, handicap, sex, national origin or ancestry, is prohibited, and except that all persons employed by the department shall if possible be veterans as defined in s. 45.35 (5), Stats., and that preference shall be given to disabled veterans, discrimination against qualified persons in the employment of staff on the basis of age, race, creed, color, handicap, sex, national origin or ancestry is prohibited.

**History:** Cr. Register, October, 1976, No. 250, eff. 11-1-76; r. and recr., Register, December, 1979, No. 288, eff. 1-1-80.