



BOARD OF COUNTY COMMISSIONERS

LEE COUNTY HOME DOWN PAYMENT ASSISTANCE PROGRAM

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Dear Future Lee County Homeowner / Interested Lender or Realtor:

Thank you for inquiring about the HOME Down Payment Assistance Program. Please note that the application process may take up to **4 to 6 weeks** depending on completeness of the application. Funds are available on a first come-first ready basis for homebuyers who meet the program requirements.

- **This program is for the purchase of existing homes located anywhere in Lee County.** A unit which has obtained a Certificate of Occupancy at least one year prior to making application is eligible (no new construction).
- The home being purchased must be a single family home, condo/PUD or double-wide mobile/manufactured home (if 1976 or newer and situated on owned land). Duplexes, homes with attached or detached mother-in-law units, and homes with pools are **not** eligible. Maximum purchase price for the property is \$156,000 (effective 5/2/16).
- Homebuyers must agree to occupy the property as their principal homesteaded residence and not own any other homes at the time of application.
- Homebuyers are required to attend a Homebuyer Education Workshop from a HUD approved housing counseling agency. The following agencies may offer such courses:
 - Lee County Housing Development CorporationPhone: 239-275-5105
 - Affordable Homeownership Foundation Inc.Phone: 239-689-4944
 - Home Ownership Resource CenterPhone: 239-768-2013
 - Cape Coral Housing Development CorporationPhone: 239-471-0922
 - Housing Authority of the City of Fort MyersPhone: 239-344-3220
 - REALTOR® Association of Greater Fort MyersPhone: 239-936-3537
- Homebuyers must obtain a loan commitment for a new first mortgage from a licensed lending institution. Our program is open to all lenders; no approval process is required.
- For approved applicants, Lee County will determine the minimum amount of down payment/closing cost assistance based on need. We will look at the lender required minimum down payment and closing costs (less earnest money deposit paid up front). Maximum assistance in any case is 10% of the purchase price or \$10,000, whichever is less. The home must appraise at or above the sales price in order to qualify for assistance.
- Funds are available on a first come-first ready basis. To confirm availability of funds, contact Lee County.
- An **ORIGINAL** completed application along with a copy of a fully executed purchase contract is required to be **submitted by the lender** directly to Lee County at the address below:

Lee County Department of Human Services
Attn: Debbie Curran
2440 Thompson Street
Fort Myers, FL 33901



CHECKLIST FOR SUBMISSION

Applicant's Name: _____

All items marked with an asterisk (“*”) are required to be submitted at time of initial application.

Documentation (please put application package in this order; top to bottom)	Received
*Lender Referral Form (original)	
*HOME Application (3 Pages) – Must be completed and signed by all ADULT household members (original)	
*Terms of First Mortgage (original)	
*Authorization For the Release of Information - Must be signed by all ADULT household members (original)	
*Purchaser's Acknowledgement of Monitoring Performance (original)	
*Conflict of Interest Disclosure-Must be signed by all ADULT household members (original)	
*Purchaser's Acknowledgement of Terms (original)	
*Copies of Photo ID's for all ADULT household members	
*Copies of Social Security Cards for all household members	
*Copies of Permanent Resident Alien Cards for all household members, if applicable	
*Copies of Birth Certificates for all household members under 18	
*Copy Signed First Mortgage Loan Application (1003)	
*Copy Signed First Mortgage Loan Estimate	
Copy Homebuyer Education Certificate	
*Copy of Mortgage Loan Commitment/Approval	
*Copies of Verifications of Income, including VOE's for all sources of income, including full-time and part-time employment, social security awards letters, pension, child support, alimony, unemployment, worker's comp., etc. Verifications of Income must be included for ALL household members	
*Copies Current pay-stubs (2 months) for ALL household members	
*Copy Current Year Federal Income Tax Returns, all pages and all schedules including W-2's, 1099's, etc.	
*Copies 2 Years of Tax Returns for all self-employed borrowers including signed/dated Year-to-Date Profit and Loss, if applicable	
*Copy Divorce Decree, if applicable	
*Copy Child Support Court Order Documentation/Verification, if applicable	
*Copies Verifications of Deposit (VOD's) for all asset accounts including interest rates on all accounts, including checking, savings, money market accounts, CD's, IRA's, 401(k), or other retirement accounts, etc. Must be provided for ALL household members	
*Copies Current two months Bank Statements for all asset accounts including checking, savings, money market accounts, CD's, IRA's, 401(k), or other retirement accounts, etc. Must be provided for ALL household members	
*Copy Fully Executed Purchase Contract with all applicable addendums, i.e. lead based paint addendum for homes built prior to 1978	
Verification of Earnest Money Deposit paid	
Copy Appraisal	
For homes built prior to 1978, Certified Lead Based Paint Inspection performed by EPA/HUD approved lead based paint inspector or certified risk assessor (order after HOME approval)	
Seller Signed Uniform Relocation Act Disclosure	

All HOME application forms are required to be the original forms with signatures in **blue ink**. All other documentation can be copies unless otherwise noted.

NOTE: Incomplete applications will be sent back to the submitting lender without processing.



HOME Down Payment Assistance Application

Applicant Information (all adult household members must complete/sign; use separate sheets as necessary):

Applicant/Co-Applicant General Information	Applicant	Co-Applicant
Full Legal Name:		
Social Security #:		
Date of Birth:		
Street Address:		
City, State Zip:		
Length at address:		
Home Phone:		
Cell: Phone:		
Work Phone:		
E-mail Address:		
Marital Status:		

Declarations (circle one for each question):

	Applicant		Co-App	
	Yes	No	Yes	No
Are you a US Citizen?				
Are you a Permanent resident alien?				
Have you and/or your spouse or co-applicant owned a home in the past 3 years?				
Do you have any outstanding unpaid collections or judgments?				
Have you been declared bankrupt within the past 7 years?				
Have you had a property foreclosed upon or given title or deed in lieu of foreclosure?				
Are you a party to a lawsuit?				
Have you applied for a house through any other non-profit agency?				
Have you disposed of any major assets in the past two years? If so, how much? \$ _____				
Have you ever been awarded child support for any of your children, regardless of whether or not it is received? If yes, in what State and County was it awarded? _____				

ALL Household Members:

Name (s)	Social Security Number	Date of Birth	Sex	Relationship to Applicant	Marital Status M, S, W, D	Citizenship Status?
				Self		

Is applicant, co-applicant, or any other household member, age 18 or older, a full-time student? Yes No
 If yes, please list student name: _____

Does anyone plan to live with you in the future who is (are) not listed above? Yes No

Does the applicant or co-applicant own a home? Yes No ; Monthly rent/mortgage: \$ _____

Number of persons in household who are:

White		Black		Native American/Indian	
Asian/Pacific Islander		Hispanic		Other	
Elderly (62 and over)		Disabled		Name(s) of disabled?	

Household type: Single Two-parent Single-parent Married Individuals

Applicant / Co-Applicant Employment Information:

Employee Name:		Employer Name:	
Position:		Supervisor:	
Address / Phone:			Time Employed:
Pay Rate:			Pay Frequency:
Annual Income (gross salary, overtime, tips, bonuses, etc): \$			

Employee Name:		Employer Name:	
Position:		Supervisor:	
Address / Phone:			Time Employed:
Pay Rate:			Pay Frequency:
Annual Income (gross salary, overtime, tips, bonuses, etc): \$			

NOTE: Attach additional sheets as necessary for all household members 18 years and over.

Annual Household Income (for all household members 18 and over):

Source	Applicant	Co-Applicant	Other member(s) 18 or over	Total
Gross Salary				
Overtime, Tips, Bonuses				
Alimony/Child Support				
Social Security				
Retirement/Pension				
AFDC, Welfare				
Interest/Dividends				
Unemployment				
Workers Compensation				
Net Business Income				
Other				
Total Annual Income				\$

CLIENT INFORMED CONSENT & RELEASE OF INFORMATION AUTHORIZATION

For Client Services Network of Lee County (CSN)

THIS NOTICE DESCRIBES HOW INFORMATION ABOUT YOU MAY BE USED AND DISCLOSED AND HOW YOU CAN GET ACCESS TO THIS INFORMATION. PLEASE REVIEW IT CAREFULLY. IF YOU HAVE ANY QUESTIONS OR DESIRE ANY FURTHER INFORMATION REGARDING THIS FORM, PLEASE CONTACT THE CSN SYSTEM ADMINISTRATOR AT (239) 533-7925.

In order to best serve your needs at Lee County Department of Human Services to develop meaningful treatment plans, to determine your continuing eligibility for services, and to monitor your progress in complying with the terms of your shelter, housing or other services, County Department of Human Services and the Continuum of Care need to exchange, share, and/or release data, information or records they may collect about you.

The information contained in your case records with any Agency is considered confidential and privileged and cannot be exchanged, shared and or/released without your express and informed written consent, except where otherwise authorized by law. Please understand that access to shelter, housing and services is available without your consent for the release of the information. However, your consent, although optional, is a critical component of our community's ability to provide the most effective services and housing possible.

I understand that:

- This Agency may not condition the provision of services to me on my signing this consent/authorization (this Agency may not refuse to serve me simply because I do not want my information shared with other agencies).
- This form specifically authorizes the use of information about me in research conducted using information maintained in CSN. I will not be personally identified by name, social security number, or any other unique characteristic in published research reports. The type of research that will be conducted using this information includes reports on the number and characteristics of people using different types of services, the effectiveness of services, and changes in patterns over time.
- If I give permission, the CSN allows information about me, including my photograph, to be shared with other CSN Partner Agencies. This may include, but is not limited to, information regarding my education history and employment background, income, program eligibility and participation, and personal history. The purpose of sharing information this way is to help the agencies that I seek services from obtain information about me more quickly, assist with my case management, and to help connect me with the services I need.
- Agencies that join CSN after I sign this consent/authorization also will have access to the personal information that I authorize for data sharing. This Agency must make reasonable accommodations to allow me to view the updated list of CSN Partnering Agencies.
- I have the right to inspect, copy, and request all records maintained by Agency relating to the provision of services provided by Agency to me and to receive copy of this form unless specifically denied under federal or state law. I understand that my records are protected by federal, state, and local regulations governing confidentiality of client records and cannot be disclosed without my written consent unless otherwise authorized by law. I may revoke this authorization at any time verbally or by written request, but the cancellation will not be retroactive. I understand that this release is valid for one year.

I give my consent to the exchange of information on CSN: Yes No

I have read this document or it was read and/or explained to me and I fully understand and agree with the terms of this document.

Signature of client or guardian:

Date:

Signature of witness:

Date:

Printed name of client or guardian:

Printed name of witness:

Current Partnering Agencies in CSN

After the Rain 2580 First Street, Fort Myers	(239) 334 6261
American Red Cross 7051 Cypress Terrace Circle #110, Fort Myers	(239) 278-3401
Ann's Restoration House 599 Carolina Ave, Fort Myers	(239) 694 0877
Community Cooperative P.O. Box 2143 Fort Myers	(239) 332 7687
Eternal Homes We Care Outreach 4231 Desoto Ave. Fort Myers	(239) 693 7311
House of Hope 2314 Unity Ave, Fort Myers	(239) 810 5917
Lee County Department of Human Services 2440 Thompson Street, Fort Myers	(239) 533 7930
Renaissance Manor 2789 Ortiz Ave, Fort Myers	(239) 334 2600
SalusCare, Inc. 3763 Evans Avenue, Fort Myers	(239) 332 6937
The Salvation Army 2400 Edison Avenue, Fort Myers	(239) 334 3745
Triage Outreach Center 2789 Ortiz Avenue, Fort Myers	(239) 791 1543
United Way 211 7275 Concourse Drive, Fort Myers	(239) 433 3900
UW House Estero/San Carlos Park (Interfaith Charities of South Lee) 17592 Rockefeller Cir, Fort Myers	(239) 267-3510

UNIFORM RELOCATION ACT (URA) SELLER FORM

Date: _____

Seller: _____

Homebuyer: _____

Subject Property Address: _____

To Whom It May Concern:

The Lee County Department of Human Services is pleased to participate in the sale of your property by assisting the buyer through our HOME Down Payment Assistance Program.

Under HUD's HOME Down Payment Assistance Program, the Lee County Department of Human Services is mandated to inform you that any owner-occupant who voluntarily sells a property to a first-time homebuyer is not eligible for relocation assistance under the Uniform Relocation Act (URA). The above referenced property must be currently occupied by yourself or the purchaser, or be vacant. We will not allow a tenant to be displaced. In addition, we are using the property appraisal as the fair market value of your property being purchased. We also want to inform you that the buyer does not have the Power of Eminent Domain and therefore will not acquire the property if negotiations fail to result in an amicable sales agreement.

Again, the Lee County Department of Human Services is happy to participate in the sale of your property thereby creating an affordable home for this homebuyer.

If you have any questions, please contact me Monday-Friday, 7:30am-4:30pm at Lee County Department of Human Services, 2440 Thompson Street, Fort Myers, FL 33901 (239.533.7938; Fax: 239.533.7955; email: DCurran@leegov.com).

Sincerely,

Debbie Curran, Housing Finance Counselor
Lee County Department of Human Services

I HEREBY CERTIFY THAT I HAVE READ AND UNDERSTAND THE ABOVE LETTER AND ALSO CERTIFY THAT:

Please check the one that applies.

I am currently occupying the above referenced property.	<input type="checkbox"/>
The above referenced property is and was vacant at the time the purchase contract was entered into with buyer.	<input type="checkbox"/>
The above referenced property is occupied by a tenant.	<input type="checkbox"/>
The above referenced property was occupied by tenant at the time the purchase contract entered into with buyer, but now vacant.	<input type="checkbox"/>
The above referenced property is and was occupied by buyer at time the purchase contract was entered into with buyer.	<input type="checkbox"/>

Other/Comments: _____

Seller (owner) OR Seller's Designated Representative

Printed Name

Date

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