

John E. Manning
District One

Brian Bigelow
District Two

Ray Judah
District Three

Tammy Hall
District Four

Frank Mann
District Five

Karen B. Hawes
County Manager

Diana M. Parker
County Hearing
Examiner

LEE COUNTY HOME DOWN PAYMENT ASSISTANCE PROGRAM

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 file. 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 in the unincorporated areas of 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 **\$270,750**.

- Homebuyers must agree to occupy the property as their principal residence and not own any other homes at the time of application.

- Homebuyers are required to attend a face-to-face Homebuyer Education Workshop from a HUD approved housing counseling agency. The following agencies may offer such courses:

1. Lee County Housing Development Corporation – 239-275-5105 X 102
2. Home Ownership Resource Center – 239-768-2013
3. Cape Coral Housing Development Corporation – 239-471-0922
4. Housing Authority of the City of Fort Myers – 877-771-4725
5. REALTOR® Association of Greater Fort Myers – 239-936-3537 X 240

- 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.

- Approved homebuyers are eligible for **10%** of the purchase price of the home, not to exceed **\$10,000**. 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. There is possibly a waiting list of pre-approved homebuyers. To confirm availability of funds, contact Lee County.

- An **original** completed application along with 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
2440 Thompson Street
Fort Myers, FL 33901



HOME Down Payment Assistance Application

CHECKLIST FOR SUBMISSION

Applicant's Name: _____

	Documentation	Received
	*\$50 Money Order Payable to Lee County BoCC	
	*Lender Referral Form	
	*HOME Application (3 Pages) – Must be completed and signed by all ADULT household members	
	*Terms of First Mortgage	
	*Authorization For the Release of Information - Must be signed by all ADULT household members	
	*Purchaser's Acknowledgement	
	*Conflict of Interest Disclosure - Must be signed by all ADULT household members	
	*Purchaser's Acknowledgement of Terms	
	*Photo ID's for all ADULT household members	
	*Social Security Cards for all household members	
	*Permanent Resident Alien Cards for all household members, if applicable	
	*Birth Certificates for all household members under 18	
	*Signed First Mortgage Loan Application (1003)	
	*Signed First Mortgage Loan Good Faith Estimate (GFE)	
	Homebuyer Education Certificate	
	*Mortgage Loan Commitment/Approval	
	*Verifications of Income (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 compensation, etc.	
	*Current 30 days pay-stubs	
	*Current Year Federal Income Tax Returns, all pages and all schedules including W-2's, 1099's, etc.	
	*2 Years of Tax Returns for all self-employed borrowers including Year-to-Date Profit and Loss, if applicable	
	*Divorce Decree, if applicable	
	*Child Support Order Documentation/Verification, if applicable	
	*Verification 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.	
	*Current one month bank statements for all asset accounts including checking, savings, money market accounts, CD's, IRA's, 401(k), or other retirement accounts, etc.	
	*Fully Executed Purchase Contract with all applicable addendums, i.e. lead based paint addendum for homes built prior to 1978	
	Earnest Money Deposit Check/Money Order	
	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 application items are required to be the original forms with signatures in blue ink. All other documentation can be copies unless otherwise noted.

All items marked with an "*" are required to be submitted at time of initial applications. Incomplete applications will be sent back to the submitting lender without processing.



LEE COUNTY

SOUTHWEST FLORIDA
 Applicant Information (all adult

HOME Down Payment Assistance Application

householdmembers 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):

	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? _____				

Other Household Members:

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

HOME Down Payment Assistance Application

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: \$ _____

If No, type of unit to be purchased? Existing unit New constructed unit

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				\$

HOME Down Payment Assistance Application

PURCHASER'S ACKNOWLEDGEMENT

Purchaser's Acknowledgement Of Monitoring Performance

Purchaser(s) acknowledge by signing this statement that they are fully aware of and intend to abide by the following terms and conditions:

1. Intend to occupy this property as my/our primary homesteaded residence. Lee County will perform an annual monitoring to endure that purchaser(s) is/are still occupying the subject property. Purchaser(s) agrees to promptly complete and return the survey letters that will be mailed each year during the term of the Lee County mortgage (ten years from closing).
2. Purchaser(s) certifies that I/we do not currently own any residential real estate property.
3. Purchaser(s) understands that this document in no way guarantees approval under Lee County's HOME Down Payment Assistance Program.

Does purchaser(s) presently live in subsidized housing? Yes No
 Does property have a swimming pool? Yes No

Purchaser's Acknowledgement of HUD's Minimum Housing Quality Standards Inspection

The undersigned, _____, purchaser(s) of the property located at _____, hereby acknowledge that Lee County Department of Human Services (LCDHS) will perform an inspection to determine whether or not the above property meets HUD's Minimum Housing Quality Standards (HQS). The property must pass this inspection in order for me/us to be eligible for HOME Down Payment Assistance. However, a passing inspection does not guarantee HOME Down Payment Assistance funds.

I/we understand that this inspection **is not and should not** be considered a "Home Inspection." Lee County DHS recommends that I/we obtain a Home Inspection including a defective drywall inspection (Chinese Drywall) performed by a licensed, insured independent Home Inspector. I/we further understand that Lee County DHS assumes no responsibility for the condition of the above property and does not warrant the house in any way.

I/we are entitled to receive a copy of the HQS inspection and will contact the following person if I/we desire to receive a copy of the inspection report:

Lee County Department of Human Services
 2440 Thompson Street
 Fort Myers, FL 33901
 ATTN: Heidi J. Johnson
 Phone: (239) 533-7982
 Fax: (239) 533-7955
 E-mail: johnsohj@leegov.com

Applicant's Signature Date

Co-Applicant's Signature Date

Co-Applicant's Signature Date

Co-Applicant's Signature Date

HOME Down Payment Assistance Application

CONFLICT OF INTEREST DISCLOSURE

As a prospective applicant of the HOME Down Payment Assistance program with Lee County Department of Human Services, I understand that I must disclose my relationship with other persons who I may be associated within the County. I, therefore, attest to the following:

I am not a current Lee County Board of County Commissioners official, employee, board member, commissioner, agent and/or other representative of the County.

I am a current Lee County Board of County Commissioners official, employee, board member, commissioner, agent and/or other representative of the County.

Position/Title: _____

I am a former Lee County Board of County Commissioners official, employee, board member, commissioner, agent and/or other representative of the County.

Position/Title: _____

Date Employment/Term Ended: _____

To the best of my knowledge, I am not aware of any current Lee County Board of County Commissioners official, employee, board member, commissioner, agent and/or other representative of the County who is related to me or with whom I am a business associate.

I am related to or have a business relationship with a current Lee County Board of County Commissioners official, employee, board member, commissioner, agent and/or other representative.

His/her name is: _____

The person is associated with the County in the capacity as: _____

The relationship of the person is as follows:

Parent; Spouse; Immediate family; Business associate; Other: _____

Applicant's Signature Date

Co-Applicant's Signature Date

Co-Applicant's Signature Date

Co-Applicant's Signature Date

Warning: Florida Statute 817 provides that willful false statements or misrepresentation concerning income; asset or liability information relating to financial condition is a misdemeanor of the first degree, punishable by fines and imprisonment provided under Statutes 775.082 or 775.83.

HOME Down Payment Assistance Application
UNIFORM RELOCATION ACT (URA) SELLER FORM

Date: _____

Seller: _____

Homebuyer: _____

Subject Property Address: _____

To Whom It May Concern:

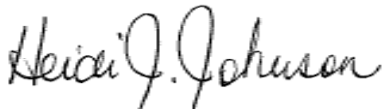
The Lee County Department of Human Services is pleased to participate in the sale of your property by assisting the buyer through our HOME Down Payment Assistance Program.

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 (239.533.7982 or 239.533.7930).

Sincerely,



Heidi J. Johnson, 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.

- 1. I am currently occupying the above referenced property. OR
- 2. The above referenced property is and was vacant at the time the sales agreement was entered into with buyer. OR
- 3. The above referenced property is and was occupied by buyer at time the sales agreement was entered into with buyer.

Seller (owner) OR Seller's Designated Representative

Printed Name

Date