

HARDEE COUNTY
OFFICE OF COMMUNITY DEVELOPMENT & GENERAL SERVICES
412 WEST ORANGE STREET, #201
WAUCHULA, FLORIDA 33873-2869
VOICE: 863-773-6349**FAX: 863-773-5801**TDD:711
Janet Gilliard, Director

HOUSING REHABILITATION/REPLACEMENT ASSISTANCE APPLICATION

All information requested on the application must be completed where it applies to the individual(s) that are applying for Housing Repair/Replacement Assistance; this applies to all household members.

Prior to submitting an application, the property must:

- be free of delinquent property taxes;
- mortgage payments must be current;
- have current homeowners insurance;
- be within Hardee County limits;
- be owner occupied; and
- not be a mobile home.

Prior to Submitting an application, the application must:

- be completed where it applies to all household members;
- be signed by each homeowner listed on the Hardee County Real Estate Tax Statement and/or Deed;
- have listed all assets, including checking/savings accounts, other property (including outside of Hardee County), rental income interest income, dividends, certificate of deposits (cd), US savings bonds, stocks, bonds, etc;
- have attached all requested documentation.

1. ELIGIBLE APPLICANTS

- Hardee County Single-Family Property Owners
- Households meeting the Income Limits Adjusted to household size by Florida Housing Finance Corporation (includes income and assets)
- Households meeting the requirements for assistance as defined by the SHIP Affordable Housing Advisory Committee (AHAC) and/or the CDBG Citizens Advisory Task Force (CATF).
- ELDERLY AND DISABLED HOME OWNERS TAKE PRIORITY.

2. ELIGIBLE HOUSING

- *Rehabilitation*- The housing unit must be determined more than 50% structurally sound by the Hardee County Building and Zoning Department.
- *Demo and Replace*- The housing unit must be determined uninhabitable by the Hardee County Building and Zoning Department.
- *Mobile Homes (NOT ELIGIBLE)* - Funds **may not** be used for the purchase or rehabilitation of mobile homes.

3. TERMS, RECAPTURE AND DEFAULT:

- All funds provided to eligible households will be in the form of a **Deferred Payment Loan (DPL)** at 0% interest for a period not to exceed 10 years and are contractually subject to recapture (repayment). Should the owner move, vacate, rent or sell the home before the lien is satisfied, the balance of the loan will be immediately due and repayable to the county.

4. DIVORCED/SEPARATED:

- If the owners of the property are divorced, the owner occupant submitting the application must provide a copy of the divorce decree indicating the award of ownership by the presiding judge. In cases of separation, Florida law does not legally recognize separation.
- Furthermore, unless legally divorced, Florida's joint property laws will likely entitle the estranged spouse to legal claim of ownership of any house that the applicant purchases and most lending institutions will require the spouse to sign the agreement. The Director of the Community Development may make the decision about a permanent separation and should obtain as many details as possible to determine the SHIP recipient.

HOUSING ASSISTANCE APPLICATION CHECKLIST

The following documents (or legible copies) must be provided at the time the application is submitted.

PROPERTY VERIFICATION

- () **MORTGAGE STATEMENT** – Most recent to show current payment amount and status.
- () **INSURANCE POLICY** - Have or obtain a Homeowners Insurance Policy (flood insurance required if property is located in a flood plain) for replacement value at a later date. Provide copy if available.
- () **COPY OF REAL ESTATE DEED** - Copy of the Real Estate Deed or other legal document showing proof of ownership by occupants. If one of the “owners” listed on the Deed is deceased, a copy of the death certificate is required. A copy may be requested at the Hardee County Clerk of Courts.
- () **REAL ESTATE TAX STATEMENT** - A current year Real Estate Tax Statement for properties needing assistance is required and must show no delinquent taxes due. The Real Estate Tax Statement for property owned by other members of the household must also be provided. This may be requested from the Hardee County Property Appraisers Office.
- () **ENERGY INVOICE** - The most recent energy (electric) bill, paid or unpaid.

PROOF OF INCOME

- () **SALARY** – Each member of the household must provide the most recent employee earning statement (check stub) as proof of current income. When pay-stub or other verification of income (employer letter) is not available the IRS 1040 will be required. **IRS 1040 FORM AND RELATED W-2'S** –Copies of the most recent IRS 1040 form and related W-2's for the most recent two years **must** be submitted for anyone who is self employed.
- () **RETIREMENT/SOCIAL SECURITY BENEFITS** – Any member of the household receiving benefits from any private or government retirement plan must provide a generally acceptable form of verification of the annual or monthly benefits. A verification letter for social security benefits can be requested at the Social Security Administration at 1-800-772-1213.
- () **UNEMPLOYMENT BENEFITS/WORKMANS COMPENSTATION** - Any member of the household receiving these types of income must provide verification or the award letter of the annual or monthly benefits.
- () **OTHER INCOME** – Any other periodic and determinable allowances such as rental income, child support, alimony, welfare payments, and regular contributions or gifts received (Including any lottery payments).

PROOF OF ASSETS

- () **FINANCIAL STATEMENT** – A copy of the most recent statement for each account is requested. This includes statements for: checking, savings, Certificates of Deposit, Stocks, Bonds, and any other investment accounts.
- () **OTHER REAL ESTATE (Property)**– Tax statement for any other real estate property (lots, acreage, rental houses) which lists a member of the household as the owner/co-owner on the tax statement.
- () **CASH VALUE – LIFE INSURANCE POLICY** – Annual Statement of value or copy of the policy will be needed. A percentage of the Cash value for whole life insurance policies is considered an asset. Term life is not an asset.
- () **LUMP SUM AND ONE TIME RECEIPTS** – Payment stubs or award letters for other income. Includes inheritances, lottery winnings, settlements, capital gains, restitution and any other amounts not intended for periodic payments.

PROOF OF IDENTITY

- () **FLORIDA DRIVERS LICENSE OR OTHER PHOTO I.D.** – Valid Florida Drivers License, Florida Identification or other legal document that verifies the Florida residency of the homeowners (with photograph) where assistance is requested.
- () **SOCIAL SECURITY CARD(S)** - Provide a copy of a Social Security Card for each member of the household.
- () **ELDERLY** – Any owner/co-owner of the property that is 65 years or older must provide a legal document that will confirm the age of the individual.
- () **DISABILITY** – To be prioritized by disability, the owner/co-owner declaring the disability must provide an original letter signed by the physician on his/her letterhead, recommending specific assistance to alleviate the stated disability.

Applicant

Date

Co-applicant

Date

HARDEE COUNTY
BOARD OF COUNTY COMMISSIONERS
Office of Community Development and General Services
Janet Gilliard, Director
412 West Orange Street, Room 201
Wauchula, Florida 33873
Telephone 863-773-6349 ** Fax 863-773-5801

Client Name: _____

Address: _____

Date: _____

Briefly list the needs you are requesting assistance with:

▶ _____

▶ _____

▶ _____

▶ _____

▶ _____

▶ _____

▶ _____

▶ _____

▶ _____

▶ _____



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APPLICATION FOR HOUSING ASSISTANCE

Office Use Only

Type of Assistance: _____	Annual Income: \$ _____
Date Received: _____	Income Category (ELI, VLI, LI, MI): _____
	Client # _____

Applicant/Co-Applicant General Information	Applicant	Co-Applicant
Full Name:		
Social Security #:		
Date of Birth/Age:		
Married/Single/Divorced		
Street Address:		Phone:
City:		State/Zip:
Mailing Address:		Phone:
City:		State/Zip:

Other Household Members:

Name(s)	Social Security #	Date of Birth/ Age	Relationship to Applicant
1.)			
2.)			
3.)			
4.)			
5.)			
6.)			
7.)			
8.)			
9.)			

Is Applicant, Co-Applicant, or any other household member, age 18 or older, a full-time student?
 If yes, please list: _____

Does Applicant/Co-Applicant own a home? Yes ___ No ___ **Monthly rent/mortgage: \$** _____

If No, type of unit to be purchased? ___ Existing Unit ___ Newly Constructed Unit

Type of home: _____Block _____Wood Frame _____Mobile Home

Roof Type: _____Shingles _____Metal

Do you have Homeowners Insurance: Yes___ No ___ If yes, Company? _____

Applicant/Co-Applicant Employment Information:

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

Employee Name:	Employer Name:
Position:	Supervisor:
Employer 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.

Other Sources of Income (For ALL Household Members 18 and Over, List Business or Rental Net Income, Child Support, Alimony, Social Security, Pensions, Unemployment or Workers Compensation, Welfare Payments, etc.)

Name	Type of Income	Gross Monthly Amount
1.)		
2.)		
3.)		
4.)		
5.)		
6.)		
		Total: \$ _____

*The gross amount is the amount earned before taxes and other deductions are taken out.

For Office use only:		
Monthly amount \$ _____	x 12 months totals \$ _____	annually.

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AUTHORIZATION FOR RELEASE OF INFORMATION

I/We _____, the undersigned, hereby authorize _____ to release without liability, information regarding my employment, income, and/or assets to _____, for the purposes of verifying information provided as part of determining eligibility for assistance under the _____ program. I understand that only information necessary for determining eligibility can be requested.

Types of Information to be verified:

I understand that previous or current information regarding me may be required. Verifications that may be requested are, but not limited to: employment history, hours worked, salary and payment frequency, commissions, raises, bonuses, and tips; cash held in checking/savings accounts, stocks, bonds, certificated of deposits, Individual Retirement Accounts, interest, dividends; payments from Social Security, annuities, insurance policies, retirement funds, pensions, disability or death benefits, unemployment, disability or worker's compensation, welfare assistance, net income from the operation of a business, and alimony or child support payments.

Organizations/Individuals that may be asked to provide written/oral verifications are, but not limited to:

Past/Present Employers	Alimony/Child Support Providers
Banks, Financial or Retirement Institutions	Social Security Administration
State Unemployment Agency	Veteran's Administration
Welfare Agency	Other: _____

Agreement to Conditions:

I agree that a photocopy of this authorization may be used for the purposes stated above. I understand that I have the right to review this file and correct any information found to be incorrect.

Signature of Applicant	Printed Name	Date
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Co-applicant	Printed Name	Date
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Adult Household Member	Printed Name	Date
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Adult Household Member	Printed Name	Date
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Note: This general consent may not be used to request a copy of a tax return. If one is needed, contact your local IRS office for Form 4506, "Request for Copy of Tax Return" and prepare and sign separately.

HARDEE COUNTY
Board of County Commissioners
HOUSING REHABILITATION PROGRAM

VOLUNTARY PARTICIPATION
AND
NOTICE OF RESPONSIBILITIES

I/We, _____, do hereby acknowledge that I/We voluntarily request to be included in the Hardee County Housing Programs. I/We acknowledge that such inclusion will require me to provide personal data, such as income, which is a private matter but that by signature hereto, acknowledge that release of this information constitutes my waiver of the Privacy Act. I understand that said information will be treated as confidentially as the Community Development Block Grant and/or the SHIP rules and regulations permit.

I am aware of, and agree to abide by, general program rules to include, but not limited to, the following:

1. The purpose of the program is to place my/our house in a condition equal to that of HUD's Minimum Existing Housing Quality Standards. I consent to attainment of this standard and will not demand a greater extent of assistance.
2. I/We understand that the contract for assistance is prepared between the contractor and myself/ourselves as an administrative matter but that Hardee County, as the funding agency, reserves the ultimate right of decision making. While I have the right to provide my view, I will not dispute the final decision made by Hardee County.
3. I understand that I am subject to immediate program disqualification, with possible financial responsibility for any cost incurred by one or more of the Hardee County Rehabilitation Programs if I/We:
 - a. Provide any inaccurate or untruthful information; or
 - b. Fail to comply with existing program guidelines; or
 - c. Perform any action to receive a greater degree of assistance than I initially was eligible to receive unless I can, fully accepting the burden of proof, prove or disprove the cause or circumstances contributing to the material change in condition.

I/We recognize that this assistance is provided by the goodwill and grace of the U.S. Congress and/or the State of Florida and Hardee County. My acceptance and receipt thereof bind me to acceptance, for the term of the agreement, of program conditions and maintenance of the property as follows:

- a. This property is my **principle place of residence**;
- b. All **mortgages payments and taxes** must be kept paid up to date on the property;
- c. Replacement value **Homeowner's Insurance** must be maintained on the property;
- d. Property must be free from any outstanding liens or judgments;
- e. The County will place a forgivable lien on the property;
- f. The home and yard must be kept clean, maintained and free of debris;
- g. All city and/or county codes and ordinances must be adhered to.

Further, I acknowledge that participation on a Hardee County Housing Program will influence future priority about receiving similar assistance until all other local residents who qualify and agree to participate are provided with the opportunity to also be assisted.

I/We agree to the preceding conditions and hereby place my seal on this _____ day of _____, 20__.

Owner

Owner

Witness

Witness