

#### THE INDIAN RIVER COUNTY SHIP PROGRAM

# REHABILITATION / IMPACT ASSISTANCE APPLICATION

Indian River County Planning Division 1801 27th Street, Vero Beach, FL 32960 (772) 226-1594 or - email: <u>dbradford@ircgov.com</u>

#### PLEASE READ THESE INSTRUCTIONS CAREFULLY:

- 1. When your number is pulled from the waiting list, you will be contacted and asked to meet with the SHIP Housing Coordinator to complete your SHIP Rehabilitation or Impact Fee Assistance Application.
  - a. You will be asked to bring with you at that time:
    - 1. A copy of a valid photo ID for everyone in the household over the age of 18 (addresses should reflect the current address).
    - 2. A copy of a birth certificate for all household members.
    - 3. A copy of the deed to your home.
    - 4. A copy of a statement showing you are current in your monthly mortgage payment (if applicable).
    - 5. A copy of your Homeowner's Insurance Declaration Page (if applicable).
  - b. It is very important to keep your contact information up to date on your SHIP Preliminary Intake Information Sheet with the SHIP office. If we are not able to contact you successfully, we may have to cancel your request for SHIP assistance.
- Your income and asset verification documents will be reviewed by SHIP staff and a title search on your property will be conducted to determine eligibility for SHIP Program assistance.
- 3. A conditional letter of approval or cancellation will be mailed to you once the determination has been made regarding your application.
- 4. When staff requests documents, please be sure to supply them in a timely manner, so your application could move forward.

NOTE: When staff requests documents, please be sure to supply them in a timely manner, so your application could move forward.



The following items <u>MUST</u> be submitted within <u>TWO WEEKS</u> from the date indicated on the letter you receive from the SHIP office AFTER YOUR **NUMBER** is pulled from the waiting list:

Completed (formal) SHIP Application
Copies of the last, most current 6 pay stubs for everyone in the household employed over the age of 18 years of age.
Copies of your last, most current <b>6 months</b> of bank statements for <u>all accounts</u> for <u>everyone</u> in the household.
Copies of your most current statement(s) for all Retirement, Pension, or Annuity accounts (company name, address, telephone, fax numbers & amount), including 401K, 403 B, IRA, etc.
All members of the household 18+ who are currently unemployed <u>must</u> complete and sign the Unemployment Benefits form. A notarized affidavit explaining the reason for unemployment is required for all household members over the age of 18 years of age who are currently unemployed. Please contact SHIP for a blank affidavit.
If you, your spouse, or any children in the household receive any benefits from the Social Security Administration, a statement dated within the last 30 days, detailing the amount received must be submitted with your application.
<b>Child Support:</b> A copy of the Court Order, Divorce Decree, or any other official documents related to child support are required for submission to determine income eligibility. You will be required to provide a 12 month history of child support received (must be obtained from the Clerk of Court in the county where the order was filed). <b>If you are eligible for Child Support but do not receive it, you will be required to do so in order to be eligible for SHIP.</b>
If you, you are self-employed, you will be required to fill out a <b>Verification of Income from Business Form</b> and may be required to submit a tax return that details the business income from the prior two years. Please contact the SHIP office for a copy of the Verification of Income from Business form.
A <b>notarized</b> copy of a 1040 US Income Tax return for the <b>previous 2 years</b> for <b>all</b> members of the household 18 years or older (a free transcript may be obtained by calling 1-800-829-1040)
If you, are self-employed, you must submit a <i>notarized</i> copy of your IRS Schedule C form for the previous <b>2</b> years and submit the copies to SHIP.
If you did <u>not</u> file taxes, please call 1-800-829-1040 to request a letter stating <u>no taxes were filed.</u>
If you did not file taxes because you are <b>exempt</b> from paying taxes, please contact the SHIP office to sign a "No Tax Return" affidavit (requires notarization).

\*NOTE: SHIP staff may ask for more information on case-by-case basis.

#### **Allowed Rehabilitation Work:**

- Roof repair or replacement including replacement of all rotten wood
- Plumbing work as needed
- Electrical work as needed
- Heating and air conditioning, including insulation and ceiling fans
- Replacement of doors and windows, if in poor condition
- \* Replacement of kitchen cabinets, if in poor condition
- Replacement of damaged drywall as needed
- ❖ Painting, carpeting and vinyl flooring, only as part of larger rehabilitation work
- Replacement of rotted siding
- Replacement of bathroom tubs, lavatories, and sinks as needed to bring the units to a safe and sanitary standard
- Replacement of kitchen sinks as needed
- Pressure wash, only to prepare for any allowed painting or repair
- Driveway/culvert only if no driveway exists
- Repairs to make a house accessible for a disabled member of the household
- Repair or replacement of septic tank, lift station, drain field or private well as required by the public health department
- Termite repairs and treatment
- Installation of storm shutters
- Hurricane mitigation work activities
- Replacement of water heater as needed
- Application of green building standards to increase energy efficiency of the unit
- Repair of permitted porch to make it safe
- \* Replacement of range hood; installation if none existing
- Repair or replacement of existing smoke alarm and/or carbon monoxide alarm; installation if none existing
- ❖ Plastic screen, metal screen, or metal mesh for soffit vents
- Replacement of stairs as needed
- Other repairs as required by the building department to bring the house up to current minimum housing code

### Rehabilitation work *not allowed* includes any of the following:

- Appliances
- Carpeting which is not part of larger rehabilitation work
- ❖ Tile floors or walls except in bathrooms
- Wood flooring
- Patio, porch, garage or any room addition
- ❖ Painting which is not part of larger rehabilitation work
- Landscaping, laying sod, or similar work
- Any kind of cosmetic work
- Swimming pool and similar facilities
- Tile or slate roofing
- Hardi plank siding unless replacing existing portions
- Fence

## INDIAN RIVER COUNTY LOCAL HOUSING ASSISTANCE PLAN INCOME CLASSIFICATIONS - REHABILITATION LOANS

## YOU MAY BE ELIGIBLE TO RECEIVE REHABILITATION ASSISTANCE IF YOUR GROSS ANNUAL HOUSEHOLD INCOME IS:

	MAJOR AN	EMERGENCY REHABILITATION ONLY** Up to \$20,000		
HOUSEHOLD SIZE	EXTREMELY LOW LESS THAN 30% of MI	VERY LOW LESS THAN 50% of MI	LOW LESS THAN 80% of MI	MODERATE LESS THAN 120% of MI
1 Person	\$12,400	\$20,650	\$33,000	\$49,560
2 Persons	\$16,240	\$23,600	\$37,700	\$56,640
3 Persons	\$20,420	\$26,550	\$42,400	\$63,720
4 Persons	\$24,600	\$29,450	\$47,100	\$70,680
5 Persons	\$28,780	\$31,850	\$50,900	\$76,440
6 Persons	\$32,960	\$34,200	\$54,650	\$82,080
7 Persons	\$36,550	\$36,550	\$58,450	\$87,720
8 Persons	\$38,900	\$38,900	\$62,200	\$93,360

Median Income (MI) = \$61,900.00 (Source: Florida Housing Finance Agency)

\*\*Moderate income applicants can only qualify for emergency rehabilitation loan assistance.

Updated: 04/24/2017

<sup>\*</sup>In order to qualify for an Indian River County SHIP Program major or minor rehabilitation loan, your total household gross annual income must fall under the low-income category or below.



# THE INDIAN RIVER COUNTY SHIP PROGRAM REHABILITATION ASSISTANCE APPLICATION

Indian River County Planning Division 1801 27th Street, Vero Beach, FL 32960 (772) 226-1594 or - email: <a href="mailto:dbradford@ircgov.com">dbradford@ircgov.com</a>



## **REPAIR WORK LIST**

Applicant	t Name:
Address:_	
_	
Phone: _	
<u>N</u>	OTE: Application will not be processed unless the following list is provided.
	PLEASE PROVIDE A LIST OF ALL REPAIR WORK NEEDED:
1.	
2.	
3.	
4.	
<u>6.</u>	
8.	
9.	
10.	
11	



## INDIAN RIVER COUNTY PLANNING DIVISION SHIP REHABILITATION ASSISTANCE APPLICATION

1801 27TH STREET VERO BEACH, FLORIDA 32960 (772) 226-1594

## RESIDENT HOUSEHOLD CONTACT INFORMATION

PLEASE COMPLETE APPLICATION WITH BLACK OR BLUE PEN

APPLICANT AND CO-APPLICANT NAME	STREET ADDRESS	Mailing Address if Different than Street Address
Number of persons in household: Adu	lts 18 or older: Child	ren younger than 18:
Phone #1: () -	Phone #2: (	) -
Email:		

## **EMPLOYMENT INFORMATION**

EMPLOYMENT INFORMATION FOR ALL JOBS (FULL TIME OR PART TIME) MUST BE PROVIDED FOR ALL PERSONS, AGED 18 AND OLDER, WHO WILL OCCUPY THE IDENTIFIED HOUSING UNIT.

NAME OF HOUSEHOLD MEMBER 18 YEARS AND OLDER	Employer's Name	Employer's Mailing Address	EMPLOYER'S PHONE & FAX NUMBER	DATE OF HIRE	Position/ Title



## IF YOU HAVE BEEN EMPLOYED IN YOUR CURRENT POSITION FOR LESS THAN ONE YEAR, COMPLETE THE FOLLOWING:

Applicant Name:		
Name and Address of Previous Employer:	- [] Self Employed	(Submit affidavit)
Dates: From: To:	Monthly Income \$_	
Position/Title/Type of Business	Business Phone	
***********	********	*********
Co-Applicant Name:		
Name and Address of Previous Employer:	[] Self Employed	(Submit affidavit)
Dates: From To:	Monthly Income \$_	
Position/Title/Type of Business	Business Phone	
PRIMARY RESIDENT/APPLICANT:  If you are not employed and not a seasona special housing needs? NOTE: This informat unless you are claiming Special Needs Person statu must provide sufficient documentation to verify your	ion is requested for dat s for LHA-Program qua	a reporting purposes. Completion is optional
<ul><li>[ ] Elderly</li><li>[ ] Physically Disabled</li><li>[ ] Homeless</li><li>[ ] Other, please explain:</li></ul>		_
CO-APPLICANT:		
If you are not employed and not a seasona special housing needs? NOTE: This informat unless you are claiming Special Needs Person statu must provide sufficient documentation to verify your	ion is requested for dat s for LHA-Program qua	a reporting purposes. Completion is optional
<ul><li>[ ] Elderly</li><li>[ ] Physically Disabled</li><li>[ ] Homeless</li><li>[ ] Other, please explain:</li></ul>		

## A) INCOME

In the table below, list household's income for all persons, aged 18 and older, who will occupy the identified unit. As proof of income the applicant must sign all applicable verification forms attached to the back of this application.

SOURCE OF INCOME (EMPLOYMENT, SOCIAL SECURITY, CHILD SUPPORT, WELFARE PAYMENT, TIPS, AND OTHERS)	NAME OF HOUSEHOLD MEMBERS EARNING THE INCOME	AMOUNT (\$) GROSS  MONTHLY INCOME
1.		
2.		
3.		
4.		
5.		
6.		
TOTAL		

### B) ASSET INFORMATION

## Provide asset information on the following tables for all household members:

NAME OF FINANCIAL INSTITUTION (PLEASE LIST THE NAME THAT APPEARS FIRST FOR EACH INDIVIDUAL ACCOUNT)	CHECKING	SAVINGS	ADDRESS AND PHONE NUMBER OF THE FINANCIAL INSTITUTION	LAST 4 DIGITS OF ACCOUNT NUMBER	Cash/ Market Value
					\$
					\$
					\$
					\$
					\$



TYPE OF ASSET (PLEASE SPECIFY)	Address or Name and Phone Number	ACCOUNT Number	Cash/Market Value	INCOME FROM ASSETS
Equity in Real Estate Owned (Not your primary residence)			\$	\$
Individual Retirement Account (IRA) and Keogh Accounts			\$	\$
Retirement and Pension Funds which may be withdrawn before retirement			\$	\$
Stocks, Bonds, Treasury Bills, Certificates of Deposit, Money Market Funds			\$	\$
Net Worth of Business(es) Owned			\$	\$
Lump Sum Receipts (inheritance, capital gains, lottery winnings, insurance settlements, others)			\$	\$
Personal property held as an investment (gems, jewelry, antique cars, paintings, etc.)			\$	\$
Cash on Hand			\$	\$
Total for all assets			\$	\$

Have you disposed of any of your assets in the last two years for less than market value? (Circle one)

YES NO

If 'yes', please request a blank affidavit from the SHIP office to provide a detailed explanation.



Please complete the following section. If you answer "YES" explanation on a separate sheet. (Check appropriate box 🗵)		A through F, please provide
, (2.1.2.1.3.pp. 2.1.2.1.4.	Borrower	Co-Borrower
a. Are there any outstanding judgments against you?	☐ Yes ☐ No	
b. Have you declared bankruptcy within the past 2	☐ Yes ☐ No	☐ Yes ☐ No
calendar years?	L 103 L 110	105 1110
c. Have you had property <b>foreclosed</b> upon or given title of		
Deed in Lieu thereof in the last calendar year?	☐ Yes ☐ No	☐ Yes ☐ No
<ul> <li>d. Are you a party to a lawsuit, as either plaintiff or defendant?</li> </ul>	☐ Yes ☐ No	☐ Yes ☐ No
<ul> <li>e. Have you directly or indirectly been obligated on any lover resulted in foreclosure, transfer of title in lieu of foreclosy judgment? (This would include such loans as home more loans, SBA loans, home improvement loans, education manufactured (mobile) home loans, any mortgage, finate obligation, bond, or loan guarantee? If "Yes" provided including date, name and address of Lender, FHA or Venumber, if any, and reasons for the action)</li> <li>f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, to or loan guarantee? If "Yes" give details as described in</li> </ul>	sure, or ortgage nal loans, ancial details, '/A case	□ Yes □No
preceding question.	_	
	☐ Yes ☐ No	☐ Yes ☐No
LENDER DATA		
Identify all lenders, mortgage companies or similar pr similar financing agreement for the identified housing		
Mortgage/Lien 1		
Mortgage/Lien		
Any additional mortgage/lien holders:		
	-	

## ALL HOUSEHOLD MEMBERS OVER THE AGE OF 18 ARE REQUIRED TO INITIAL AND SIGN THIS ACKNOWLEDGMENT & AGREEMENT

#### ACKNOWLEDGMENT AND AGREEMENT

The undersigned specifically acknowledge(s) and agree(s) that: (1) the award requested by this application will be secured by a mortgage or deed of trust on the property described herein; (2) the property will not be used for any illegal or prohibited purpose or use; (3) all statements made in this application are made for the purpose of obtaining the assistance indicated herein; (4) occupation of the property will be as indicated above; (5) verification or re-verification of any information contained in the application may be made at any time by the Lender, its agents, successors and assigns, either directly or through a credit reporting agency, from any source named in this application, and the original copy of this application will be retained by the Lender, even if the application is not approved; (6) the lender, its agents, successors and assigns will rely on the information contained in the application and I/we have a continuing obligation to amend and/or supplement the information provided in this application if any of the material facts which I/we have represented herein should change prior to closing; (7) ownership of the loan may be transferred to successor or assign of the Lender without notice to me and/or the administration of the loan account may be transferred to an agent, successor or assign of the Lender without prior notice to me; (8) the Lender, its agents, successors and assigns make no representations or warranties, express or implied, to the Borrower(s) regarding the property, the condition of the property, or the value of the property; (9) the Lender, its agents, successors and assigns may request and obtain a credit report(s) providing a credit history for me/us in completing the Lender's review of this application.

or assign of the Lender without notice to me to an agent, successor or assign of the I successors and assigns make no represe regarding the property, the condition of the successors and assigns may request and completing the Lender's review of this appli Initials	and/or t _ender v ntations property obtain a	he admi without or war v, or the	nistration or prior notice ranties, expense of the value	ce to me; (8) the Lender, its agents, express or implied, to the Borrower(s) ne property; (9) the Lender, its agents,
NOTICE - FLORIDA STATUTE SECTION 837.0				EMENTS LAW STATES THAT:
"WHOEVER KNOWINGLY MAKES A F MISLEAD A PUBLIC SERVANT IN TH	ALSE S	STATE	MENT IN	WRITING WITH THE INTENT TO
GUILTY OF A MISDEMEANOR OF TH	E SEC	DND DE	EGREE,"	PUNISHABLE AS PROVIDED BY
A FINE TO A MAXIMUM OF \$500.00 A <i>Initials</i>	ND/OR	MAXIN	1UM OF /	A SIXTY DAY JAIL TERM.
Certification: I/We certify that the information forth opposite my/our signature(s) on this intentional or negligent misrepresentation(s) liability and/or criminal penalties including provisions of Title 18, United States Code, Lender, its agents, successors and assigns reliance upon any misrepresentation which	applicated of the irgoid of th	ition and information ot limited 1001, et rs and a	d acknowled contained to, fine seq. and ny other p	ledge my/our understanding that any ed in this application may result in civil or imprisonment or both under the liability for monetary damages to the person who may suffer any lost due to
X		/	/	-
Applicant's Signature	Date			
X Co-Applicant's Signature (if any)	 Date	/	/	_
	Date	,	,	
X Household Member 18 yrs. + Signature	Date	/	/	-
X Household Member 18 yrs. + Signature	Date	/	/	_



## UNIT RESIDENT HOUSEHOLD INFORMATION FORM PLEASE PRINT OR TYPE ALL INFORMATION:

	Age:	D.O.B//
Phone Home Number:	Phone Work Number:	
() (_	)	
Marital Status:	Citizenship/Res	sidency:
Married	U.S. Citizen	
Separated Unmarried	Registered Alien	
IDENTIFY: single, divorced, or widowed)		
Second Resident/Co-Applicant (Including Jr. or	Sr., if applicable):	
		D.O.B//
Relationship to Primary Resident	_	
Phone Home Number:	Phone Work Number:	
Marital Status:	❖ Citizenship/Res	sidency:
Married	U.S. Citizen	oiuciloy.
Separated	Registered Alien	
Unmarried		
Third Resident (Including Jr. or Sr., if applicable):	: Age:	D.O.B//
Relationship to Primary Resident		
Phone Home Number:	Phone Work Number:	
(		
Marital Status:	Citizenship/Res	sidency:
Married	U.S. Citizen	•
Separated Unmarried	Registered Alien	
IDENTIFY: single, divorced, or widowed)		
Fourth Resident (Including Jr. or Sr., if applicable	e):	
	Age:	D.O.B//_
Relationship to Primary Resident		
Phone Home Number:	Phone Work Number:	
()(		
Marital Status:	Citizenship/Res	sidency:
Married	U.S. Citizen	
Separated Unmarried	Registered Alien	
IDENTIFY: single divorced or widowed)		



#### HOUSEHOLD INFORMATION:

MEMBER#	FULL NAME	RELATIONSHIP	DATE OF BIRTH	Age	RACE*
1		НОН			
2					
3					
4					
5					
6					
7					
8					

This information is requested to information is optional.	for data reporting purposes only. Completion of this
Black	Hispanic
Caucasian	Asian
Native American/Eskimo	Other (Please identify)



## **HOMEOWNER'S INSURANCE NOTICE:**

For any emergency works that are covered under your homeowner's insurance, the SHIP Program requires that you open a claim with your insurance company before any SHIP funds can be awarded for repair of your home. We understand that the amount awarded by your insurance company may not cover any or all of the items being requested for repair. If any funds are awarded from a homeowner's insurance claim, those funds must be paid to the contractor performing the repairs and if determined eligible for SHIP funds, the SHIP Program should cover additional costs needed for the job. A copy of the homeowner's insurance inspection report and a copy of any checks/deposits will be required for submission to SHIP if a claim is processed and funds are awarded from the insurance company.

If you do not have homeowner's insurance, the SHIP Program strongly recommends that you obtain homeowner's insurance after the repairs have been made. Homeowner's insurance should be more affordable once the house is up to code and all repairs have been completed.



## INDIAN RIVER COUNTY LOCAL HOUSING ASSISTANCE PROGRAM INDIAN RIVER COUNTY PLANNING DIVISION 1801 27TH STREET, VERO BEACH, FL 32960 (772) 226-1594

## APPLICANT/TENANT RELEASE AND CONSENT

I/We,, t	, the undersigned hereby authorize the below listed groups and individuals, to release					
without liability, information regarding	my/our employment, income, and/or assets to I	ndian River County for purposes of				
verifying information provided as part of	of my/our request for assistance under the S.H.I.F	P. Program.				
INFORMATION COVERED:						
may be requested include, but are not lin	or current information regarding me/us may be ne mited to: personal identity, employment, income, uthorization cannot be used to obtain any informa ogram.	and assets, and medical or childcare				
GROUPS OR INDIVIDUALS THAT	TMAY BE ASKED:					
The groups or individuals that	may be asked to release the above information in	aclude, but are not limited to:				
Past and Present Employers	Welfare Agencies	Veterans Administration				
Previous landlords (including Public	State Unemployment Agencies	Retirement Systems				
Housing Agencies)	Social Security Admin.	Banks and other Financial				
Support and Alimony Providers	Credit Agencies	Institutions				
CONDITIONS:						
AUTHORIZATION IS ON FILE AND WILL	f this authorization may be used for the purposes so a STAY IN EFFECT FOR ONE YEAR AND ONE MONE wiew this file and correct any information there	TH FROM THE DATE SIGNED. I/We				
SIGNATURES:						
Head of Household	(print nama)	Date				
Head of Household	(print name)	Date				
Spouse	(print name)	Date				
Adult Member	(print name)	Date				
Adult Member	(print name)	Date				

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A COPY OF A TAX RETURN IS NEEDED, IRS FORM 4506, "REQUEST FOR COPY OF TAX FORM" MUST BE PREPARED AND SIGNED SEPARATELY.