



**LEE COUNTY CDBG HOMEOWNERSHIP ASSISTANCE PROGRAM**

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District One

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Dear Future Lee County Homeowner / Interested Lender or Realtor:

Thank you for inquiring about the CDBG Homeownership 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 or new construction homes that have been issued a certificate of occupancy, located in Unincorporated Lee County.**

• The home being purchased must be a site-built single family home or condo/PUD. Mobile/manufactured homes, duplexes, or homes with attached or detached mother-in-law units, and homes with in-ground pools are **not** eligible. Maximum purchase price for the property is \$380,000.

• 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 Corporation  
.....Phone: 239-275-5105
- ..... Affordable Homeownership Foundation Inc.  
.....Phone: 239-689-4944
- ..... Habitat for Humanity of Lee & Hendry Counties  
..... Phone: 239-652-1682
- ..... Housing Authority of the City of Fort Myers  
.....Phone: 239-344-3220

• 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 amount of down payment and mortgage subsidy based on need. We can pay up to 50% of the lender required down payment, plus additional mortgage subsidy if needed. Homebuyer will be responsible for the balance of the down payment plus closing costs. Maximum assistance in any case will be \$75,000.00. 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.

▪ A completed application along with a copy of a fully executed purchase contract is required to be **submitted by the Mortgage Loan Officer** directly to Lee County at the address below:

Lee County Human and Veteran Services  
Attn: Debbie Curran  
2440 Thompson Street  
Fort Myers, FL 33901  
Or, email application package to [DCurran@leegov.com](mailto:DCurran@leegov.com)



**CHECKLIST FOR SUBMISSION**

Applicant's Name: \_\_\_\_\_

**The items listed below 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	
CDBG Homeownership Assistance Program Application (3 Pages) – Must be completed and signed by all ADULT household members	
Terms of First Mortgage and Estimated Down Payment & Mortgage Subsidy Calculation form	
Authorization For the Release of Information - Must be signed by all ADULT household members	
Purchaser's Acknowledgement of Monitoring Performance	
Conflict of Interest Disclosure-Must be signed by all ADULT household members	
Purchaser's Acknowledgement of Terms	
Notice Regarding Collection of Social Security Numbers	
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 of Signed First Mortgage Loan Application (1003)	
Copy of Signed First Mortgage Loan Estimate	
Copy of First Mortgage Loan Pre-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. <b>Verifications of Income must be included for ALL household members</b>	
Copies of Current pay-stubs ( <b>3 months</b> ) for ALL household members	
Copy of Current Year Federal Income Tax Returns, all pages and all schedules including W-2's, 1099's, etc.	
Copies of 2 Years of Tax Returns for all self-employed borrowers including signed/dated Year-to-Date Profit and Loss, if applicable	
Copy of Divorce Decree, if applicable	
Copy of Child Support Court Order Documentation/Verification, if applicable	
Copies of 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 of Current <b>three months</b> 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 of Fully Executed Purchase Contract with all applicable addendums, i.e. lead based paint addendum for homes built prior to 1978	
<b>These items are required to be submitted prior to closing:</b>	
Copy of First Mortgage Loan Commitment/Approval	
Copy of Homebuyer Education Certificate	
Verification of Earnest Money Deposit paid	
Copy of Appraisal	
For homes built prior to 1978, Certified Lead Based Paint Inspection performed by EPA/HUD approved LBP inspector or certified risk assessor (order after CDBG program approval)	
Seller Signed Uniform Relocation Act Disclosure	

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





# CDBG Homeownership 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):**

	<b>Applicant</b>		<b>Co-App</b>	
	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?
				<b>Self</b>		

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 /Other Adult Household Member 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				
<b>Total Annual Income</b>				<b>\$</b>

**Assets (for all household members):**

Type	Institution	Owner	Account #	Cash Value
Checking Account				
Savings Account				
Money Market				
Stocks, Bonds, CD's				
IRA's, 401(k)				
Equity in Properties				
Life Insurance				
Other				
<b>Total Assets</b>				<b>\$</b>

**Liabilities (for all household members 18 and over including credit card debt, auto and installment debt):**

Type	Creditor's Name	Monthly Payment	Balance
<b>Rent/Lease Payment</b>			<b>N/A</b>
<b>Mortgage</b>			
<b>Total Liabilities</b>		<b>\$</b>	<b>\$</b>

How did you hear about the CDBG Homeownership Assistance Program? \_\_\_\_\_

**WARNING:** Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to a department of the United States Government; which is punishable under the provisions of Title 18, Section 1014 of the U.S. Code.

**WARNING:** Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under S 775.082 or 775.083

I/We understand that any willful misstatement of information will be grounds for disqualification. I/We certify that the application information provided is true and complete to the best of my/our knowledge. I/We consent to the disclosure of information for the purpose of income verification related to making determination of my/our eligibility for program assistance. I/We agree to provide any documentation needed to assist in determining eligibility and are aware that all information and documents provided are a matter of public record.

**I certify that the above information is true and correct. I also understand that it is my responsibility to report all changes to my household composition or income in writing, within ten (10) business days of such change.**

\_\_\_\_\_  
Applicant's Signature Date

\_\_\_\_\_  
Co-Applicant's Signature Date

\_\_\_\_\_  
Other Adult Household Member Signature Date

\_\_\_\_\_  
Other Adult Household Member Signature Date



**ESTIMATED DOWN PAYMENT AND MORTGAGE SUBSIDY CALCULATION FORM**

(to be completed by Mortgage Loan Officer)

Borrower/Co-Borrower: \_\_\_\_\_

Property Address: \_\_\_\_\_

Loan Type: \_\_\_\_\_

Estimated Total Annual Household Income: \$ \_\_\_\_\_  
(income from ALL household members)

35% of Annual Income: \$ \_\_\_\_\_

Purchase Price: \$ \_\_\_\_\_

Less Lender Required MINIMUM Down Payment ( \_\_\_\_\_ %) \$ \_\_\_\_\_

Mortgage Amount: \$ \_\_\_\_\_

Annual Principal & Interest on \$ \_\_\_\_\_ @ \_\_\_\_\_ % interest \$ \_\_\_\_\_

Annual Property Taxes (based on last/most recent tax  
bill or tax estimator if new construction): \$ \_\_\_\_\_

Annual HO Insurance (& Flood, if applicable): \$ \_\_\_\_\_

Annual Mortgage Insurance, if applicable: \$ \_\_\_\_\_

Annual HOA, if applicable: \$ \_\_\_\_\_

Total Annual Housing Payment: \$ \_\_\_\_\_  
( \_\_\_\_\_ % of household income)

Lower First Mortgage (if needed) down to an amount that will provide a housing payment of 35%:

Annual Principal & Interest on \$ \_\_\_\_\_ @ \_\_\_\_\_ % interest \$ \_\_\_\_\_

Annual Property Taxes (based on last/most recent tax  
bill or tax estimator if new construction): \$ \_\_\_\_\_

Annual HO Insurance (& Flood, if applicable): \$ \_\_\_\_\_

Annual Mortgage Insurance, if applicable: \$ \_\_\_\_\_

Annual HOA, if applicable: \$ \_\_\_\_\_

Total Annual Housing Payment: \$ \_\_\_\_\_  
( \_\_\_\_\_ % of household income)

Mortgage Subsidy Needed (initial loan amount less new, lower loan amount): \$ \_\_\_\_\_

50% of Lender Required Minimum Down Payment: \$ \_\_\_\_\_

Total Estimated Assistance Needed: \$ \_\_\_\_\_

Mortgage Company Name: \_\_\_\_\_

Mortgage Loan Office Signature: \_\_\_\_\_

Date: \_\_\_\_\_











**UNIFORM RELOCATION ACT (URA) SELLER FORM**

Date: \_\_\_\_\_

Seller: \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Homebuyer: \_\_\_\_\_

Subject Property Address: \_\_\_\_\_

To Whom It May Concern:

The Lee County Human and Veteran Services is pleased to participate in the sale of your property by assisting the buyer through our CDBG Homeownership Assistance Program.

Under HUD's CDBG Homeownership Assistance Program, the Lee County Human and Veteran 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 Human and Veteran 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 Human and Veteran Services, 2440 Thompson Street, Fort Myers, FL 33901 (239.533.7938; Fax: 239.533.7955; email: [DCurran@leegov.com](mailto:DCurran@leegov.com)).

Sincerely,

*Debbie Curran*

Debbie Curran, Housing Finance Counselor  
Lee County Human and Veteran 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