FIRST HOME LIMA

Down Payment Assistance Application

To ensure your application is processed as quickly as possible:

- Print application pages single sided
- Complete all the application pages:

 Check your completed application over, be sure every question is answered, and all signatures are complete with dates
- Attach all documentation to the application:

 Review the required documentation on the next page and attach copies of the documents pertaining to your individual situation.

 Please do not submit original documents.
- Any household members age 18+ (regardless of student status), <u>must be</u> included as a co-applicant and sign the application and accompanying sheets.
- Deliver your completed application to:

New Lima – Housing For The Future 1003 W Spring St, Lima, OH 45805 (419) 224-9881

Located in the management office of Shirley Daley Senior Village
A 24-hour office drop box is located to the left of the office 2-car garage

Applications submitted incomplete or without the required documentation will be returned by mail for editing and resubmission, which delays processing times

HOMEOWNERSHIP PROGRAM APPLICATION

For questions concerning the completion of this application, please contact: New Lima – Housing For The Future (419) 224-9881

Once the application packet is completed, please return this (via US Postal Service or in person) – along with the required documentation – <u>you may keep pages 1-7 for future reference</u>:

New Lima – Housing For The Future (located in the management office for Shirley Daley Senior Village) 1003 West Spring Street Lima, OH 45805

If the staff of New Lima is not available when you drop off the application, please leave the packet in an envelope in the drop slot located to the left of the garage door.

Required Documentation Checklist:

 Lender Pre-Approval Letter
Completed Homeownership Application – <i>For all household members 18 or older</i>
 9 weeks of current/consecutive pay information (paystubs or payroll printout) –
For all household members age 18+
 Bank Verification(s) Form – <u>Complete top half only</u>
 Social Security (Award Letter) – (if applicable) For all applicable household members
 Job/Family Services (TANF) – (if applicable) Verification of benefits printout
 Child Support – (if applicable) Current printout showing last 12 months transactions (for each child)
 Birth Certificates - Copies for each household members
Investment or Retirement Accounts - (if applicable) Current printout for each account w/balance&interest
 Other (specify):
 · •

For information on the homeownership classes or if you are in need of assistance completing the attached application please contact, West Ohio Community Action Partnership (WOCAP), and a HUD Certified Housing Counselor will assist you:

West Ohio Community Action Partnership

540 South Central Avenue Lima, OH 45804 (419) 227-2586

The First Home Lima down payment assistance program is a cooperative program of the City of Lima, West Ohio Community Action Partnership and New Lima-Housing For The Future.

FIRST HOME LIMA

New Lima-Housing for the Future 1003 West Spring Street Lima, OH 45805 Phone: (419) 224-2930

Dear Prospective Homeowner:

It is good to hear of your interest in becoming a homeowner in Lima!

First Home Lima is designed to help low-income households achieve their dream of homeownership by helping the first-time homebuyer accumulate funds for down payment and closing costs.

The enclosed information answers questions about the program. The Chart of Activities shows the steps needed to complete the First Home Lima down payment assistance program.

You must also complete a homeownership training program (<u>after your application has been approved</u>). At these classes you will learn about other housing opportunities as well. You can learn about the next class by calling West Ohio Community Action Partnership (WOCAP) at (419) 227-2586.

The amount of down payment and closing cost assistance received will be based on household income level, debt to income ratio and the purchase price of the home. This amount will be determined after a purchase contract has been signed. If you live in the house for 5 years, you will not need to repay this loan from the City of Lima. Applicants must be pre-approved by a lender and for the First Home Lima program <u>before</u> entering into a real estate purchase agreement.

After reviewing the information, fill out the enclosed application packet in its entirety (if a question is not applicable to your situation – <u>answer with N/A</u> – avoid leaving blank spaces), collect the required documents and return the packet to us at the address listed below:

First Home Lima New Lima - Housing For The Future 1003 West Spring Street Lima, OH 45805

After reviewing the application and verifying your income, we will inform you by mail whether your application has been approved. At that time we will also be sending you more detailed information about how you can begin to earn *First Home Lima down payment assistance*. If you have questions regarding the completion of this application, feel free to give me a call at (419) 224-9881.

Application processing times vary depending on the accuracy of the information and completion of the application packet. Average processing times are 3 weeks.

Sincerely,

Scott M. Frenger
Scott M. Frenger
Executive Director, Housing Loan Originator
New Lima-Housing For The Future





First Home Lima A program to help the first-time homebuyer in Lima

Thank you for your interest in *First Home Lima*.

By applying and being approved for the First Home Lima Down Payment Assistance program, you are expressing a willingness to work towards your goal of becoming a first-time home owner:

- You will be attending a home ownership training program to learn more about what it takes to become a homeowner
- You will be attending a home repair and maintenance training to learn more about how to maintain your home
- You will be regularly saving money in a designated savings account

The following pages answer some additional questions you may have.

You have taken the first steps on the path toward homeownership by obtaining pre-approval from a lender! The next step is to fill out the down payment assistance application and return it as soon as possible.

After your application has been approved, West Ohio Community Action Partnership (WOCAP) will contact you to sign up for the next homeownership training program. New Lima – Housing For The Future will contact you once they schedule the next repair & maintenance class (which are held 5 times per year).

We wish you the best and are always available to help you along the way.

QUESTIONS AND ANSWERS ABOUT FIRST HOME LIMA

Q. How does this program help me become a homeowner?

A. The First Home Lima program provides education to prospective first-time homebuyers as well as linkage to down payment assistance funds

Q. Who is eligible to participate in the program?

- A. One must meet the following requirements:
 - Be pre-approved for a mortgage with a lender
 - 2. Looking to purchase a home within the City of Lima
 - 2. Annual household income less than 80% of area median family income
 - 3. Meet the definition of a first-time homebuyer
 - Applicants may <u>not</u> have already entered a real estate purchase contract before being approved for the First Home Lima down payment assistance program

Q. What are the income limits for this area?

- A. The **minimum** gross income for the First Home Lima program is **\$25,000**.
- B. The **maximum** gross income limit guidelines for 2025 by family size are:

 1 - \$51,800
 5 - \$79,950

 2 - \$59,200
 6 - \$85,850

 3 - \$66,600
 7 - \$91,800

 4 - \$74,000
 8 - \$97,700

Q. What is the definition of a "first-time homebuyer"?

A. The City of Lima defines a first-time homebuyer as someone who has not owned a home during the past 3 years.

Even if you owned a home during the past 3 years, you may be considered a first-time homebuyer if you are...

Someone meeting the definition of a "displaced homemaker" or "single parent".

A **displaced homemaker** is an adult that has not worked full-time, full-year in the labor force for a number of years but has, during such years, worked primarily without remuneration to care for the home and family and is unemployed or underemployed and experiences difficulty in obtaining or upgrading employment.

A **single parent** is an individual who is unmarried or legally separated from a spouse and has one or more minor children for whom the individual has custody or is pregnant.

- 2. Someone who lives in manufactured housing not permanently affixed to a foundation.
- 3. An owner-occupant of a home not feasible for renovation.
- 4. An individual or continuing married couple who holds partial title, and are transferring your interest to another party. Income received in that transaction would be counted as an income asset, but that applicant would quality as a first-time homebuyer.

If that applicant held partial title and lived in the property, it is still seen as partial title, and therefore could be eligible as a first-time homebuyer.

Q. Are there any restrictions on which home I can buy with the help of this program?

- A. Yes, the house you purchase under this program...
 - Must be located within the City limits of Lima.
 - 2. Cannot be occupied by a renter at the time the offer is made to purchase the house. Federal regulations do not allow the renter to be involuntarily displaced. Also because of federal relocation regulations, the owner-occupant who sells a property must be informed of the fair market value of the property and that the property will not be purchased unless the seller voluntarily waives any relocation rights.
 - 3. Cannot be located in a designated flood plain or wet lands parcel. If it is located in an historic district or has historic significance, the buyer must agree to meet the conditions regarding any rehabilitation or painting in the present or the future.
 - 4. Must meet the City's property maintenance standards. The City must inspect the house for any property maintenance violations. The City will notify both the seller or seller's Realtor and you of any violations. ALL violations must be corrected prior to the closing or City funds will not be available.
 - Must pass a Visual Assessment for deteriorated paint on the first inspection if the house was built prior to 1978.
 - 6. The value of the property cannot exceed \$209,000 for a one-family house and \$268,000 for a two-family house.
 - 7. First Home Lima down payment funding can only be approved if the monthly mortgage and housing costs (mortgage, interest, PMI, escrows) for the new home purchase do not exceed 35% of current gross household income.

Q. Are there any other requirements after I purchase a house under this program?

- A. Because HUD wants federal funds to benefit low-income households, the property is subject to recapture requirements for a period of 5 years. These restrictions are enforced through a promissory note and mortgage. There are no resale restrictions after 5 years.
- B. Homeowner's insurance must be purchased and maintained for 5 years. The City of Lima will verify this each year by requesting a copy of your insurance policy as well as proof of residency.
- C. You must live in the home for 5 years or repay the loan.

Q. Is this a loan or a grant?

- A. It is a loan for the amount given for down payment and closing costs. But if you live in the house for 5 years you will not need to repay the loan. For each year you live in the house, 20% of the loan from the City of Lima is forgiven. If you sell, convey or transfer the property the balance of the loan is due in full. In case of a default on the loan (renting it out or it is no longer your primary residence) the original amount of the loan is due in full.
- B. This is a one-time per person loan opportunity as defined by "First Time Homebuyer" (see definition).

Chart of Activities

	ACTIVITY	ACCOMPANYING DOCUMENTIONATION -	DATE
	ACTIVITY	NEEDED WITH VERIFICATION SHEET	COMPLETED
1	Complete application and submit to New Lima. Be accepted into the program.	N/A	
2	Successfully complete the Home Ownership Training program offered by WOCAP.	Certificate of successful completion signed by official.	
3	Completion of a monthly balanced budget with WOCAP.	Certificate of completion signed by official.	
4	Minimum \$1000 in Designated Savings required. Money can be used toward closing only with verification of use. Early withdrawal for use other than towards closing costs will void credit issued for this mandatory activity.	Copies of saving account statements – Verification sheet needs signed by the banking representative.	
5	Attend home maintenance class offered by New Lima – Housing For The Future.	Certificate signed by class instructor.	
6	Submit & have approved home maintenance plan.	Form signed by New Lima – Housing For The Future instructor.	

Additional down payment assistance funds available to qualified buyers:

Purchase a home from New Lima Housing for the Future; or a home	Up to \$4000 in additional down payment funds will be made available after mandatory/elective	
from Habitat for Humanity.	activities have been completed.	

HOME BUYER ASSISTANCE APPLICATION

Have you already entered into a real estate purchase contract? Yes _____ No ____

applicant	101 Humanity	or Allen Metropo	litan Housing Author	ny: resNo
тррисанс	Last Name I	First Initia	Date of Birth	Social Security #
	Ethnicity: [] Hispanio	c [] Non-Hispanic		
	Race: [] Black or Afr	ican American [] Asi	ian [] Native Hawaiian o	r Pacific Islander
	[] American Indian or	Alaskan Native [] W	hite	
Address	Handicap: [] Yes [] No Sex: [] Ma	le [] Female Full-Tim	ne Student: [] Yes [] No
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	City State	•	none Cell Phone	Work Phone
	I/We have lived at th			mail Address
Co-Applicant				
o rippiicant	Last Name I	First Initia	Date of Birth	Social Security #
	Ethnicity: [] Hispanio	c [] Non-Hispanic		
			ian [] Native Hawaiian o	r Pacific Islander
	[] American Indian or	· Alaskan Native [] W	hite	
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^{*}If you have more than one job, please provide the information on a separate sheet of paper*

MONTHLY INCOME INFORMATION

ASSETS

Please list gross in adults who are not		om all sources for all Co-Applicant		nplete top hal	lue that you own. f of the bank verification
Employment Social Security Retirement Child Support Other Other TOTAL	\$\$ \$\$ \$\$ \$\$	\$\$ \$\$ \$\$ \$\$	Checking Acc Savings Acc Automobiles Real Estate Stocks/Bond Retirement A	ount owned s/M. Funds	\$
MONTHLY H			LIABIL		¥ <u></u>
Rent \$	ISE	Account Name Automobile loans:		Monthl Paymer	•
Insurance \$				\$	\$
Utility Costs: Gas \$ Electric \$		Charge/Installment Acco	ounts	\$ \$	\$ \$
TT7 / /TD 1 /D		\$_ Real Estate Loans		\$\$	\$
BANKRUPT JUDGMI	CCIES &	Child Support (payments	_	\$	\$
Have you ever file	d bankruptcy? Yes [] No	Other \$		\$ \$	\$ \$
Do you have any c judgments against	urrent	TOTAL MONTHLY P		\$	<u> </u>
	er and hereby certify the	this application form will be used in the content of the content o			
organization informatio	on relating to my/our pa d care allowances/incor	.ima — Housing For The Future Li articipation in the first-time homeb ne, background screenings, and/or the original.	uyers program (personal iden	tity, employment, income and
Signature of Appli				Da	te
				Da	te
A cooperative prog	ram of the City of Lima, I	New Lima – Housing For The Future	and West Ohio C	ommunity Acti	on Partnership (WOCAP)

Return applications to New Lima – Housing for the Future 1003 West Spring St, Lima, OH 45805

Bank Account Verification

Address: Name: Address: 1003 West Spring Street	Name:									
Address: 1003 West Spring Street Lima, OH 45805 Phone: Fax: Phone: 419-224-9881 Fax: 419-224-2930 Name: Address: Address: Address: SSN: Release: I hereby authorize the release of the requested information. Information obtained under this consert limited to information that is up to 5 years old, which would be authorized by me on a separate consent attached copy of this consent. Applicant / Resident Date *** BANK/INVESTMENT COMPANY MUST COMPLETE THE BOTTOM HALF *** ONLY FORMS SENT BY THE NEW LIMA OFFICE DIRECTLY WILL BE CONSIDERED A VALID VERIFICAT The requested information in this verification of Asset information is for confidential use of the City of Lima, O and its agents in processing for the First Home Lima application. We appreciate your cooperation in supplying required information requested below if you have questions; please call New Lima - Housing For The Future (Agfor the City of Lima, Ohio) – (419) 224-9881. Our return fax number is (419) 224-2930. Information Being Requested: Checking Account(s) Average 6 Date Account Annual Inter Rate Savings Account / Certificate Of Deposits. (CD) Individual Retirement Account (IRA) Mutual Flunds Type of Account Number(s) Account Interest Withdrawal Account Interest Withdrawal Account Account Account Number(s) Account Account Number(s) Firm / Organization							Name:	FHL/New Lima	– Housing F	or The Future
Phone: Fax: Phone: 419-224-9881 Fax: 419-224-2930 Name: Address: SSN: Address: Addre	Address:						Address:	1003 West Spr	ring Street	
Release: I hereby authorize the release of the requested information. Information obtained under this conser limited to information that is no older than 12 months. There are circumstances that would require the owne verify information that is up to 5 years old, which would be authorized by me on a separate consent attached copy of this consent. Applicant / Resident								Lima, OH 4580	05	
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Bank Account Verification

Name:								
					Name:	FHL/New Lima	– Housing Fo	r The Future
Address:				_	Address:	1003 West Spr	ing Street	
						Lima, OH 4580)5	
Phone:		Fax:			Phone:	419-224-9881	Fax: 419	9-224-2930
Name:				Ad	dress:			
SSN:								
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Statement of Understanding

I/We	agree that I/we have been
informed that if I/we am/are found to be inelig	gible for the City of Lima's Down Payment
Assistance program, I/we am/are still eligibl	e to participate in West Ohio Community
Action Partnership's (WOCAP's) homeowner	ship classes and one-on-one counseling.
My/Our signature(s) below states that I/we participate in WOCAP's Homeownership prog	
Applicant Signature	Date
Co-Applicant Signature	Date
Authorized Agency Signature	Date