



CITY OF FORT LAUDERDALE

City of Fort Lauderdale Housing & Community Development Division
The American Recovery and Reinvestment Act of 2009
First Time Homebuyer Tax Credit – Fact Sheet
First Time Homebuyer Tax Credit General Information

First Time Homebuyer Tax Credit General Information:

- Your modified adjusted gross income cannot exceed \$75,000 for an unmarried person, \$150,000 for persons married filing jointly
- The credit is the smaller of:
 1. \$8,000 OR
 2. 10% of the purchase price of the home
- No repayment of credit is required if home is occupied as your primary home for at least 36 months beginning on the date you begin to occupy the home
- Lenders will verify that you have no unsettled IRS obligations, unpaid (delinquent) student loans or other obligations that could be offset against the credit
- Nonresident aliens are not eligible
- If the property is acquired through a gift, inheritance or from a related person, you are not eligible for the tax credit
- You cannot have owned a primary home in the past three years
- **You must have an executed Purchase Contract on a home on or before April 30, 2010 AND close on or before June 30, 2010.**

Eligible tax payers may utilize the First Time Homebuyer Tax Credit in one of the following ways:

2010 IRS Tax Credit

This tax credit option does not require City assistance. Once you have purchased the home your tax preparer can amend your 2009 Federal Tax return or you can wait to apply for the tax credit when you file your 2010 Federal tax return. You will need to provide your tax preparer with the property address and the date you acquired it.

Florida Homebuyer Opportunity Program (FHOP)

This is a tax credit advance option. The Florida Home Opportunity Program (FLHOP) is a program in which the City of Fort Lauderdale will *advance* the \$8K or 10% of the contract sales price, whichever is less. This program requires you to apply for the tax credit and reimburse the City of Fort Lauderdale within 18 months of purchasing your home or within 10 days of receipt of your tax return, whichever is shorter. Up front tax credit funds allow you to use the money towards the down payment and/or closing costs. Program information and instructions will be posted on our website when available http://www.fortlauderdale.gov/planning_zoning/housing.htm. Funds are very limited and will be distributed on a first come, first qualified, first served basis. Please be advised, there is very limited funding available for this program.

This program is not a grant and is not forgiven. This program is designed for you to repay the City of Fort Lauderdale once you receive your First Time Homebuyer Tax Credit from the IRS. This is a short term loan and must be repaid to the City within 10 days after receipt of your tax return.

How To Get Started

1. Please contact your tax preparer or the Internal Revenue Service (IRS) for assistance in determining if you meet the eligibility criteria for the First Time Homebuyer Tax Credit. Please do not contact a lender unless you are determined to be eligible for this credit.
2. If you are eligible for the credit, please contact a lender from the list of our Registered Lenders. The list is available on our website, http://www.fortlauderdale.gov/planning_zoning/housing.htm under the Purchase Assistance Program for First-Time Homebuyer's Information.
3. Complete the following application, provide the required documentations and submit them to our office.

Disclaimer - Taxpayers should contact their tax preparer or visit <http://www.irs.gov> for up to date information and eligibility requirements regarding this tax credit.

Dear Sir or Madam:

Thank you for your interest in the City of Fort Lauderdale's First-Time Homebuyer Tax Credit Program. **This package needs to be read carefully and completely before filling it in and all household members 18 years and older must sign it before submitting to this office.** The following are some of the program's requirements:

- a. The household applying must be income eligible and must be purchasing a home within the corporate limits of the City of Fort Lauderdale.
- b. Applicant/s must qualify for a 1st mortgage with an approved lender and contribute 3% towards the down payment – may be less based on the lender's requirements and City approval
- c. **All Applicants must receive HUD approved Housing Counseling and provide a copy of the Certificate of Completion with their application.** A list of certified housing counselors is enclosed. You can choose counseling from an agency not on our list, however official documentation of their HUD certification, curriculum, the number of sessions, hours of participation by the homebuyer, and the credentials of the instructor(s) must be provided for our approval.
- d. Only lenders on our attached list of "Available First Time Homebuyer Program Lenders for Broward County" can be used through this program.

The program currently provides assistance in the amount of up to \$8,000 or 10% of the purchase price, whichever is less. Please note that participation in the program requires you execute a 15-year, 0% interest, deferred payment mortgage and note, which are recorded against the property. Payment becomes immediately due and payable in full if the property stops being owner-occupied due to lease, sale or transfer of occupancy, ownership or title to the property, etc.

When completing the application please take your time, read the entire package carefully and provide all the items the checklist asks for. **Do not leave ANY blank spaces on the application, put N/A or \$0.00 where applicable. Remember, everyone in the household 18 years or older MUST sign and date the application. If married, even if separated, both spouses must complete the application and ALL program documentation. You must call us for a telephone interview to verify the application is complete. Only then will an appointment be scheduled for you to submit the application at the following location:**

Housing and Community Development Division
1409 NW 6th Street (Sistrunk Blvd)
Fort Lauderdale, FL 33311

It is very important that you submit only copies of the documents requested. Keep all originals for your records – except the application itself.

This program is open to all without regard to race, color, sex, handicap, religion, familial or marital status, or national origin. The City of Fort Lauderdale Purchase Assistance Program operates on a first come, first completed, first served basis. Those who submit a fully and accurately completed application while funds are available will be processed in their order. Your **APPLICATION** will be returned and possibly denied if you do not provide all the required information.

If you have any questions regarding this application package please call 954-828-4527.

Sincerely,
City of Fort Lauderdale
Housing and Community Development Division



CITY OF FORT LAUDERDALE

Purchase Assistance Program for First Time Homebuyers APPLICATION CHECKLIST

Print Your Name _____	Date: _____
Any corrections / white-outs must be initialed by all applicants	
<input type="checkbox"/> Application MUST be filled in completely. No blank spaces. Put N/A or \$0.00 where applicable.	
<input type="checkbox"/> All household members 18 years of age or older <u>must</u> sign and date the application where indicated.	
<input type="checkbox"/> Attach: Proof of marital status (If divorced or widowed copy of Divorce Decree or Death Certificate required). If separated but not legally divorced, spouse will have to sign application and execute all program documents.	
<input type="checkbox"/> Attach: Copies of State Issued photo ID for each household member 18 years or older.	
<input type="checkbox"/> Attach: Copies of social security cards for all household members.	
<input type="checkbox"/> Attach: Copy of Birth Certificates for <u>all</u> household members.	
<input type="checkbox"/> Attach: Proof of citizenship / immigration status. (For Legal Residents and Naturalized Citizens - Copy of front and back of Homeland Security / USCIS issued proof of citizenship or immigration/alien status is required (see page 10)	
<input type="checkbox"/> Attach: For each household member that is working, attach a letter from all employers on company letterhead including; start date of employment; position held; base salary or hourly wage; average number of hours worked per week; pay period (weekly, biweekly, monthly, annually); average number of overtime hours and overtime rate of pay; bonus and /or commission amount and frequency of payment if applicable. All information must be from an authorized employee of the company and based on anticipated amounts for the next 12 months.	
<input type="checkbox"/> Attach: Copies of six (6) weeks of most recent and consecutive paycheck stubs for <u>all</u> household members who are working.	
<input type="checkbox"/> Attach: Copy of most recent statement for all other sources of income for everyone in the household (i.e. Social Security, SSI, Pension, Unemployment, Workers Compensation, Regular Family Contributions, Avon, Mary Kay, side jobs, etc.)	
<input type="checkbox"/> Attach: If any household member 18 or older is in school and working; a copy of current school registration. MUST be from the school's registrar's office and MUST show classification as full-time or part-time student and how many credits student enrolled for.	
<input type="checkbox"/> Attach: Proof of Child Support MUST be copies of the court ordered support as reported in the divorce and/or child support order/judgment, etc. If the applicant does not have an official order for support or if the applicant is not receiving any of the court ordered support for at least the last 12 months, the applicant must show proof that he/she has opened a child support or contempt case (indicating case number) at the Child Support Enforcement Office, State of Florida Department of Revenue (Telephone number 800.622.5437), and must show continued attempts to pursue receipt of the ordered support.	
<input type="checkbox"/> Attach: Copy of all pages of most recent signed and dated tax returns that were actually filed with the IRS. MUST include all W2s, 1099s, schedules and forms for everyone in the household required to file.	
<input type="checkbox"/> Attach: Self-employed Requirements: Copies of all W-2's, pages, schedules and forms for last two (2) years signed and dated tax returns with an income and expense report (a/k/a profit and loss statement) for the last six (6) months from your self or your bookkeeper. IF your business is seasonal, please provide a signed statement stating why income will be higher or lower in the next 12 months than would be if estimated based on the income and expense report information.	
<input type="checkbox"/> Attach: Copies of all pages of 3 months most recent and consecutive bank/credit union statements, for all accounts and for everyone in the household who has.	
<input type="checkbox"/> Attach: Letter/Statement showing the actual cash value of ALL assets for everyone in the household who has. MUST be on company stationary and must show the name, address, telephone and fax number of the company and the Customer Service agent. It must be no older than 2 weeks from the date submitted, and MUST show the cash / surrender value of the Asset (e.g. Land, Life Insurance, Retirement funds, IRA, 401k, CD's, Stocks & Bonds, Investments, etc.)	
<input type="checkbox"/> Attach: Official proof of guardianship if anyone is guardian for a minor (except foster children – proof required).	
<input type="checkbox"/> Attach: A pre-qualification/approval letter from an approved Bank or Lender stating the amount of loan for which you may qualify and the estimated interest rate and terms for a first mortgage. MUST be from one of the loan officer/bank combinations on our list.	
<input type="checkbox"/> Attach: Current Homebuyer Class Certificate. MUST be from a HUD approved counseling agency.	

HOUSING & COMMUNITY DEVELOPMENT OFFICE
 1409 NW 6TH STREET, FORT LAUDERDALE, FL 33311
 PHONE NUMBER 954.828.4527, FAX 954.847.3754
 Hours: Monday – Friday 9:00am – 4:00pm



PROCESSING REQUIREMENTS

✓ Property purchased **MUST** be in good condition requiring minimal or no repairs at time of closing. Property must undergo full inspections, including roof and termite, which you pay for.

✓ PITI divided by gross monthly income ("Front-End Ratio") cannot be less than 25% or more than 35%. PITI divided by total of gross monthly income minus total monthly debt ("Back-End Ratio") cannot be less than 35% or more than 45%. **NOTE:** Based on the total gross annual income of the household as certified through the program, **NOT** on the income determined by the lender.

✓ Eligible properties include single-family homes, town homes, condominiums, or villas in the City of Fort Lauderdale. Manufactured and mobile homes are not eligible.

✓ Amount of assistance will also be based on client's ratios.

ONCE A CONDITIONAL LOAN COMMITMENT LETTER HAS BEEN ISSUED BY THE CITY OF FORT LAUDERDALE:

Certain items are required for processing final approval. The list below details what items are needed and whom they should be available from:

PROVIDE TO THE NON-PROFIT ASAP

[] ALL pages of executed Contract for Purchase and Sale. NOTE: Contract **MUST** have the following provision – "Subject to approval and receipt of funds from the City of Fort Lauderdale." **DO NOT ENTER INTO A CONTRACT FOR PURCHASE PRIOR TO RECEIVING A CONDITION LOAN COMMITMENT LETTER FROM THE CITY OF FORT LAUDERDALE** – From Realtor

[] ALL pages of recent credit report for EACH applicant. – From Pre-approval/Pre-qualification Lender

[] Executed Loan/Mortgage Commitment - From lender.

FOR FINAL APPROVAL & CHECK AT LEAST 14 BUSINESS days before closing.

[] ALL pages of executed first (1st) mortgage application (FNMA Form 1003 or FHLMC Form 65). – Lender

[] Executed Good Faith Estimate. - Lender

[] Underwriting and Transmittal Summary (FNMA Form 1008 or FHLMC Form 1077). - Lender

[] Home Inspection Report, (Including Roof & Termite) and all re-inspections as necessary - Client

[] ALL pages of property Appraisal (Not more than 1 month old). - Lender

[] Contact information for City's access to property for inspection – Client/Realtor

[] Proof of permit history for any repairs and/or additions performed to property along with proof no open permits exist against property – Realtor and/or Seller

[] Copy of completely and accurately filled in IRS W-9 Form (NOTE: Company information must match exactly with that on HUD-1) – Title Company

[] Client execution of City's program documents – Client

[] If Homeowner Association (HOA), copy of board's approval of borrower (as required) – Client/Realtor

[] If HOA, proof no assessments and/or maintenance fees are currently outstanding or pending – Lender/Realtor

[] ALL pages of Title Insurance showing the City of Fort Lauderdale's mortgage/s. – Title Co.

[] Unexecuted Copy of Mortgage and Note borrower will execute with Lender. - Lender

[] Copy of Preliminary HUD-1 Settlement Statement showing the City's funding sources and amounts (i.e. City of Fort Lauderdale SHIP funds - \$75,000.00) – Title Co.

[] Copy of unexecuted Final HUD-1 Settlement Statement at least **3 business days** prior to the date of closing. – Title Co.

[] Certificate of Occupancy, Guaranties and Warranties (as applicable). – General Contractor

IMMEDIATELY AFTER CLOSING FROM TITLE CO:

[] Copy of **FULLY EXECUTED** Final HUD-1 Settlement Statement.

[] Original copy of City's Affidavit of No Income Change

[] Original **RECORDED** copy of City's Mortgage and Note.

[] Copy of Title Insurance policy showing the City of Fort Lauderdale's interests insured.

[] Proof of **ALL paid/active** Property Insurance (Homeowners/Flood/Windstorm) showing City of Fort Lauderdale as mortgage holder.

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[] Original **RECORDED** copy of City's Special Warranty Deed & Declaration of Restrictive Covenants – (City's Infill Housing/New Construction).

HUD APPROVED FIRST TIME HOMEBUYER EDUCATION PROVIDERS IN BROWARD COUNTY

(NOTE: You can use another HUD approved providers as long as their name is listed on HUD's web-site)

DEERFIELD BEACH HOUSING AUTHORITY **P:** 954-425-8449-110 533 S. Dixie Hwy
T: Deerfield Beach, Florida 33441
F: 954-425-8450
E: pamedavis@bellsouth.net
W: dbhaonline.org

URBAN LEAGUE OF BROWARD COUNTY **P:** 954-625-2570 11 NW 36 Avenue
T: Fort Lauderdale, Florida 33313
F: 954-321-2276
E: cbiscardi@ulbcfl.org
W: [n/a](#)

URBAN LEAGUE OF BROWARD COUNTY (BRANCH OFFICE) **P:** 954-625-2570 3521 West Broward Boulevard
T: Suite 201
F: 954-321-2276 Fort Lauderdale, Florida 33311
E: Cbiscardi@ULBCFL.ORG
W: [n/a](#)

NEW VISIONS COMMUNITY DEVELOPMENT CORP.(NVDCD) **P:** 954-768-0920 950 NW 11th Avenue
T: Ft. Lauderdale, Florida 33311
F: 954-768-0964
E: pamelia@mtbbc.org
W: www.newvisionscdc.com

HOPE HUMAN RESOURCES DEVELOPMENT **P:** 305-826-9343 2305 Sheridan Street
T: Hollywood, Florida 33020
F: 305-687-4588
E: hopehrd@yahoo.com
W: [n/a](#)

HOPE HUMAN RESOURCES DEVELOPMENT **P:** 954-342-8470 2305 Sheridan Street
T: Hollywood, Florida 33023
F: 954-342-8469
E: hopehrd@yahoo.com
W: [n/a](#)

HOPE HUMAN RESOURCES DEVELOPMENT **P:** 954-342-8470 2305 Sheridan Street
T: Hollywood, Florida 33023
F: 954-342-8469
E: hopehrd@yahoo.com
W: [n/a](#)

HOUSING FOUNDATION OF AMERICA **P:** 954-923-5001 2400 N University Drive # 200
T: Pembroke Pines, Florida 33024
F: 954-924-1225
E: hudcertified@yahoo.com
W: [n/a](#)

BROWARD COUNTY HOUSING AUTHORITY **P:** 954-497-4583 4780 North State Road 7
T: Main Office
F: 954-497-3726 Lauderdale Lakes, Florida 33319
E: housingcounselor@bchaf1.org
W: www.bchaf1.org

**Florida Housing Finance Corporation & Broward County Housing Finance
List of Approved Lenders for Broward County:**

NOTE: (*SP) indicates a Spanish speaking contact
Updated as of 8/14/09

Edith Bynes / Maria Infante
Bank Atlantic, FSB
Telephone Number: 954-940-5435 / 954-940-5434
Email: ebynes@bankatlantic.com
Address: 2100 W. Cypress Creek Road
Fort Lauderdale, FL 33309

Veronica "Ronnie" Sylvester
Bank of America
Telephone Number: 954-489-7542 / 954-308-9576
Email: veronica.Sylvester@bankofamerica.com
Address: 888 W. Cypress Creek Road – 2nd Fl
Fort Lauderdale, FL 33309

Alvaro Orozco
City National Bank of Florida
Telephone Number: 305-577-7441/w 305-720-8420/c
Email: Alvaro.Orozco@citynational.com
Address: 25 West Flagler Street
Miami, FL 33130

Karen Skurla
Regions Bank
Telephone Number: 321-953-5177 x223
Email: karen.skurla@regions.com
Address: 232 Fifth Ave
Indialantic, FL 32903

Christopher Goodman
Bank of America
Telephone Number: 321-837-7089
Email: christopher.goodman@bankofamerica.com
Address: 333 Fish Ave.
Indialantic, FL 32903

Don Tsang
Bank of America
Telephone Number: 786-388-3734
Email: donald.tsang@bankofamerica.com
Address: 6505 Blue Lagoon #150
Miami, FL 33126

Steve L. Arbogast
Northern Trust
Telephone Number: 954-768-4078
Email: sla3@ntrs.com
Address: 1100 East Las Olas Boulevard
Fort Lauderdale, FL 33301

Donna Drake
BB&T
Telephone Number: 954-493-8951
Email: ddrake@BBandT.com
Address: 300 S. Pine Island Road
Fort Lauderdale, FL 33324-2619

Danny Santivaschi
BankUnited
Telephone Number: 305-698-4138
Email: dsantivaschi@bankunited.com
Address: 7815 NW 148 Street
Miami Lakes, FL 33016

Tom Egurrola (*SP)
Bank of America
Telephone Number: 954-382-3793
Email: tom.egurrola@bankofamerica.com
Address: 1776 N. Pine Island Road - #100
Plantation, FL 33324

Charles Bratten
SunTrust Mortgage
Telephone Number: 561-801-5499
Email: chuckfla@aol.com
Address: 667 US Hwy 1 North
Palm Beach, FL 33408

Chad Reidlinger
Bank of America
Telephone Number: 954-489-7535
Email: chad.t.reidlinger@bankofamerica.com
Address: 888 W Cypress Creed Rd, 2nd FL
Fort Lauderdale, FL 33309

Elizabeth Tavaez (*SP)
Washington Mutual
Telephone Number: 321-288-4680
Email: elizabeth.tavarez@wamu.com
Address: 301 Ocean Ave
Melbourne Beach, FL 32951

Marilyn Lopez
Colonial Bank, N.A.
Telephone Number: 954-839-1078
Email: Marilyn_Lopez@Colonialbank.com
Address: 1580 Sawgrass Corporate Parkway
Sunrise, FL 33323

Robert A. Kelly
Gibraltar Bank
Telephone Number: 954-768-5345
Email: rkelly@gibraltarbank.com
Address: 450 East Las Olas Boulevard - #180
Fort Lauderdale, FL 33301

Ann John Latimer
Mortgage Solutions Inc. of South Florida
Telephone Number: 305-653-2791
Email: ANN.LATIMER@lincpro.com
Address: 17121 NE 6 Avenue
North Miami Beach, FL 33162

Jason McCloy
Wells Fargo Home Mortgage
Telephone Number: 321-433-4132
Email: jason.k.mccloy@wellsfargo.com
Address: 200 Brevard Avenue
Cocoa, FL 32922

Richard Gasbarro
Chase
Telephone Number: 954-888-5011
Email: richard.a.gasbarro@chase.com
Address: 8151 Peters Road - #3200
Plantation, FL 33324

Michelle Emery
Grande Financial, Inc.
Telephone Number: 321-633-4443
Email: michelle@grande-financial.com
Address: 1384 Heritage Acres Boulevard
Rockledge, FL 32955

Kimberly Prat
SunTrust Mortgage
Telephone Number: 954-509-0163
Email: Kimberly.prat@suntrust.com
Address: 5801 W. Hillsboro Boulevard
Parkland, FL 33073

Desiree Gardner
Fifth Third Bank
Telephone Number: 239-292-0154
Email: desiree.gardner@53.com
Address: 8595 College Parkway, - #B-2
Fort Myers, FL 33919

Jody Stephens (*SP)
Gibraltar Bank
Telephone Number: 305-476-5516 / 800-896-2265
Email: jstephens@gibraltarbank.com
Address: 220 Alhambra Circle – 5th Floor
Coral Gables, FL 33134

Mildred Germain
SunTrust Mortgage
Telephone Number: 954-838-4600
Email: mildred.germain@suntrust.com
Address: 14050 NW 14 Street – Suite 100
Sunrise, FL 33321

Eugene Simmons
City National Bank of Florida
Telephone Number: 305-577-7263/w 305-761-7001/c
Email: Eugene.Simmons@citynational.com
Address: 25 West Flagler Street
Miami, FL 33130

Christine Stevens
Bank of America
Telephone Number: 954-419-2323
Email: Christine_stevens@countrywide.com
Address: 1501 SW FAU Research Park Boulevard
Deerfield Beach, FL 33441

Terri Horne
Bank of America
Telephone Number: 561-691-6331
Email: terri.horne@bankofamerica.com
Address: 11601 Kew Gardens Avenue
Port St. Lucie, FL 33410

Moe Pereira (*SP)
IronStone Bank
Telephone Number: 239-573-1047
Email: moises.pereira@ironstone.com
Address: 2127 Del Prado Boulevard
Cape Coral, FL 33990

Bill Mejia (*SP)
Bank of America
Telephone Number: 239-415-6366
Email: bill.mejia@bankofamerica.com
Address: 13099 US 41 SE, #525
Fort Myers, FL 33907

Marcia Bernard
Bank of America
Telephone Number: 954-489-7549
Email: marcia.l.bernard@bankofamerica.com
Address: 888 W. Cypress Creek Road
Fort Lauderdale, FL 33309

Cynthia Fink
Wells Fargo Home Mortgage
Telephone Number: 561-385-5117
Email: Cynthia.fink@wachovia.com
Address: 8945 Hypoluxo Road
Lake Worth, FL 33467

Winston Brown
Bank of America
Telephone Number: 954-832-3019
Email: Winston.brown@bankofamerica.com
Address: 1776 N. Pine Island Road – Suite 100
Plantation, FL 33322-5200

Roxanne Chung
Regions Bank
Telephone Number: 561-856-2733
Email: roxanne.chung@regions.com
Address: 4725 S. Flamingo Road
Cooper City, FL 33330



CITY OF FORT LAUDERDALE

APPLICATION FOR PURCHASE ASSISTANCE PROGRAM

APPLICATION MUST BE LEGIBLE. PLEASE PRINT OR TYPE ALL INFORMATION

EVERYONE IN THE HOUSEHOLD 18 YEARS AND OLDER MUST SIGN THE APPLICATION

LEAVE NO BLANK SPACES. PUT THE INFORMATION REQUESTED, N/A OR \$0.00 AS APPLICABLE

GENERAL INFORMATION

Applicant / Head of Household Full Name:	<u>Date of Birth:</u>	Social Security Number:
Spouse / Co-Applicant Full Name:	<u>Date of Birth:</u>	Social Security Number:

Street Address	City	State	Zip Code
Mailing Address or P.O. Box #	City	State	Zip Code
() Home Telephone	() Business Telephone	() Cell Number/Applicant	() Cell Number/Spouse

Number of Dependents: _____ **E-Mail Address:** _____

Does Applicant/Co-Applicant currently or has ever owned or had name on title to real property? Yes No
If yes, was the lost interest of the home due to a divorce? Yes No
Type of unit to be purchased? Existing Unit Newly Constructed Unit

How did you hear about the program?
Newspaper: _____ Neighbor: _____ Town Hall: _____ Other: _____

Profile: Florida Homebuyer Opportunity Program is State funded, therefore we request you to complete the following information for statistical purposes only.

Head of Household
Marital Status: Single/Never Married Married Widow/Widower Divorced Separated
Citizen/Resident Alien: Yes No
Sex: Male Female

Co-applicant
Marital Status: Single/Never Married Married Widow/Widower Divorced Separated
Citizen/Resident Alien: Yes No
Sex: Male Female

Race/National Origin of Head of Household:
 Black not Hispanic Origin White not Hispanic Origin Hispanic
 Asian or Pacific Islander American Indian or Alaskan Native
 Other (Specify) _____

OTHER HOUSEHOLD MEMBERS – Use additional sheets of paper if necessary:			
Name	Date of Birth	Relationship to You	SS#

Is any household member apart from applicant and co-applicant 18 years or older, working and a full-time student? If yes, please list name, school and amount of credits currently enrolled for: _____

EMPLOYMENT INFORMATION: APPLICANT (H.R. = Human Resources)	
Applicant Name:	Employer Name:
Position/Title:	Supervisor:
Job Address/Phone/H.R. Fax	Year Employed:
Annually Income (gross salary, overtime, tips, commission, bonuses, etc.): \$	Pay Rate / Frequency: \$ /

EMPLOYMENT INFORMATION: SPOUSE / CO-APPLICANT OR 2 ND JOB (H.R. = Human Resources)	
Co-Applicant Name:	Employer Name:
Position/Title:	Supervisor:
Job Address/Phone/H.R. Fax	Year Employed:
Annually Income (gross salary, overtime, tips, commission, bonuses, etc.): \$	Pay Rate / Frequency: \$ /

NOTE: Attach additional sheets as necessary for all household members 18 years and over.

All Other Sources of Income

For ALL Household Members 18 and Over. List Business or Rental Net Income, Child Support, Alimony, Social Security, Pensions, Unemployment, Workers Compensation, Side Jobs, Avon, Mary Kay, Family Assistance etc.)

Household Member Name	Source & Type of Income (Name, Address & Description)	Total Annual Amount

Total: \$ _____

Assets and Asset Income – Use additional sheets of paper if necessary

(For ALL Household Members - List Checking, Savings, IRA, CD, Life Ins., 401k, Investments, Stocks, Bonds, Etc.)

Type of Asset & Company Name OR Address of Land	Current Cash Value	Account #	Interest Rate	Annual Asset Income

Debt to Income Information (From ALL sources for everyone in the home)

Total Monthly Household Debt: \$ _____ Total Monthly Household Income: \$ _____

Self-Employed Information – For everyone in the household (Use additional sheets if necessary)

Do you own a business? Yes No What is the net annual income? \$ _____

Name of the Business: _____

Is Business a Corporation? Yes No If Yes, Type of Corporation: _____

(NOTE: If you own more than one (1) business, list all others on a separate sheet of paper)

LENDER & REALTOR AGENT'S INFORMATION

Lender's Name: _____ Phone #: _____

Lender's Address: _____

Have you receive a commitment letter from the lender? _____ Loan Number: _____

Broker/Loan Officer Name _____ Phone #: _____

Name of Real Estate Company _____ Broker License #: _____

Real Estate Agent's Name: _____ Phone #: _____

ACKNOWLEDGEMENT

ALL household members 18 years and older must sign below and thereby acknowledge the following:

- (a) I am named in and personally signed this document, and;
- (b) I have signed, sealed and delivered this document and all other supporting documents and/or information associated with the application for assistance through the program as my act and deed, and;
- (c) I am liable for the accuracy, completeness and truthfulness of the information and supporting documentation provided in and with, and in association with, this application for assistance, including liability for any legal actions, fines and/or imprisonment that may arise as a result of willfully false or fraudulent information provided for the purpose of obtaining assistance through the City of Fort Lauderdale's Florida Homebuyer Opportunity Program.

AUTHORIZATION TO VERIFY INFORMATION

The undersigned hereby authorizes the City of Fort Lauderdale to verify previous or current information about me via your release of information in compliance with their request, without liability. The undersigned specifically acknowledge(s) that: (1) verification or re-verification of any information contained in this application may be made by the City of Fort Lauderdale from any source pertinent to this application, as well as, banks, credit unions, a credit reporting agency and other sources not specifically identified here; (2) the City of Fort Lauderdale may make copies of this letter for distribution to any party with which I have a financial or credit relationship and that any party may treat such copy, including a faxed copy, as an original; (3) the property will be occupied as the applicant's primary residence.

AGREEMENT

ALL undersigned hereby attest to the following: I understand that the intent of this application is for purposes of pre-qualifying only and does not guarantee acceptance or approval and no commitment is hereby made on the part of either the applicant or the City of Fort Lauderdale. I agree to provide any documentation needed to assist in determining eligibility. I further understand that all information and documents provided with, and in association with this application, are public records and as such are subject to the State of Florida's public records laws. I certify the information provided in this application is true and correct as of the date set forth opposite my signature below. That any property assisted under this program will not be used for any illegal or restricted purposes, and will be used solely as my principal residence. Any intentionally false or fraudulent statement or supporting document will constitute cancellation of this application and liability in any legal action brought against me/us by the City. The City of Fort Lauderdale is hereby authorized to verify all information pertinent to determining eligibility of this household to participate in the program and to inspect the property prior to approval. I agree to have no claim for defamation, violation of privacy or other claims against any person, firm or corporation by reason of any statement or information released by them to the City of Fort Lauderdale.

PENALTY FOR FALSE OR FRAUDULENT STATEMENT: The undersigned understands that 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. Fines and/or imprisonment may also be imposed in accordance with the False Statements Accountability Act and Federal law, U.S.C. Title 18, Sec. 1001 thereof.

PRIVACY ACT NOTICE

This information is to be used by the agency collecting it, or its assignees, in determining whether you qualify as a prospective loan client under its Program. It will not be disclosed outside the agency except as required and permitted by law. Failure to provide this information may delay or result in rejection of your application. All information you provide is subject to Florida's public records laws.

Applicant's Name (Print or Type)	Applicant's Signature	Date
X	X	
Spouse/Co-Applicant's Name (Print or Type)	Spouse/Co-Applicant's Signature	Date
X	X	
Other Adult's Name (Print or Type)	Other Adult's Signature	Date
X	X	
Other Adult's Name (Print or Type)	Other Adult's Signature	Date
X	X	

NOTARIZATION OF APPLICATION – of EACH signature above

STATE OF FLORIDA, COUNTY OF: _____

The individual/s executing this document, _____

personally appeared before me this ____ day of _____, 2009, and is/are personally known to me or has produced _____ as identification.

(SEAL)

Signature of Notary

CITIZENSHIP DECLARATION

I, the undersigned, hereby declare, under penalty of perjury that I am the selfsame person represented by the name and signature I have provided below. Furthermore I am (check one)

_____ 1. A citizen or national of the United States

_____ 2. A non-citizen with eligible immigration status as evidenced by one of the documents listed below (provide copies):

- a. Verification Consent Format (attached) AND
- b. One of the following documents:

NOTE: If you check this block (#2 above) and are 62 years of age or older, you need only submit a proof of age document together with this form, and sign below. If you checked this block and you are **less** than 62 years of age, you must submit one of the following documents. If this block is checked on behalf of a child, the adult who will reside in the assisted unit and who is responsible for the child should sign and date below, indicating the child they are signing for and their relationship to the child.

- (1) Form I-551, Alien Registration Receipt Card (for permanent resident aliens).
- (2) Form I-94, Arrival-Departure Record, with one of the following annotations:
 - (a) "Admitted as Refugee Pursuant to section 207";
 - (b) "Section 208" or "Asylum";
 - (c) Section 243(h) or "Deportation stayed by Attorney General"; or
 - (d) "Paroled Pursuant to Sec. 212(d)(5) of the INA"
- (3) If Form I-94, Arrival-Departure record, is not annotated, it must be accompanied by one of the following documents:
 - (a) A final court decision granting asylum (but only if no appeal is taken);
 - (b) A letter from a Department of Homeland Security (DHS) asylum officer granting asylum (if application was filed on or after October 1, 1990) or from a DHS district director granting asylum (if application was filed before October 1, 1990);
 - (c) A court decision granting withholding of deportation; or
 - (d) A letter from a DHS asylum officer granting withholding of deportation (if application was filed on or after October 1, 1990).
- (4) Form I-688, Temporary Resident Card, which must be annotated "Section 245A" or "Section 210".
- (5) Form I-688B, Employment Authorization Card, which must be annotated "Provision of Law 274a.12(11)" or "Provision of Law 274a.12".
- (6) A receipt issued by the DHS indicating that an application for issuance of a replacement document in one of the above-listed categories has been made and that the applicant's entitlement to the document has been verified.
- (7) Form I-151, Alien Registration Receipt Card.

_____ 3. Not contending eligible immigration status and I understand that I am not eligible for assistance. **NOTE:** If you checked this block, no further information is required.

NOTE: First, middle and last name **MUST** be provided **AND** only the adult responsible for the child/minor can sign for the child and **MUST** indicate the child they are signing for and their relationship to the child:

Name – Printed or Typed	Signature	Date
Name – Printed or Typed	Signature	Date
Name – Printed or Typed	Signature	Date

Name – Printed or Typed

Signature Date

Name – Printed or Typed

Signature Date

Name – Printed or Typed

Signature Date

CITIZENSHIP – VERIFICATION CONSENT FORM

INSTRUCTIONS: Complete this form for each non-citizen family member who declared eligible immigration status on the Citizenship Declaration Form. If this form is being completed on behalf of a child, it must be signed by the adult responsible for the child, **indicating the child they are signing for and their relationship to the child.**

CONSENT:

I, the undersigned, hereby consent to the following:

1. The use of the attached evidence to verify my eligible immigration status to enable me to receive assistance through one of the City of Fort Lauderdale's housing programs; and
2. The release of such evidence of eligible immigration status by the City of Fort Lauderdale without responsibility for the further use or transmission of the evidence by the entity receiving it to the following:
 - a. HUD, the State of Florida and the City of Fort Lauderdale, as required by HUD, the State of Florida and the City of Fort Lauderdale, and
 - b. The DHS for purposes of verification of the immigration status of the individual

NOTIFICATION TO FAMILY:

Evidence of eligible immigration status shall be released only to the DHS for purposes of establishing eligibility for assistance and not for any other purpose. HUD, the State of Florida and the City of Fort Lauderdale are not responsible for the further use or transmission of the evidence or other information by the DHS.

NOTE: First, middle and last names **MUST** be provided **AND only the adult responsible for the child can sign for the child and MUST indicate the child they are signing for and their relationship to the child:**

_____	_____	_____
Name – Printed or Typed	Signature	Date
_____	_____	_____
Name – Printed or Typed	Signature	Date
_____	_____	_____
Name – Printed or Typed	Signature	Date
_____	_____	_____
Name – Printed or Typed	Signature	Date
_____	_____	_____
Name – Printed or Typed	Signature	Date