



Federal Jumpstart Housing Assistance Program Application



INSTRUCTIONS: Complete all information requested on this application to the best of your ability. Please use ink, and print legibly. Contact your assigned Disaster Recovery Area or Direct Recipient City administrative contact for the Federal Jumpstart Housing Assistance Program for details on how to submit this application or apply online.

Have you registered with FEMA?	<input type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Registration Number:	
Have you been awarded FEMA Housing Assistance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	FEMA Housing Assistance Award Amount:	\$
ELIGIBILITY NOTES:	1. You must be able to answer yes to both questions to be eligible for this program. 2. Please check the federal income guidelines to determine if you are eligible for assistance. http://www.iowalifechanging.com/jumpstart/downloads/2008-MFI.pdf		

Homeowner Information

Applicant (Head of Household)

Last Name _____ First Name _____ MI _____
 Are you a US Citizen? Yes No Date of Birth _____ Social Security # (Immigration/Naturalization Service #) _____
 \$ _____ Household Size _____ # of Dependents _____
 Total Annual Household Income _____
 Best Contact Telephone # _____ Cell # _____ Alternate Telephone # _____
 E-mail Address _____
 Current Mailing Address 1 _____ Current Mailing Address 2 (if applicable, such as PO Box) _____
 City _____ County _____ State _____ Zip Code _____

The following information is requested for all borrowers by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

<p>Gender</p> <input type="checkbox"/> Male <input type="checkbox"/> Female <p>Marital Status</p> <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Single <input type="checkbox"/> Widowed	<p>Ethnicity (check if applicable)</p> <input type="checkbox"/> Hispanic/Latino <p>Race (check up to 2)</p> <input type="checkbox"/> White <input type="checkbox"/> Black or African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Other	<p><input type="checkbox"/> I do not wish to provide this information.</p> <p>Household Type</p> <input type="checkbox"/> Single Adult, non-elderly <input type="checkbox"/> Elderly, 1-2 persons <input type="checkbox"/> Related, Single Parent <input type="checkbox"/> Related, Two Parent <input type="checkbox"/> Other
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Disaster-affected Home

Address 1 - Street Address _____ Address 2 (if applicable, such as PO Box) _____

City _____ County _____ IA _____ State _____ Zip Code _____

Type of Disaster: Flood Tornado _____
 Approximate Date of Incident _____ Year Built _____

Building Type: Single Family Townhome Fourplex
 Manufactured Home, Real Property Only Duplex Other
 Manufactured Home in Mobile Home Park, Real Property Only Triplex

Is the Disaster-affected Home located in a flood plain? Yes: No.

First Mortgage Holder/Lender _____ Second Mortgage Holder/Lender _____

Estimated pay-off amount (principal due plus any interest or other charges) owed on existing mortgage or real estate purchase contract: \$ _____

Have you started repairs on your home? Yes: No If, yes what date did you start? _____

Have you completed repairs on your home? Yes: No If, yes what date did you complete work? _____

Damage Assessment

Has FEMA completed its damage assessment? Yes No If yes, FEMA assessment total = \$ _____

Have you applied for an SBA Loan? Yes No

If yes, SBA application status? Submitted Offered Assistance Denied
 \$ _____ Total SBA amount received

Is an appeal pending with either FEMA or SBA? FEMA appeal SBA appeal No appeal pending

Real estate damage estimate from FEMA or SBA? \$ _____ Source of damage estimate: FEMA SBA

Did you reside in the Disaster-affected Home at the time of the natural disasters of 2008? Yes No

Are you the owner of record of the Disaster-affected Home? Yes No

Is any other person listed with you as owner of record? Yes No

If so, who? _____

Was the disaster-affected home covered by Flood Insurance? Yes No

Was the disaster-affected home covered by homeowner's insurance? Yes No

If yes, Name of Insurance Carrier _____

Amount of FEMA Repair Assistance received	\$ _____
Amount received/expected from Flood Insurance Policy proceeds	\$ _____
Amount received/expected from Homeowner Insurance Policy proceeds	\$ _____
Amount received from any other Governmental Assistance	\$ _____
Total Disaster Compensation (sum of above)	\$ _____

Eligible Uses

I am applying for (check only one):

- Homebuyer Assistance (proceed to Section I)
 Homebuyer Assistance and Interim Mortgage Assistance (proceed to Section I)
 Housing Repair / Rehabilitation Assistance (proceed to Section II)
 Interim Mortgage Assistance only (proceed to Section III)

Section I

Homebuyer Assistance

Was your Disaster-affected Home destroyed or damaged beyond reasonable repair?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Will the identified Replacement Housing be your primary residence with a fully amortized mortgage loan from a regulated lender with an interest rate fixed for at least five years and a term not in excess of 30 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
NOTE: You must be able to answer yes to both questions to be eligible for Homebuyer Assistance.	

Replacement Housing Information (home identified for purchase)

Street Address _____		Address 2 (if applicable) _____	
City _____	County _____	IA State _____	Zip Code _____

<input type="checkbox"/> Homebuyer Assistance	Amount Requested: \$ _____
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(in form of forgivable loan)

If applying for Homebuyer Assistance and Interim Mortgage Assistance, also complete Section III.

Section II

Housing Repair / Rehabilitation

Is your property proposed for buyout?	<input type="checkbox"/> Yes <input type="checkbox"/> No
NOTE: You must be able to answer No to this question to be eligible for Housing Repair / Rehabilitation Assistance.	

Assessed Value of Disaster-affected Home: \$ _____
From latest available assessed value, excluding assessed land value, dated prior to the natural disasters of 2008.

Anticipated amount requested for necessary and reasonable repairs or rehabilitation: \$ _____
(in form of forgivable loan)

Proceed to Section IV

Section III**Interim Mortgage Assistance**

Is the Disaster-affected Home proposed by a city or county, or located in an area proposed by a city or county, for property or structural acquisition under the Hazard Mitigation Grant Program? In other words, is the property proposed for buyout?	<input type="checkbox"/> Yes <input type="checkbox"/> No
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NOTE: You must answer yes to this question to be eligible for Interim Mortgage Assistance.

Monthly Mortgage Payment on Disaster-affected Home	\$
Monthly Liability Insurance Premiums	\$
Monthly Flood Insurance Premiums	\$
Monthly Property Tax Payments	\$
Monthly Real Estate Purchase Contract Payments	\$
Total Monthly Mortgage Payment and Eligible Property Carrying Costs (sum of above)	\$

(in form of a Grant)

Proceed to Section IV

Disclosures:

- This application serves as the initial point of entry to the Federal Jumpstart Housing Assistance Program. Additional information and documentation may be required to determine program eligibility.
- Authorized representatives of the Federal Jumpstart Housing Assistance Program shall have the right to inspect the Disaster-affected Home or Replacement Housing at any time from the date of application upon giving due notice to the occupant.
- The information requested in this application is legally required to determine if you qualify for participation in the Federal Jumpstart Housing Assistance Program. Use of data obtained is limited to that necessary for the administration and management of this program by Iowa Department of Economic Development personnel, those under contract with Iowa Department of Economic Development, and other governmental agencies when authorized by the Iowa Department of Economic Development.
- Federal Jumpstart Housing Assistance shall be in the form of a forgivable loan or grant.
- As a condition of receiving Homebuyer Assistance or Home Repair / Rehabilitation Assistance, you must execute and consent to the recording of 10-year forgivable loan documents against the assisted property. If the Replacement Housing or the Disaster-affected Home, as applicable, ceases to be your primary residence or is sold, or title is transferred or conveyed before the 10-year maturity date of the forgivable loan has been reached, then any principal that has not yet been forgiven at the time of sale or transfer shall be due and payable.
- As a condition of receiving Interim Mortgage Assistance, you must agree that the amount awarded is a grant.

Certifications:

- I/We certify that my/our property was damaged as a result of the natural disasters of 2008 that occurred in Iowa between May 25, 2008 and August 13, 2008, and designated by FEMA as FEMA-1763-DR.
- Any person who obtains funds through false representation is guilty of theft and may be prosecuted and sentenced accordingly.
- I/We certify that the statements contained in this application are true, accurate, and complete to the best of my/our knowledge and belief.

Signatures: All nondependent residents of the Disaster-affected Home or the Replacement Housing, as applicable, age 18 or over with an income must sign this application.

By signing this application, the undersigned acknowledge(s) that any financial assistance received through the Federal Jumpstart Housing Assistance Program shall be in the form of a forgivable loan, which loan may be secured by the recorded forgivable loan documents. The forgivable loan shall be due and payable upon the sale or transfer of the assisted property.

Borrower (Head of Household) Signature

Date

Joint Applicant Signature

Date

Joint Applicant Signature

Date

Joint Applicant Signature

Date