J APPLICANT ELIGIBILITY REQUIREMENTS CHECKLIST

Affordable Housing Department
Owner Occupied Rehabilitation Program (OOR)

Hillsborough County Florida

APPLICANT ELIGIBILITY REQUIREMENTS:

Eligible applicants will be approved for assistance on a first-qualified, first-served basis subject to funding availability and priority ranking issues. This means we have a completed application and all the necessary documents available for review. If your application is incomplete or you have been unresponsive to our requests to complete your paperwork or the application, then your application will not move forward.

BASIC REQUIREMENTS FOR THE PROGRAM INCLUDE:

1	☐	You are the owner of only one property, and it is either a single family home, condominium or townhouse. Mobile Homes are not eligible unless you own the land, and repairs are limited as most mobile homes are not built to HUD standards. Mobile homes built prior to 1994 are not eligible.
2	☐	The applicant must have resided in the dwelling for at least two (2) years prior to the date of application, and declared the home as a homestead with Property Appraiser for same time period.
3	☐	The property must be deeded in fee simple or life estate only. We cannot consider properties that vest in a trust or Estate of _____ . The property ownership must be settled and vested in fee simple or life estate only. A quit claim deed transferring ownership at the time of death without the proper procedure may deem you ineligible for the program.
4	☐	Priority will be given to households displaced and/or damaged by a disaster that is declared by Executive Order of the President or Governor, Special Needs applicants and very low-income applicants.
5	☐	Must not have received assistance from funding received from Hillsborough County either through the program sponsor or the CDBG, HOME and/or SHIP funded programs or the Hillsborough County AHS Homeowner Rehabilitation program within the past five (5) years.
6	☐	Must be current on existing mortgage payments. Any occurrences of 30-day late payment within the previous 12 months as reported by the mortgage company or on a commercial credit report may serve as the basis for denial from the Director of AHS. Applicants could be denied assistance with any occurrence of any late payment from the past 60 days within the previous 12 months.
7	☐	Hillsborough County utility accounts and property taxes must be current. All utility liens must be paid and made current in order to be considered. Property with code enforcement violations may be assisted in order to eliminate substandard housing.

8	☐	The property must have only one voluntary lien or mortgage, a voluntary UCC lien energy related property improvement in the form of a UCC lien shall be an exception so long as the County is not in any more than a third position. The property may not have any involuntary liens in excess of $25,000, except for Code Enforcement liens related to the needed repairs. AHS will assist with the removal of Code Enforcement liens if the rehabilitation work satisfies the terms of the Code liens. Involuntary liens may be acceptable depending on the mortgage amount remaining unpaid on the home.
9	☐	A demolition- reconstruction applicant may not have a mortgage in excess of $50,000.
10	☐	If rehabilitation costs to the home are in excess of funds available and/or meet or exceed 50% of the appraised value as determined by our agency partner then the applicant will be determined to be a demolition/reconstruction project and repairs will not be undertaken. If demolition reconstruction funding is not available, the applicant will remain on the waiting list as a qualified candidate until further funding becomes available. At that time the applicant is invited to reapply and/or the County will reach out to the applicant to requalify the applicant. The applicant must be agreeable to a new forgivable mortgage and note to be recorded against the property for up to $350,000 depending on the costs of reconstruction.
11	☐	If repairs exceed the funding threshold, but do not exceed 50% of the appraised value then repairs may be prioritized to complete health and safety items first. The applicant will not have an option to choose repairs to be made, nor will the applicant determine the materials used in the repairs. The contractor and agency will use a minimum of contractor grade materials in making the renovations.
12	☐	The applicant will not have an option to choose the necessary repairs to be made, nor will the applicant determine the materials/colors used in the repairs unless provided by the agency or contractor. The contractor and agency will no less than contractor grade materials in making the renovations. Life, safety and health repairs are prioritized over all others.
13	☐	The owner must commit to maintaining homeowner's insurance through the duration of the affordability period (based on the loan amount) and include the County as a loss payee. The County may pay for the first year of homeowner's insurance.
14	☐	Each applicant must submit all the required documentation to complete their application in a timely manner.
15	☐	Each applicant is responsible to work in good faith with AHS staff to provide information in a responsible, truthful and timely manner. If an applicant receives 2 or more requests for information, any refusal or failure to provide the necessary information or any established pattern of untimely submittals shall result in closure of the case file, denial of services and/or removal from the wait list.

I have read and understand the requirements of the owner occupied rehabilitation program and desire to move forward with the attached application:

_____ _____

Print Name of Applicant Signature of Applicant