

# FEDERAL JUMPSTART HOUSING ASSISTANCE PROGRAM GUIDELINES

1. Eligible housing activities are Housing Repair/Rehabilitation
2. To apply for housing assistance under these federal funds you must reside in Cass, Fremont, Harrison, Mills, Montgomery, Page, or Pottawattamie counties
3. A person is eligible for federal housing if they have received FEMA funds and have a household income at 100% or below the area median income. Please see table below for income guidelines.
4. No duplication of benefits will be allowed.
5. No repair/rehabilitation benefits are allowed to a structure located within the 100 year flood plain or a designated buy-out area, unless the activity meets all HUD environmental requirements, applicable design standards and the property is insured by Federal Flood Insurance.
6. A maximum a person may receive for repair/rehabilitation is \$24,999
7. All units must meet Iowa Minimum Housing Rehabilitation Standards after repair/rehabilitation work is completed.
8. Federal Lead Safe Housing requirements must be met on all units.

## INCOME GUIDELINES

COUNTY	1 person 100% MFI	2 person 100% MFI	3 person 100% MFI	4 person 100% MFI	5 person 100% MFI	6 person 100% MFI	7 person 100% MFI	8 person 100% MFI
Cass	\$39,600	\$45,300	\$50,900	\$56,600	\$61,100	\$65,700	\$70,200	\$74,700
Fremont	\$42,100	\$48,100	\$54,100	\$60,100	\$64,900	\$69,700	\$74,500	\$79,300
Harrison	\$48,900	\$55,900	\$62,900	\$69,900	\$75,500	\$81,100	\$86,700	\$92,300
Mills	\$48,900	\$55,900	\$62,900	\$69,900	\$75,500	\$81,100	\$86,700	\$92,300
Montgomery	\$39,600	\$45,300	\$50,900	\$56,600	\$61,100	\$65,700	\$70,200	\$74,700
Page	\$39,600	\$45,300	\$50,900	\$56,600	\$61,100	\$65,700	\$70,200	\$74,700
Pottawattamie	\$48,900	\$55,900	\$62,900	\$69,900	\$75,500	\$81,100	\$86,700	\$92,300

## Application Checklist

If submitting your application by mail or in-person delivery, you may expedite the intake process by **attaching copies of the following items to your completed Federal Jumpstart Housing Application**, as applicable. If you are submitting your application electronically, please note that any applicable checklist items will be requested at a later date. You can expedite the application process by gathering this documentation and having it available in a single file so that it is readily available upon request. Additional documentation may be requested by the local government participant as needed to determine program eligibility and specific assistance amounts. Any Checklist item that you are unable to provide at the time of application will be addressed on a case-by-case basis by the local government participant reviewing your application.

Provide only that Checklist information that you have available at the time of application submission. Please do not make any special effort to obtain cost estimates at this time.

<b>Housing Repair / Rehabilitation Checklist</b>	
<input type="checkbox"/>	Copy of Social Security Cards and Driver's License
<input type="checkbox"/>	FEMA Award Letter for Housing Assistance
<input type="checkbox"/>	Insurance Settlement Statement of Benefits for disaster relief, if received
<input type="checkbox"/>	Letter of Benefit from any other government assistance including SBA
<input type="checkbox"/>	Deed/Contract (Proof of Ownership) for <i>flooded</i> home
<input type="checkbox"/>	Documentation of <i>flooded</i> residence as your primary residence (e.g. drivers license, utility bill or other official documents that show primary address)
<input type="checkbox"/>	Documentation of the assessed value of the disaster-affected home from the latest available assessed value of the property, excluding land value, dated prior to 5/25/08.
<input type="checkbox"/>	If seeking reimbursement for eligible rehabilitation expenses, receipts or other documentation of previous out-of-pocket expenditures and information about work items accomplished
<input type="checkbox"/>	List of ALL persons living in the household. (Include name, age, social security number and race)
<input type="checkbox"/>	A list of total <u>Income</u> from ALL persons living in the household. (Include employment income, rental income, welfare, VA benefits, child support, social security benefits, pensions, retirement funds and any other source of income)
<input type="checkbox"/>	Copy of most current year's Income Tax Return
<input type="checkbox"/>	Release Form for records research, if lost in the flood

# SOUTHWEST IOWA PLANNING COUNCIL JUMPSTART APPLICATION

**INSTRUCTIONS:** Complete all information requested on this application to the best of your ability. Please use ink, and print legibly. Contact Ryan Fincel, SWIPCO (toll free 1-866-279-4720) 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:	\$
<b>ELIGIBILITY NOTES:</b>	<p><b>1. You must be able to answer yes to both questions to be eligible for this program.</b></p> <p><b>2. Please check the federal income guidelines to determine if you are eligible for assistance.</b></p> <p><a href="http://www.iowalifechanging.com/jumpstart/downloads/2008-MFI.pdf">http://www.iowalifechanging.com/jumpstart/downloads/2008-MFI.pdf</a></p>		

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<b>Homeowner Information</b>	<b>Applicant (Head of Household)</b>
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Last Name	First Name	MI	
Are you a US Citizen? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Date of Birth	Social Security # (Immigration/Naturalization Service #)		
\$			
Total Annual Household Income	Household Size	# of Dependents	
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.

**Gender**

- Male
- Female

**Marital Status**

- Married
- Divorced
- Separated
- Single
- Widowed

**Ethnicity** (check if applicable)

- Hispanic/Latino

**Race** (check up to 2)

- White
- Black or African American
- Asian
- American Indian or Alaskan Native
- Native Hawaiian or Other Pacific Islander
- Other

I do not wish to provide this information.

**Household Type**

- Single Adult, non-elderly
- Elderly, 1-2 persons
- Related, Single Parent
- Related, Two Parent
- Other



**Gender**

- Male
- Female

**Marital Status**

- Married
- Divorced
- Separated
- Single
- Widowed

**Ethnicity** (check if applicable)

- Hispanic/Latino

**Race** (check up to 2)

- White
- Black or African American
- Asian
- American Indian or Alaskan Native
- Native Hawaiian or Other Pacific Islander
- Other

I do not wish to provide this information.

**Joint Applicant 3**

Last Name	First Name	MI
or		
Date of Birth	Social Security #	Immigration & Naturalization Service #
Relationship to Borrower:	Best Telephone #	

**Gender**

- Male
- Female

**Marital Status**

- Married
- Divorced
- Separated
- Single
- Widowed

**Ethnicity** (check if applicable)

- Hispanic/Latino

**Race** (check up to 2)

- White
- Black or African American
- Asian
- American Indian or Alaskan Native
- Native Hawaiian or Other Pacific Islander
- Other

I do not wish to provide this information.

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**Disaster-affected Home**

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Address 1 - Street Address

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Address 2 (if applicable, such as PO Box)

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City

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County

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IA

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State

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Zip Code

Type of Disaster:  Flood

Tornado

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Approximate Date of Incident

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Year Built

Building Type:  Single Family

Townhome

Fourplex

Manufactured Home, Real Property Only

Duplex

Other

Manufactured Home in Mobile Home Park,

Triplex

Real Property Only

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Is the Disaster-affected Home located in a flood plain?

Yes:  No.

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First Mortgage Holder/Lender

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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 Total SBA amount received

Denied

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)	\$



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**Section II**

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**Housing Repair / Rehabilitation**

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

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
<b>NOTE: You must answer yes to this question to be eligible for Interim Mortgage Assistance.</b>	

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