



ONE CITY. ONE JACKSONVILLE.

*Lenny Curry, Mayor*

Housing and Community Development Division  
Ed Ball Building  
214 North Hogan Street, 7<sup>th</sup> Floor  
(904) 255-8200  
Jacksonville, FL 32202  
www.coj.net

## **HEAD START TO HOME OWNERSHIP (H2H) PROGRAM APPLICATION CHECKLIST**

For the application to be reviewed, all of the following documentation must be provided. If not provided, your application will not be reviewed. This information is solely used to determine the Applicants' eligibility.

- Complete H2H Application
- Lender's 1003 Loan Application
- Lender's 1008 Underwriting Transmittal Form
- Lender's Pre-Approval Letter
- Driver License (18 years and older)
- Birth Certificates (under 18 years of age)

### Income Information

- If self-employed, submit complete copies of the most recent two years of certified tax returns.
  - For all employed family members, provide current written verification of income, 2 months of most current paystubs which indicates gross salary.
  - All other income, a copy of the current year monthly award letter from the Social Security Administration, Veterans Administration, Retirement Pay, court ordered Child Support or other sources of income; documentation must provide the monthly gross income (before Medicare, taxes, insurance, etc. deducted). Please use Attached Child Support Affidavit and/or Unemployment Affidavit as needed)
  - A complete copy of the last (6) six months of all Checking Account bank statement(s). **We cannot take transaction history.** This includes any CASH APP, Venmon, Apple Pay etc. accounts. (1) one month of all Savings Bank Statements.
  - One month of the following showing current amount of all assets including, but not limited to: 401K's, brokerage statement(s), etc., investment or rental property, stocks, bonds, treasury bills, certificates of deposit, money markets and other investments accounts, including IRA's, and Keogh accounts. Statement(s) must indicate Annual Percentage Yield (APY) for all interest-bearing accounts.
- 8-hour Homebuyer Education Certificate – at least 1 year
- Family Foundation 396-4846
  - Jacksonville Urban League 723-4007
  - GreenPath Financial Wellness 888-860-4167
  - Jacksonville Area Legal Aid 356-8371
  - Wealth Watchers, Inc. 265-4736

**CITY OF JACKSONVILLE  
NEIGHBORHOODS DEPARTMENT  
HOUSING AND COMMUNITY DEVELOPMENT DIVISION**

**2021/2022 HEAD START TO HOME OWNERSHIP PROGRAM  
(H2H)**

**PRE-QUALIFYING APPLICATION**

**PART I: APPLICANT'S INFORMATION**

Applicant's Name: \_\_\_\_\_ Age \_\_\_\_\_

Marital Status: Check One: Single \_\_\_\_\_ Married \_\_\_\_\_ Separated \_\_\_\_\_ Divorced \_\_\_\_\_

Co-Applicant's Name: \_\_\_\_\_ Age \_\_\_\_\_

Marital Status: Check One: Single \_\_\_\_\_ Married \_\_\_\_\_ Separated \_\_\_\_\_ Divorced \_\_\_\_\_

Current Home Address: \_\_\_\_\_  
Street                      Apt. #                      City                      State                      Zip Code

Telephone: (Home) \_\_\_\_\_ (Work) \_\_\_\_\_ (Cell) \_\_\_\_\_

Ethnicity: Black \_\_\_\_\_ White \_\_\_\_\_ Hispanic \_\_\_\_\_ Asian \_\_\_\_\_ Native Am. \_\_\_\_\_ Other \_\_\_\_\_

If Resident Alien: What is your Nationality? \_\_\_\_\_

Do you currently own a home? Yes \_\_\_\_\_ No \_\_\_\_\_

**Part II: PLEASE COMPLETE THE FOLLOWING FOR ALL MEMBERS OF THE HOUSEHOLD, INCLUDING YOURSELF – Attach additional sheet if needed.**

FULL NAME	RELATION	DATE OF BIRTH	SEX

**PART III: EMPLOYMENT INFORMATION**

**APPLICANT**

Name of Employer: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Years Employed: \_\_\_\_\_  
*Street City State Zip Code*

Position: \_\_\_\_\_ Supervisor: \_\_\_\_\_

Former/2<sup>nd</sup> Employer & Address: \_\_\_\_\_  
(Circle One) (If employed in current position less than 2 years or if employed in more than one job)

**CO-APPLICANT**

Name of Employer: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Years Employed: \_\_\_\_\_  
*Street City State Zip Code*

Position: \_\_\_\_\_ Supervisor: \_\_\_\_\_

Former/2<sup>nd</sup> Employer & Address: \_\_\_\_\_  
(Circle One) (If employed in current position less than 2 years or if employed in more than one job)

**OTHER EMPLOYED HOUSEHOLD MEMBER AGE 18 OR OLDER**

Name of Employee: \_\_\_\_\_

Name of Employer: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Years Employed: \_\_\_\_\_  
*Street City State Zip Code*

Position: \_\_\_\_\_ Supervisor: \_\_\_\_\_

Former/2<sup>nd</sup> Employer & Address: \_\_\_\_\_  
(Circle One) (If employed in current position less than 2 years or if employed in more than one job)

**OTHER EMPLOYED HOUSEHOLD MEMBER AGE 18 OR OLDER**

Name of Employee: \_\_\_\_\_

Name of Employer: \_\_\_\_\_ Phone: \_\_\_\_\_

Address: \_\_\_\_\_ Years Employed: \_\_\_\_\_  
*Street City State Zip Code*

Position: \_\_\_\_\_ Supervisor: \_\_\_\_\_

Former/2<sup>nd</sup> Employer & Address: \_\_\_\_\_  
(Circle One) (If employed in current position less than 2 years or if employed in more than one job)

**PART IV: HOUSEHOLD INCOME**

INCLUDE ALL INCOME FOR YOURSELF, YOUR CO-APPLICANT, AND OTHER EMPLOYED

**HOUSEHOLD MEMBERS AGE 18 OR OLDER.**

**MONTHLY INCOME BREAKDOWN**

<b>SOURCE</b>	<b>APPLICANT</b>	<b>CO-APPLICANT</b>	<b>OTHER H/H MEMBER(S) AGE 18 OR OLDER</b>	<b>TOTAL</b>
GROSS SALARY				
OVERTIME, TIPS, BONUSES ETC.				
INTEREST/DIVIDENDS				
BUSINESS NET INCOME				
SOCIAL SECURITY, PENSIONS, ETC.				
UNEMPLOYMENT, WORKERS COMP.				
ALIMONY, CHILD SUPPORT				
WELFARE PAYMENTS				
OTHER (LIST)				
<b>TOTAL</b>				

**PART V: ASSETS & LIABILITIES**

**ASSETS**

(Checking, Savings, I.R.A., Stocks & other Investment Accounts)

HOUSEHOLD MEMBER	ASSET DESCRIPTION	TOTAL CASH VALUE	INCOME FROM ASSETS
1			
2			
3			
4			
5			
<b>BELOW IS</b>	<b>FOR HOUSING SERVICES DIVISION USE</b>	<b>ONLY</b>	
Total Net Value of Assets		F(a) \$ _____	
Total Actual Asset Income			F(b) \$ _____
If line F(a) is greater than \$5,000, multiply that amount by HUD approved passbook rate .006 and enter results in F(c); otherwise, leave blank			F(c) \$ _____

**LIABILITIES**

(Includes Credit Cards, Bank Loans, Car Loans, and other Creditor Payments)

TYPE	CREDITOR'S NAME	BALANCE	MONTHLY PAYMENT
MONTHLY RENT PAYMENT:			

MONTHLY TOTAL \$ \_\_\_\_\_

**PART VI: DECLARATIONS**

If you answer yes to any questions a through i, please use an additional sheet for explanation.

	<u>Borrower</u>		<u>Co-Borrower</u>	
	Yes	No	Yes	No
a. Are there any outstanding judgements against you?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
b. Have you been declared bankrupt within the past 7 years?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
c. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
d. Are you a party to a law suit?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure or judgement? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans or any mortgage: financial obligation, bond, or loan guarantee. If "Yes" provide details, including date, name and address of Lender, FHA or V.A. case number, if any, and reasons for the action.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
f. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? If "Yes", give details as described in the preceding question.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
g. Are you obligated to pay alimony, child support, or separate maintenance?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
h. Is any part of the down payment borrowed?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
i. Are you a co-maker or endorser on a note?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
j. Are you a U.S. citizen?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
k. Are you a permanent resident alien?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
l. Do you intend to occupy the property as your primary residence?	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>m. Are any household members a veteran?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
<b>n. Are any household members disabled?</b>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

**IMPORTANT: PLEASE READ BEFORE SIGNING**

**\*\*\*\* PLEASE NOTE THAT UNDER FLORIDA'S VERY BROAD PUBLIC RECORDS LAW, INFORMATION PROVIDED IN THIS APPLICATION MAY BE SUBJECT TO PUBLIC DISCLOSURE.**

**CERTIFICATION**

I/We certify that the information provided in this application is true and correct as of the date set forth opposite My/Our signature(s) on this application and acknowledge My/Our understanding that any intention or negligent misrepresentation of the information contained in this application may result in termination of the processing of My/Our loan application.

**ACKNOWLEDGEMENT**

I/We acknowledge that should this application be approved, I/We will be receiving a zero percent (0%), second/third mortgage from the City of Jacksonville for a period of **five (5) years**. I/We further acknowledge that the source of funds for the City of Jacksonville's second/third mortgage is from funds provided to the City of Jacksonville by the U.S. Department of Housing and Urban Development and/or the State of Florida SHIP funds. I/We further acknowledge that I/We understand and agree to the City of Jacksonville's terms and conditions.

**AUTHORIZATION**

Verification may be obtained from any source named in this pre-qualifying application. Further, information on this application and/or information obtained through verification may be disclosed to all parties concerned, primarily, the City of Jacksonville's Neighborhoods Department, Housing and Community Development Division, participating Lending Institutions, and participating Counseling Agencies.

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

**OTHER EMPLOYED HOUSEHOLD MEMBERS AGE 18 OR OLDER**

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

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**Acknowledgement Regarding Mortgage Subordinations**

I/We understand that the assistance from the City of Jacksonville will be a second/third mortgage and that the policy of the Housing and Community Development Division, is to not subordinate any of the City's mortgage interests to allow for additional debt.

The Housing and Community Development Division will consider subordinating the City's mortgage under the following circumstances:

1. To refinance your first mortgage to obtain a lower interest rate; or
2. To make needed repairs to your home, which if not corrected may pose a threat to the health and safety of your household; or for repairs that address code violations or incipient code violations.

In order for the subordination to proceed, the following documents will need to be submitted to the office of the Finance Director:

1. Good faith estimates with new interest rate and term
2. Title commitment
3. Preliminary CD/HUD-1 (Settlement Statement)
4. If repairs are needed, a bid proposal from a licensed general, residential, or building contractor, who will perform the work (No Exceptions will be granted).
5. A recent Property Appraisal (not older than six months).

Upon approval, the mortgage subordination is prepared and forwarded to the City's Office of General Counsel. After General Counsel review, the Subordination Agreement is forwarded to the Mayor for execution. It is then returned to General Counsel for their notary seal and then forwarded back to the office of the Finance Director. Please allow approximately four (4) weeks for processing.

**I/We acknowledge and accept the City's subordination policy and agree to the aforementioned terms and conditions.**

\_\_\_\_\_  
Borrower's Signature

\_\_\_\_\_  
Co-Borrower's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date