

Foreclosure prevention/Tax Payments & Assessments Program Outline

Program Outline

State Housing Initiative Partnership Funding is used to stabilize homesteaded homeowners with delinquent property taxes, special assessments, association fees, or homeowners who are at least three months, but no more than six months in arrears on their first mortgage and are not under an active foreclosure action.

This program is designed to serve very low and low-income individuals and families per the income limits below.

Income Category	1	2	3	4	5
Very Low – 0-50% AMI	\$30,450	\$34,800	\$39,150	\$43,950	\$50,900
Low Income – 51-80%	\$48,650	\$55,600	\$62,550	\$69,500	\$75,100

Maximum Awards

• Foreclosure Prevention: \$20,000 per unit

• Tax Payment & Assessments Program: \$15,000 per unit

Loan Terms

Loan Amount	Term
Up to \$5,000	10 Years
Up to \$10,000	15 Years
Over \$10,000	20 Years

The loan will be deferred for five years. At the end of the deferral period payback will begin.

Eligibility Criteria

- 1. Applicants must provide evidence of the hardship that caused the nonpayment of their mortgage or property tax & assessments. Eligible reasons are:
 - Income at or below 30% AMI
 - Loss of employment;
 - Sudden medical expenses;
 - Divorce or separation;
 - Death in the immediate family;
 - Unforeseen home repair bills;
 - Large increase in amount of mortgage payment because of terms of adjustable loan.
- 2. Properties must be homesteaded; rental lots are not eligible.
- 3. Liquid assets of less than \$25,000
- **4.** Foreclosure Prevention:
 - Applicants must receive counseling from a HUD-Certified approved agency trained in foreclosure counseling as assigned by the County.
 - Applicants must provide written evidence of the ability to resume making monthly payments after the assistance is provided, which includes an explanation of how the hardship has been overcome and a budget plan approved by the counseling agency.

5. Tax Payment & Assessment Program:

- Property must be homesteaded; rental lots are not eligible.
- Homeowners insurance is not a requirement.
- Only tax on the property is eligible for mobile and manufactured homes, and the mobile home must be built after 1994.
- Property value cannot exceed \$275,000 according to the Pasco County Property Appraiser and no more than 75% of its value in debt.
- No outstanding judgments or liens placed on the property by the County, excluding paving assessment liens and utility assessments.
- Current and delinquent taxes and Tax Certificates are eligible to be paid. Past payments are not eligible for reimbursement.

Additional Information:

- Foreclosure prevention assistance is limited to a life-time award not to exceed \$20,000.
- Tax payment & assessment assistance is limited to a life-time award not to exceed \$15,000.

Foreclosure prevention/Tax Payments & Assessments Document checklist and application

Completed and signed application
 Authorization to Release Information for all household members over the age of 18
(or will turn 18 within 3 months of application)
• The Privacy Policy for all household members over the age of 18 (or will turn 18
within 3 months of application)
Identification for applicant and co-applicant
If applicable, proof of military service (active or inactive)
Proof of income from ALL sources for ALL household members for the last sixty (60) days
(i.e. Paystubs, Social Security Income, Food Stamps/Cash Assistance, Child Support,
Alimony, etc.) (see attached for additional requirements)
If applicable, Self Employed year to date profit and loss statement (see attached for
additional requirements) Lost two words Toy returns all no cos, with all solved vilos and W. 2g/1000(s)
Last two year's Tax returns all pages, with all schedules and W-2s/1099(s)
If applicable, Verification of Disability Form, if disability code is not identified on Social
Security statement
Most recent and consecutive last six (6) months of actual bank statements (With bank name
and account number) (ALL PAGES, even if blank) for all household members with
accounts
Current Mortgage Statement, if applicable
If applicable, bankruptcy, judgment or lien release/satisfaction/discharge/dismissal
If applicable, legal guardianship documents regarding for any household member, if
applicable.
Property tax statement showing taxes are current
Proof of ownership of at least two (2) years
Property value cannot exceed \$275,000, as determined by the property appraiser's office
Assessed Value.

Please contact the Community Development Department at (727) 834-3447.

GENERAL INFORMATION:

Full Name		APPLICAN'	Γ	CO-APPI	LICANT
Social Security Number					
Date of Birth / Age					
Demographics		ck () White () American In	dian() Asian()	Hispanic ()
	Other () Ma	rried () Un	married	() Married () Unmarried
Marital Status	() Sep	parated FT S	student	() Separated	FT Student
Status	☐ Disab☐ Elder☐ Veter	ly (62 or older)		☐ Disabled ☐ Elderly (62 or ol ☐ Veteran	lder)
Phone (incl. Area Code)					
Alternate Phone (incl. Area	Code)				
Email address		-			
Present Address (Street)					
City, State, Zip Code		-			
Year home purchased		nly Mortgage Pa			
Mortgage Company Name:_			Pho	ne:	
Number of Bedrooms Home Owner's Insurance Co		er of Bathrooms	8		
Policy No		Ех	piration Date:		
					
			ousehold Mem Relationshir		I
Name(s)	SS Number	Other H Date of Birth/Age	ousehold Mem Relationship Applican	to Full Time	Employed?
	SS Number	Date of	Relationship	to Full Time	()Y ()N
	SS Number	Date of	Relationship	to Full Time	()Y ()N
	SS Number	Date of	Relationship	to Full Time	()Y ()N ()Y ()N ()Y ()N
	SS Number	Date of	Relationship	to Full Time	()Y ()N ()Y ()N ()Y ()N

SPECIAL NEEDS: Special needs households include persons that are elderly, physically disabled, at risk of being or are homeless, and/or have extremely low incomes.

(For reporting purposes only, please check all definitions that apply to any household member (must provide documentation that can be verified by a third party and identify person who meets criteria below.)

□ "Disabling condition" means a diagnosable substance abuse disorder, serious mental illness,						
developmental disability, or chronic physical illness or disability, or the co-occurrence of two or more of						
these conditions, and a determination that the condition is:						
\Box Expected to be of	Expected to be of long-continued and indefinite duration; and					
□ Not expected to in	npair the ability of the	e person with special needs to live independently with				
appropriate suppo	rts.					
		son requiring independent living services in order to				
_	1 1	g skills and who has a disabling condition;				
•		gible for services under s. $\underline{409.1451}(5)$;				
A survivor of domestic vio	olence as defined in s.	. <u>741.28;</u>				
		curity Disability Insurance (SSDI) program or the				
Supplemental Security Inc	come (SSI) program o	or from veterans' disability benefits.				
Name(s) SS Number Documentation supporting (include with application)						
	_					

EMPLOYMENT INFORMATION:

	APPLICANT	CO-APPLICANT
Employer Name		
Employer Address		
City/State/Zip Code		
Employer Phone#	()	()
Position/Title		
Time/Dates Employed		
Pay Rate & Frequency/# Hours		

NOTE: Attach additional sheets for ALL EMPLOYED household members 18 years and older.

OTHER SOURCES OF INCOME: (For ALL Household Members 18 and older)

List Business or Rental Net Income, Child Support, Alimony, Social Security, Pensions, Unemployment or Workers Compensation, etc.

Name of Recipient	Type of Income	Frequency of pay	Amount received (Income)
1.			\$
2.			\$
3.			\$
4.			\$
5.			\$
6.			\$

	T	otal	\$	
ASSETS AND AS List Checking and Savings A		E: (For ALL Household Me	embers)	
Account Owner	Type of Asset:	Bank/Ins. Co. Name	Account#	Asset Value
				\$
				\$
				\$
				\$
				\$
				\$
				\$
				s
I/We understand that Florid liability information relating	we alimony or child sup a Statute 817 provides to financial condition	oport?s that willful false statements on is a misdemeanor of the first further understand that any w	or misrepresentation degree, punishable	a concerning income; asset of the concerning income; as a concerning i
disclosure of information f program assistance. I/We as information and documents I/We understand that Title fraudulent statements or m knowingly and willingly mal	or the purpose of incogree to provide any do provided are a matter 18, Section 1001 of isrepresentations of sefraudulent statemen	ided is true and complete to the ome verification related to a cumentation needed to assist to f public record. The U.S. Code makes it a critical and material fact in the use of the order in	naking a determina in determina eligik iminal offense to ke of or obtaining the naterial fact in the	ation of my/our eligibility for the state of federal funds. If y
I/We understand that the all	documents are subjec	ct to Florida's public records l	aws.	
the "Subject Property" in th	is application utilizing employee of Pasco C	applicant is employed by Pasco g funds provided by Pasco Co ounty or of the agency/develo County.	unty, and that (ii) ne	ither I, the applicant, or t
Applicant Signature	Date	Co-applicant Signate	ıre	Date
Household Member Signatu	re Date	Household Member	Signature	Date
Household Member Signatu	re Date	Household Member	Signature	Date

Household Member Signature	Date	Household Member Signature	Date

AUTHORIZATION FOR RELEASE OF INFORMATION

I consent to allow <u>Pasco County Community Development Department</u>, to request and obtain employment, income, credit history, and/or assets to for the purpose of verifying information provided, as part of determining eligibility

for assistance under the <u>Foreclosure prevention/Tax Payments & Assessments</u>. I understand that only information necessary for determining eligibility can be requested.

Types of information to be verified:

I understand that previous or current information regarding me may be required. Verifications that may be requested are, but not limited to: personal identity; employment history, hours worked, salary and payment frequency, commissions, raises, bonuses, and tips; cash held in checking/savings accounts, stocks, bonds, certificates of deposit (CD), payment from Social Security, annuities, insurance policies, retirement funds, pension, disability or death benefits; unemployment, disability and/or worker's compensation; welfare assistance; net income from the operation of a business; and, alimony or child support payments, etc.

Organization/Individuals that may be asked to prov	vide written/oral verification a	re but not limited to:
Past /Present Employers Banks or Financial Institutions State Unemployment Agency	Alimony/Child/Other Social Security Admir Veteran's Administrat	nistration
Welfare Agency	Other	
Agreement to Conditions:		
I agree that a photocopy of this authorization may be authorization will remain effective from the date of a confidentially in compliance with all applicable federal	my signature until, and that the	•
Signature of Applicant/Co-Applicant/Other Adult	Print Name	Date
Social Security number	DOB (mm/dd/yyyy)	

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Organization/Individuals that may be asked to provide written/oral verification are but not limited to:

confidentially in compliance with all applicable federal Signature of Applicant/Co-Applicant/Other Adult	Print Name	Date	aica
	laws.		aica
Agreement to Conditions: I agree that a photocopy of this authorization may be authorization will remain effective from the date of many date of many date of many date.			•
Banks or Financial Institutions State Unemployment Agency Welfare Agency	Alimony/Child/Other Social Security AdministrationOther	stration	_
Past/Present Employers			

Privacy Policy

Pasco County is committed to assuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations.

Additionally, we want you to understand how we use the personal information we collect about you. The type of information that we collect about you is:

- Information we receive from you orally, on applications, or other forms, such as your name, address, social security number, assets, and income.
- Information about your transactions with us, your creditors, or others, such as your account balances, payment history, parties to transactions and credit card usage, tax statements, bank statements,
- Information we receive from a credit reporting agency, such as your credit history.

What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers, Federal, State, and nonprofit partners for program review, monitoring, auditing, research, and/or oversight purposes and/or any other pre-authorized individuals and/or organization. The types of information we disclose is as follows:

- Information you provide on application/forms or other forms of communication. This may include your name, address, social security number, employer, occupation, account numbers, assets, expensed, and income.
- Information about your transactions with us, our affiliates, or others: such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency: such as your credit bureau reports, your credit and payment history, your credit scores, and/or your creditworthiness.
- We do not sell or rent your personal information to any outside entity.
- We may share anonymous, aggregated case file information; but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.

 We may also disclose personal information about you to third parties as permitted by law.

Florida's Public Records Law

Florida's Public Records Law provides a right to access the records of the state and local governments as well as private entities acting on their behalf. The information you provide to Pasco County and its contracted third parties, through writing and email, is considered public record. This information may be disclosed in response to a public records request. **Fl. Stat. 119.07(1).** Although this information is public record, Chapter 119 of the Florida Statues provides several disclosure exemptions. The information provided below will not become public record and will remain confidential.

- Social Security numbers Fl. Stat 119.071(5)(a)(5)
- Medical history records Fl. Stat. 119.071(5)(f)
- Bank account numbers Fl. Stat. 119.071(5)(b)
- Debit/Credit card numbers Fl. Stat. 119.071(5)(b)
- Information related to health and property insurances Fl. Stat. 119.071(5)(f)

You must notify Pasco County if you qualify for additional public record exemptions provided in the Florida Statutes.

How is your personal information secured?

We restrict access to your nonpublic personal information provided to Pasco County employees who need to know that information to provide services to you. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Opting-Out of Certain Disclosures

You may direct Pasco County to not disclose your nonpublic personal information to third parties (such as your creditors). However, if you choose to "opt-out" we will not be able to answer any questions from your creditors, which may limit Pasco County's ability to provide services. If you choose to "opt-out" please check the box next to the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, please check the box next to the "Release" clause. You may change your decision any time by contacting our office in writing at Pasco County Community Development Department, 8610 Galen Wilson Blvd., Port Richey, FL 34668. The "Opt-Out" clause does not include information that is public record under Fl. Stat. 119.011.

Port Richey, FL 34668. The "Opt-Out" clause does not include information that is public record under Fl. Stat. 119.011.
my nonpublic personal information to third parties other than project partners and tho County will NOT be able to answer any questions from my creditors. I understand that I m
Date
Date
Date
Date
oublic personal information it obtains about me to my creditors and any third parties necessate ve read and understand the above privacy practices and disclosures.
Date
Date
(

Household Member (Over 18 years of age)	Date
Household Member (Over 18 years of age)	Date

Privacy ActNotice. Authority: The Department of Housing and Urban Development (HUD) is authorized to collect this information by the U.S. Housing Act of 1937 (42 U.S.C. 1437 et. seq.), Title IV of the Civil Rights Act of 1964 (42 U.S.C. 2000d), and by the Fair Housing Act (42 U.S.C. 3601-19). The Housing and Community Development Act of 1987 (42 U.S.C.3543) requires applicants and participants to submit the Social Security Number of each household member who iss ix years old or older. Purpose: Your income and other information are being collected by HUD to determine your eligibility, the appropriate bedroom size, and the amount your family will pay toward rent and utilities. Other Uses: HUD uses your family income and other information to assist in managing and monitoring HUD-assisted housing programs, to protect the Government's financial interest, and to verify the accuracy of the information you provide. This in formation may be released to appropriate Federal, State, and local agencies, when relevant, and to civil, criminal, or regulatory investigators and prosecutors. However, the information will not be otherwise disclosed or released outside of HUD, except as permitted or required by law. Penalty: You must provide all of the information requested by the HA, including all Social Security Numbers you, and all other household members age six years and older, have and use. Giving the Social Security Numbers of all household members six years of age and older is mandatory, and not providing the Social Security Numbers will affect your eligibility. Failure to provide any of the requested information may result in a delay or rejection of your eligibility approval.

IDENTITY VERIFICATION

APPLICANT NAME:				
CO-APPLICANT NAME:				
ADDRESS:				
CITY:	STATE:	ZIP CODE:		
I HEREBY REPRESENT THAT	ALL ABOVE INFO	RMATION IS TRUE A	ND ACCURATE.	
APPLICANT SIGNATURE			DATE	
CO-APPLICANT SIGNATURE			DATE	
The above personally appeared be same in my presence, and present				the
 □ Driver's License or Gove □ U.S. Passport □ U.S. Military ID Card □ State Identification Card 		ı Card		
☐ Social Security Card ☐ Other:(descript	ion)			
REPRESENTATIVE (Print)			DATE	
PASCO COUNTY REPRESENT	ΓΑΤΙVE (Signature)		DAIE	

LIEN ACKNOWLEDGMENT

I/We acknowledge that the funds received will be in the form of a 0% Deferred Loan. The loan will be deferred for five years. At the end of the deferral period payback will begin as follows:

Loan Terms

Loan Amount	Term
Up to \$5,000	10 Years
Up to \$10,000	15 Years
Over \$10,000	20 Years

I/We acknowledge a lien will be placed on the property to insure the affordability period.

APPLICANT SIGNATURE	DATE
CO-APPLICANT SIGNATURE	

PHOTO RELEASE FORM

1,	(printed name), hereby consent to and
authorize the use and rep	roduction by you, or anyone authorized by you, of any and all
photographs, digital ima	ges, videotapes, or recordings made of for use by Pasco County, its
	agents, and the right to copyright and/or use, reuse and/or publish,
1 2	victures, digital images, videotapes or recordings in conjunction with my
	retures, digital images, videotapes of recordings in conjunction with my
name.	
Lalso give permission fo	r the photographs, digital images, videotapes, or recordings to be used in
	ed versions as deemed necessary by Pasco County Community
· ·	• • • • • • • • • • • • • • • • • • • •
Development Departmen	nt, including the use of images on the County's website.
Lunderstand that these n	hotographs, digital images, videotapes, or recordings may be used for
•	s (including websites) by Pasco County Community Development
• • •	
Department at any time i	n the future without further clearance from me.
I have read the foregoing	g release, authorization and agreement, before signing below, and warrant
that I fully understand th	
that I fully understand th	e contents thereor.
SIGNATURE	
-	
DATE	
Witness	
Witness	

Please note that this authorization can be rescinded at any time by contacting Pasco County Community Development at (727) 834-3447.

Verification of Disability

DATE:		
TO:		FROM:
II as Itlass	e Provider:	Pasco County
Healthcar	e Provider:	Community Devevelopment Department 8610 Galen Wilson Blvd.
Address:		Port Richey FL 34668 Main #: (727) 834-3447
Phone:		Fax #: (727) 834-3450 www.pascocountyfl.net/385
Fax:		Attn.:
	RETURN THIS VERIFICATION	NTO THE PERSON LISTED ABOVE
Verification of Disa	bility for:	
	•	
NAME		
	Social Security N	
ADDRESS		
of benefits. We ask your cooper Your prompt return applicant/tenant has	ration in providing the following information will help to ensure to consented to this release of information BEING REQUESTED item below, mark an "X" in the applicate that a physical, mental, or emotion indefinite duration, substantially that such ability could be improved in a person with a developmental Disabilities Assistance and Bill of chronic disability that:	onal impairment that is expected to be of long-continued and impedes his or her a bility to live independently, and is of a nature ed by more suitable housing conditions. disability, as defined in Section 102(7) of the Developmental f Rights Act (42 U.S.C. 6001(8)), i.e., a person with a severe
	a. Is attributable to a mental or plimpa irments;	ny sical impairment or combination of mental and physical
	b. Is manifested before the person	n attains a ge 22;
	 c. Is likely to continue indefinitel d. Results in substantial functions activity; 	y; al limitation in three or more of the following a reas of major life
	(1) Self-care, (2) Receptive and expre (3) Learning, (4) Mobility, (5) Self-direction, (6) Capacity for indeper (7) Economic self-suffice. Reflects the person's need for a generic care, treatment, or others	ndent living, and

3YESNO	emotional impairment that seriously limits his or her a bility to live independently, and who impairment could be improved by more suitable housing conditions.		
4YESNO	Is a person whos	esole impairment is a lcoholism or drug addiction.	
		<u></u> _	
NAME AND TITLE		FIRM/ORGANIZATION	
SUPPLYING THE IN	NFORMATION		
SIGNATURE		DATE	

Public reporting burden for this collection is estimated to average 12 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This information is required to obtain benefits and is voluntary. HUD may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number. Owners/management agents must obtain third party verification that a disabled individual meets the definition for persons with disabilities for the program governing the housing where the individual is applying to live. The definitions for persons with disabilities for programs covered under the United States Housing Act of 1937 are in 24 CFR 403 and for the Section 202 and Section 811 Supportive Housing for the Elderly and Persons with Disabilities in 24 CFR 891.305 and 891.505. No assurance of confidentiality is provided.

The Department of Housing and Urban Development (HUD) is authorized to collect this information by the U.S. Housing Act of 1937, as amended (42 U.S.C. 1437 et. seq.); the Housing and Urban-Rural Recovery Act of 1983 (P.L.98-181); the Housing and Community Development Technical Amendments of 1984 (P.L. 98-479); and by the Housing and Community Development Act of 1987 (42 U.S.C. 3543).

RELEASE: I hereby authorize the release of the requested information. Information obtained under this consent is limited to information that is no older than 12 months. There are circumstances that would require the owner to verify information that is up to 5 years old, which would be authorized by me on a separate consent attached to a copy of this consent.

Signature	Date

Note to Applicant: You do not have to sign this form if either the requesting organization or the organization supplying the information is left blank.

PENALTIES FOR MISUSING THIS CONSENT:

Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government. HUD and any owner (or any employee of HUD or the owner) may be subject to penalties for unauthorized disclosures or improper uses of information collected based on the consent form. Use of the information collected based on this verification form is restricted to the purposes cited above. Any person who knowingly or willingly requests, obtains, or discloses any information under false pretenses concerning an applicant or participant may be subject to a misdemeanor and fined not more than \$5,000. Any applicant or participant affected by negligent disclosure of information may bring civil action for damages and seek other relief, as may be appropriate, a gainst the officer or employee of HUD or the owner responsible for the unauthorized disclosure or improper use. Penalty provisions for misusing the social security number are contained in the Social Security Act at 208(a)(6), (7) and (8). Violations of these provisions are cited as violations of 42 USC 408 (a)(6), (7) and (8).