



HOUSING & REDEVELOPMENT AUTHORITIES
OF CUMBERLAND COUNTY

Better Places, Better Lives

**CUMBERLAND COUNTY
AFFORDABLE HOUSING TRUST FUND
DOWN PAYMENT and CLOSING COST
ASSISTANCE PROGRAM APPLICATION**

**This program is for those First Time Homebuyer's* who have lived or worked in Cumberland County for at least six months and are purchasing a home in Cumberland County.
THIS APPLICATION MUST BE FILLED OUT BY THE MORTGAGE LENDER OR REAL ESTATE AGENT ON BEHALF OF THE HOMEOWNER**

PLEASE READ THIS ENTIRE PAGE. Your application for assistance will only be considered if ALL documentation is provided. **SEND ONLY COPIES OF YOUR DOCUMENTS.** Return this application and documents to:

The Redevelopment Authority of Cumberland County
114 North Hanover Street
Carlisle, PA 17013
Attention: Cindy Wise
OR Fax: 717-249-4071 (Attn: Cindy Wise)
OR Email: cwise@cchra.com

*A first-time homebuyer is defined as someone who has never before owned a home, has not owned a home in the past three years, has owned a mobile home but not the land the mobile home was located on, or someone who has lost their home due to a divorce settlement and has not owned a home since (displaced homemaker).

REQUESTED BY: _____ (Lender or Real Estate Agent)
Lender or Real Estate Agent Address: _____
Lender or Real Estate Agent Email Address: _____
Lender or Real Estate Agent Phone Number: _____



LENDER/REAL ESTATE AGENT CERTIFICATION

The undersigned, as an officer of the above-named Lender or Real Estate Agent, does hereby certify as follows that to the best of my knowledge:

(1) The above-named Borrower/Grantee(s) meets all requirements of the Cumberland County Down Payment and Closing Cost Assistance Program

(2) The above-named Borrower/Grantee(s) is: _____

a first-time homebuyer to the Cumberland County, PA who has not had an ownership interest in his or her Principal Residence in Cumberland County, PA at any time AND has completed a Home Buyer Education Workshop by an approved provider.

(3) The gross annual household income of the above-named Borrower/Grantee(s) is \$_____ for a household size of _____ .

(4) That based on the information provided to the Lender/Real Estate Agent and in accordance with the enclosed Application, the Borrower/Grantee will not have in excess of \$30,000 in liquid assets after the closing.

Lender/Agent's Signature

Date



REQUESTED DOCUMENTS:

_____ Copies of documentation of **ALL INCOME** for ALL members of the household as listed on the Certification of Disclosure of Income and Asset Sources form (page 4).

- i. Copies of the last **8 WEEKS** of pay stubs of ALL employment for ALL household members.
- ii. Copies of the last **TWO MONTHS** account statement(s) for ALL assets.

_____ Copy of the last year's **FEDERAL** Income Tax Return and W-2 forms.

_____ Copies of documentation showing full time student status (if applicable).

_____ Mortgage pre-approval letter from a lender.

_____ Copies of social security cards OR birth certificates for all household members; copies of driver's license(s) for all adult household members.

_____ COPY of certificate of completion for First-Time Homebuyer Workshop. If you have not attended a workshop, please visit <https://answers.hud.gov/housingcounseling> for Certified Housing Counselors in the region.

_____ Credit Report showing a credit score of 620 or higher. Most lenders will provide a copy for you. The Redevelopment Authority can pull a credit report for you. However, you will need to reimburse the Authority for the cost of pulling the credit report.



BORROWER(S)/GRANTEE(S) APPLICATION

PLEASE PROVIDE THE FOLLOWING INFORMATION FOR ALL ADULTS OVER 18 RESIDING IN THE HOUSEHOLD.

1. BORROWER/GRANTEE NAME:

FIRST MIDDLE LAST (MAIDEN)

2. TELEPHONE:

_____ **Email:** _____

DAY EVENING

3. DATE OF BIRTH:

4. PRESENT ADDRESS:

7. How long at this address? _____

8. Currently: ___ rent; ___ live with family or friends; ___ homeowner

9. Have you ever been an owner or co-owner of real estate? _____

If yes, when did ownership cease? _____

Did you own the real estate with a spouse from a previous marriage? _____

10. Marital status: ___ married; ___ separated; ___ divorced; ___ single

11. Are you a U.S. citizen? ___ Yes; ___ No

(If no, you must provide documentation regarding your immigration status with this application.)

12. Employer Name: _____

Address: _____

Your job title: _____

How long employed? _____

13. #2 Employer Name (IF APPLICABLE): _____

Address: _____

Your job title: _____

How long employed? _____

14. List dependents that will live in the household at least 50% of the time:

NAME: DATE OF BIRTH: RELATIONSHIP:

ADDITIONAL ADULT LIVING IN THE HOME

1. ADDITIONAL BORROWER/GRANTEE NAME:

FIRST MIDDLE LAST (MAIDEN)

2. TELEPHONE:

Email:

DAY EVENING

3. DATE OF BIRTH:

4. PRESENT ADDRESS:

7. How long at this address? _____

8. Currently: ___ rent; ___ live with family or friends; ___ homeowner

9. Have you ever been an owner or co-owner of real estate? _____

If yes, when did ownership cease? _____

Did you own the real estate with a spouse from a previous marriage? _____

10. Marital status: ___ married; ___ separated; ___ divorced; ___ single

11. Are you a U.S. citizen? ___ Yes; ___ No

(If no, you must provide documentation regarding your immigration status with this application.)

12. Employer Name: _____

Address: _____

Your job title: _____

How long employed? _____

13. #2 Employer Name (IF APPLICABLE): _____

Address: _____

Your job title: _____

How long employed? _____

~~~~~ If there are more than two (2) adults living in the household, please make an additional copy of this page and complete for that individual.

**CERTIFICATION OF DISCLOSURE OF INCOME AND ASSET SOURCES**

Federal law and HUD regulations require that all applicants disclose all sources of income and assets. Failure to disclose all sources of income and assets constitutes fraud against the federal government which is punishable by law. As a certification, please check below all sources of income which you receive and assets which apply to you. You must disclose all sources including joint accounts or assets which are held for your benefit.

**THE FOLLOWING INCOME SOURCES AND ASSETS APPLY TO ME (please check all that apply to you and provide documentation of each income source and asset):**

**INCOME SOURCES**

- Income from Employment- No. of sources \_\_\_\_\_ (except Greenthumb, VISTA, RSVP, JTPA).
- Unemployment Compensation Benefits (including disability, workman's comp., and severance pay).
- Income from Veterans' Benefits.
- Social Security Income.
- SSI Benefits.
- State Supplemental Payments (SSP).
- Retirement Pension from Employer- No. of sources \_\_\_\_\_.
- Income from I.R.A. or Annuity- No. of sources \_\_\_\_\_.
- Income from Self-Employment (including "under the table" income)
- Income from Child Support – Support for: \_\_\_\_\_
- Alimony
- Income from Ownership of Rental Property(s). (DOES NOT INCLUDE RENT REBATES.)
- Income from Public Assistance (TANF or General Assistance).
- Income from Lottery Installment Payments.
- Income from Business.
- Income from Military Pay.
- Income from Insurance Installment Payments (such as Death Benefits).
- Income from Regular Dividends.
- Recurring Income or Gifts.
- Other sources of income not listed above. Specify: \_\_\_\_\_

**ASSETS**

**Please check all of the following assets which you possess:**

- Certificates of Deposit- No. of CD's \_\_\_\_\_.
- Bonds or Savings Bonds- No. of Bonds \_\_\_\_\_.
- Treasury Notes- No. of Notes \_\_\_\_\_.
- Stocks- No. of Shares \_\_\_\_\_.
- Trust Funds.
- Savings Accounts- No. of Accounts \_\_\_\_\_.
- Checking Accounts- No. of Accounts \_\_\_\_\_.
- Money Market Accounts – No. of Accounts \_\_\_\_\_.
- 401K, IRA or Annuity Accounts – No. of Accounts \_\_\_\_\_.
- Life Insurance Policies – No. of policies \_\_\_\_\_.
- Other Investments. Please specify: \_\_\_\_\_.
- Land and/or Home/Business Property Ownership- No. of properties \_\_\_\_\_.
- Other assets not listed above. Specify: \_\_\_\_\_

I certify with my signature below that I have checked and disclosed all sources of income and assets which apply to me. I realize failure to provide correct information constitutes fraud and is punishable under federal law.

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower/Grantee's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Borrower/Grantee's Signature



**GROSS INCOME INFORMATION**

| <b><u>GROSS MONTHLY INCOME:</u></b><br>BORROWER/GRANTEE | BORROWER/GRANTEE | ADDITIONAL |
|---------------------------------------------------------|------------------|------------|
| MONTHLY SALARY/ WAGES FROM FULL TIME EMPLOYMENT         | _____            | _____      |
| MONTHLY SALARY/WAGES FROM PART TIME EMPLOYMENT          | _____            | _____      |
| MONTHLY BONUS                                           | _____            | _____      |
| MONTHLY PENSION                                         | _____            | _____      |
| MONTHLY SOCIAL SECURITY                                 | _____            | _____      |
| MONTHLY ALIMONY RECEIVED                                | _____            | _____      |
| MONTHLY CHILD SUPPORT RECEIVED                          | _____            | _____      |
| MONTHLY DIVIDENDS                                       | _____            | _____      |
| MONTHLY INTEREST                                        | _____            | _____      |
| OTHER MONTHLY INCOME:<br>(PLEASE SPECIFY)               | _____            | _____      |
| _____                                                   | _____            | _____      |
| <b>MONTHLY TOTAL:</b>                                   | _____            | _____      |

**YOU MUST LIST ALL OF YOUR ASSETS (Do not leave blank. Fill in zero if no asset exists):**

|                                                         |                                           |                                                 |
|---------------------------------------------------------|-------------------------------------------|-------------------------------------------------|
| Checking Account(s)<br>Total Balance: _____             | Saving Account(s)<br>Total Balance: _____ | Money Market Account(s)<br>Total Balance: _____ |
| Stocks and Bonds (non-retirement)<br>Description: _____ |                                           |                                                 |
| _____                                                   |                                           |                                                 |
| Total Balance ALL ASSESTS: _____                        |                                           |                                                 |

**Copies of most recent statements from all assets, accounts, pay stubs, documentation of all sources of income including but not limited to pensions, SSI, child support, and alimony payments must be provided with this application in order for this application to be considered.**

**FIRST TIME HOMEBUYER APPLICATION CERTIFICATION**

I/ We hereby certify that I/we am/are first-time homebuyer(s)\* or that I/we have not owned a home within the last three years. I verify that the statements made in this affidavit are true and correct. I understand that false statements herein are made subject to the penalties of 18 PA.C.S.A § 4904 relating to unsworn falsification to authorities.

|                                     |       |
|-------------------------------------|-------|
| _____                               | _____ |
| <b>Borrower/Grantee's Signature</b> | Date  |
| _____                               | _____ |
| <b>Borrower/Grantee's Signature</b> | Date  |



## Voluntary Self Identification Form BORROW/GRANTEE HEAD OF HOUSEHOLD

The Redevelopment Authority of the County of Cumberland collects demographic information to understand the public utilization and impact of the program in Cumberland County.

**The information collected on this form does not impact your application in any way.**

|                                                                                                                                                                                                                                                                                                                                       |                                                                                                                                                                                                                                    |
|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| <p>1. What is your gender?</p> <ul style="list-style-type: none"> <li>a. Male</li> <li>b. Female</li> <li>c. Prefer not to answer.</li> </ul>                                                                                                                                                                                         | <p>4. Do you have a disabling condition?</p> <ul style="list-style-type: none"> <li>a. Yes</li> <li>b. No</li> <li>c. Prefer not to answer.</li> </ul>                                                                             |
| <p>2. Race of Head of Household:</p> <ul style="list-style-type: none"> <li>a. White</li> <li>b. Asian</li> <li>c. Native Hawaiian/Other Pacific Islander</li> <li>d. Black/African American</li> <li>e. American Indian/Alaska Native</li> <li>f. Two or More</li> <li>g. Other/Unknown</li> <li>h. Prefer not to answer.</li> </ul> | <p>5. Veteran Status?</p> <ul style="list-style-type: none"> <li>a. I am a veteran.</li> <li>b. I am not a veteran</li> <li>c. I chose not to identify my veteran status.</li> <li>d. Prefer not to answer.</li> </ul>             |
| <p>3. Ethnicity of Head of Household:</p> <ul style="list-style-type: none"> <li>a. Hispanic</li> <li>b. Non-Hispanic</li> </ul>                                                                                                                                                                                                      | <p>6. Do you identify as an immigrant, refugee or "New American"?</p> <ul style="list-style-type: none"> <li>a. Immigrant</li> <li>b. Refugee</li> <li>c. New American</li> <li>d. No</li> <li>e. Prefer not to answer.</li> </ul> |



**VOLUNTARY PHOTOGRAHY AND VIDEO RECORDING AUTHORIZATION AND RELEASE FORM\***

The undersigned authorizes the Redevelopment Authority of the County of Cumberland and the Housing Authority of the County of Cumberland (the "CCHRA") and its representatives to take photographs and video recordings of the property located at \_\_\_\_\_, PA (the "Property") which is owned by the undersigned and is being renovated using CCHRA funds. In addition, the undersigned releases to CCHRA and its representatives all rights of any kind to such photographs and video recordings of the Property without payment or any other consideration to the undersigned. The undersigned understands that such photographs and video recordings may be edited, copied, exhibited, published, or distributed without the undersigned's inspection or approval. The undersigned represents and warrants that the undersigned is authorized to release these rights.

Such photographs and video recordings may be used for CCHRA promotional purposes and may be displayed in any print, visual, or electronic media including, but not limited to, social media, websites, advertisements, newsletters, newspapers, magazines, application documents, and other promotional materials. The undersigned hereby releases the URA and its representatives from any liability in connection with the taking, recording, digitizing, or use of such photographs and video recordings as described above.

The undersigned has the right to revoke this authorization at any time by notifying the CCHRA in writing. The revocation will not affect any actions taken before the receipt of such written notification.

By signing this form, the undersigned acknowledges that he/she/they completely read and fully understand(s) the above authorization and release and agree to be bound thereby.

Borrower's Signature: \_\_\_\_\_ Date:

\*This is a voluntary release and not required for participation in the program.



**CHECK REQUEST INFORMATION**

To guarantee timely receipt of funds, the request must be submitted no less than 14 business days before the Closing Date.

Please issue a check made payable to both the Borrower/Grantee(s) and the closing firm listed below which will be representing the Lender.

The anticipated Closing Date:\_\_\_\_\_.

The check should be sent to the following address:

|                      |  |
|----------------------|--|
| <b>Closing Firm:</b> |  |
| <b>Address:</b>      |  |
| <b>Zip:</b>          |  |
| <b>Attention:</b>    |  |
| <b>Phone:</b>        |  |
| <b>Email:</b>        |  |

**Checks are mailed directly to the closing firm.**

**For CCHRA Use Only**

Approved for:

\$5,000

\$3,000

Denied because: \_\_\_\_\_

By: \_\_\_\_\_

Executive Assistant

Date: \_\_\_\_\_

By: \_\_\_\_\_

Executive Director

Date: \_\_\_\_\_