



Community Development Block Grant Down Payment Assistance Program



The City of Jefferson has a grant program to assist low-to-moderate income households with a down payment towards purchasing a home. This program is made possible by the Department of Housing and Urban Development (HUD) Community Development Block Grant Program.

Who is eligible?

Potential Buyer's whose household income is no greater than:

Program Year 2015	1 person	\$36,500
	2 person	\$41,700
	3 person	\$46,900
	4 person	\$52,100
	5 person	\$56,300

What are the Program Requirements?

- First time homebuyer (an individual and his/her partner/spouse who have not owned a home in the past three years), displaced homemakers, or single parents.
- The property must be within Jefferson City limits;
- Property must be single family residence dwelling;
- The property must be maintained as an owner-occupied residence;
- Property is not located within floodplain or floodway;
- Buyers are required to attend a home buyer education program;
- Houses built prior to January 1, 1978, must have an inspection to determine if deteriorated paint exists.
- The buyer is required to obtain a home inspection from a certified home inspection firm prior to being approved for assistance.
- Property is required to meet City of Jefferson's property code.

How much assistance is available?

Maximum assistance per home is \$5,000 total. An additional \$500 may be provided to assist with lead hazard reduction. All costs over \$500 must be paid by the buyer or seller. Loans will be secured by a Promissory Note and Deed of Trust. If the owner remains in the property for five years after the closing, the loan will be forgiven.

Assistance is provided on a "first come, first served" basis to eligible applicants. Applications are available at City Hall from Planning and Protective Services or online at www.jeffcitymo.org. Completed applications should be returned to Jayme Abbott, Neighborhood Services Coordinator at 320 E McCarty (City Hall, lower level) Jefferson City, MO 65101.

Individuals should contact the ADA Coordinator at (573)634-6570 to request accommodations or alternative formats as required under the Americans with Disabilities Act. Please allow three business days to process the request.



**City of Jefferson
CDBG Down Payment Assistance Program**



Name _____

Current Address _____ City _____ State _____ Zip _____

Phone _____ Email _____

Property Information:

Address of Property: _____ Closing Date: _____

Lender Name/Contact/Email: _____

Realtor Name/Phone/Email: _____

Household Composition: List each individual who resides in your home (including applicant)

NAME	RELATIONSHIP	SSN	DOB
	SELF		

Income:

	Head of Household	Spouse/Partner	Other
Gross Wages per Pay Period			
Overtime (if regularly rec'd)			
Retirement Benefits			
Business Income			
Rental Income			
Public Assistance			
Social Security			
Other			
Gross Annual Income			



City of Jefferson
CDBG Down Payment Assistance Program



Documentation: Return this form with the following attachments:

- Notarized Certificate of First Time Homebuyer
- Signed Copy of Contract for Sale of Residential Real Estate
- Copy of Inspection Report (when available)

Certification by Applicant(s)

The Applicant certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining a grant, under HUD Community Development Block Grant Program of the City of Jefferson, and is true and complete to the best of the Applicant's knowledge and belief, and that he/she has read the above statement. The Applicant covenants and agrees that he/she will comply with all requirements imposed by or pursuant to the regulations of the Secretary of HUD and the City of Jefferson. Verification of any information contained in this application may be obtained from any source named herein.

The applicant hereby understands that the Down Payment Assistance Application package may include an inspection report showing current condition of the structure under consideration in terms of Jefferson City's Housing Code. In consideration of the provision of this assistance by the City, the undersigned applicants HEREBY WAIVE any and all claims whatsoever directly or indirectly resulting from any acts, errors, or omissions, whether negligent or otherwise, on the part of the City, its officers, agents or employees arising from or in connection with providing the requested assistance or anything in any way related thereto.

Applicant's Signature	Date	Co- Applicant's Signature	Date
-----------------------	------	---------------------------	------

To be completed by City Staff

Income Limit = _____

<input type="checkbox"/> Eligible <input type="checkbox"/> Not Eligible



**City of Jefferson
CDBG Down Payment Assistance Program**



Optional Applicant Characteristic Survey:

Information for Government Monitoring Purposes	
<p>The following requested information is <u>voluntary</u> and in no way affects your application for participation in this program. This information will be used for federal reporting and research purposes only to find out how effective our efforts are in reaching all segments of the population and in providing equal opportunity services to the community.</p>	
Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this Information <u>Race/National Origin:</u> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native and Caucasian <input type="checkbox"/> Asian and Caucasian <input type="checkbox"/> Black/African American and Caucasian <input type="checkbox"/> American Indian or Alaskan Native and Black/African American <input type="checkbox"/> Other (specify) _____ <u>Ethnicity:</u> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic <u>Sex:</u> <input type="checkbox"/> Male <input type="checkbox"/> Female Birthdate: ____/____/____ <u>Marital Status:</u> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single widow, divorced)	<input type="checkbox"/> I do not wish to furnish this Information <u>Race/National Origin:</u> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native and Caucasian <input type="checkbox"/> Asian and Caucasian <input type="checkbox"/> Black/African American and Caucasian <input type="checkbox"/> American Indian or Alaskan Native and Black/African American <input type="checkbox"/> Other (specify) _____ <u>Ethnicity:</u> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic <u>Sex:</u> <input type="checkbox"/> Male <input type="checkbox"/> Female Birthdate: ____/____/____ <u>Marital Status:</u> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single widow, divorced)

Instructions for the Race and Ethnic Data Reporting (Form HUD-27061-H)

A. General Instructions:

This form is to be completed by individuals wishing to be served (applicants) and those that are currently served (tenants) in housing assisted by the Department of Housing and Urban Development.

Owner and agents are required to offer the applicant/tenant the option to complete the form. The form is to be completed at initial application or at lease signing. In-place tenants must also be offered the opportunity to complete the form as part of the next interim or annual recertification. Once the form is completed it need not be completed again unless the head of household or household composition changes. There is no penalty for persons who do not complete the form. However, the owner or agent may place a note in the tenant file stating the applicant/tenant refused to complete the form. **Parents or guardians are to complete the form for children under the age of 18.**

The Office of Housing has been given permission to use this form for gathering race and ethnic data in assisted housing programs. Completed documents for the entire household should be stapled together and placed in the household's file.

1. The two ethnic categories you should choose from are defined below. You should check one of the two categories.

1. **Hispanic or Latino.** A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. The term "Spanish origin" can be used in addition to "Hispanic" or "Latino."
2. **Not Hispanic or Latino.** A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

2. The five racial categories to choose from are defined below: You should check as many as apply to you.

1. **American Indian or Alaska Native.** A person having origins in any of the original peoples of North and South America (including Central America), and who maintains tribal affiliation or community attachment.
2. **Asian.** A person having origins in any of the original peoples of the Far East, Southeast Asia, or the Indian subcontinent including, for example, Cambodia, China, India, Japan, Korea, Malaysia, Pakistan, the Philippine Islands, Thailand, and Vietnam.
3. **Black or African American.** A person having origins in any of the black racial groups of Africa. Terms such as "Haitian" or "Negro" can be used in addition to "Black" or "African American."
4. **Native Hawaiian or Other Pacific Islander.** A person having origins in any of the original peoples of Hawaii, Guam, Samoa, or other Pacific Islands.
5. **White.** A person having origins in any of the original peoples of Europe, the Middle East or North Africa.