



NSP Eligibility Application

The City of Mesquite has funded the purchase and rehabilitation of foreclosed upon or vacant single-family homes using a Neighborhood Stabilization Program (NSP) grant received from the U.S. Department of Housing and Urban Development (HUD). To determine if you are eligible to purchase a City of Mesquite NSP property, please complete the eligibility application and return it to the following:

In person	By mail	By fax	By email
Community Services 1616 N. Galloway Avenue Mesquite, TX, 75149	Community Services PO BOX 85137 Mesquite, TX, 75185-0137	972.329.8340	rbutler@cityofmesquite.com

The City of Mesquite will review all completed eligibility applications. **Incomplete applications with missing/omitted information will be deemed ineligible.** The only document which may be omitted is a Lender’s prequalification letter, as applications will be reviewed and, if necessary, pre-qualified by NSP’s preferred lender Service First Mortgage. In order to expedite the application process, please ensure that all applicable documents requested on Page 3 of this application are included at the time of submittal. All applications will be processed on a first-come, first-served basis.

AFFORDABILITY PERIOD

One of the goals of NSP is to ensure that properties purchased using NSP funds, if sold by the initial NSP buyer, continues to remain affordable to buyers with low- or moderate-incomes. In order to help achieve this goal, the City of Mesquite stated that it would adopt the minimum period of affordability of HUD HOME program standards. The minimum period of affordability is dependent on the amount of subsidy received by the buyer. If the subsidy is \$15,000 or less, then the period of affordability is 5 years from the date of closing. If the subsidy is \$15,001 to \$40,000, the period of affordability is 10 years. If the subsidy amount is \$40,001 or greater, the period of affordability is 15 years.

Recapture Provision

In order to ensure compliance with the minimum period of affordability for each NSP-assisted property, the City will ensure that deed restrictions and/or land covenants are in place that will institute recapture provisions if the initial NSP buyer sells the property prior to the end of the affordability period. If the initial NSP buyer sells the property or otherwise transfer’s title during the affordability period, the city will recapture the NSP subsidy on a pro rata basis that corresponds with the length of time remaining in the minimum affordability period.

For example, if the NSP subsidy to the initial NSP buyer was \$20,000, the affordability period would be 10 years. If the initial NSP buyer sold the property (or stopped using the property as his or her primary residence) after living in the home for 4 years, 60% of the affordability period would remain and the City would recapture 60% of the NSP subsidy. In this case, the recaptured amount would be \$12,000. Any funds recaptured in such a scenario will be used by the City for NSP purposes.

Refinancing

If an NSP buyer chooses to refinance before the affordability period the buyer or the buyer’s lender is required to contact the NSP Coordinator to file a request to re-subordinate the lien for the remainder of the affordability period. Buyers who decide to cash-out refinance or reverse mortgage, will be required to pay the full amount of the subsidy before the lien will be released. After that, no further NSP requirements or regulations apply.

Monitoring

In order to monitor the owner-occupancy status of NSP-assisted properties, City staff will examine the City’s utility billing records for the properties at least annually to verify that all City utility accounts associated with the properties remain in the name of the respective NSP buyer. If it is discovered that the owner of an NSP property no longer occupies the property as his or her primary residence, the City will attempt to recapture, on a pro rata basis, the portion of the NSP subsidy that corresponds with the portion of the affordability period that remained at the time when the owner stopped using the property as his or her primary place of residence. In addition, as a safeguard and added means of monitoring and verifying compliance, the City will annually verify ownership for each property using information available on the website of the Dallas Central Appraisal District (DCAD) and will search for the most recently recorded deed for each property on the website of the Dallas County Land Records office.

ELIGIBILITY CRITERIA

To be eligible for the NSP Program, applicants must meet all of the following:

- Applicant’s household income must be at or below 50% of the area median income for Dallas County*

# of People in Household	1	2	3	4	5	6	7	8
30% Area Median Income	\$18,100	\$20,700	\$23,300	\$26,200	\$30,680	\$35,160	\$39,640	\$44,120
50% Area Median Income	\$30,200	\$34,500	\$38,800	\$43,100	\$46,550	\$50,000	\$53,450	\$56,900

* Area Median Income for Dallas County for FY 2020, as published by HUD specifically for NSP

- You intend to occupy the property as your primary residence
- You must attend 8 hours of in-class Homebuyer Education course(s) from a HUD approved counseling center **prior** to obtaining a mortgage loan.
- You must be either a first-time homebuyer or not have owned a home in the last 3 years
- If you have a co-signer, he or she, will be a member of and reside in your household
- You must be a U.S. Citizen or eligible immigrant

In order to ensure your NSP eligibility application is reviewed promptly, please use the following checklist when submitting your application for program eligibility. **Submission of an application does not guarantee approval of participation in the program.**

APPLICATION CHECKLIST

- Address of selected property intended for purchase: _____
- Provide a copy of the Prequalification Letter from lender (**applications submitted without a prequalification letter will automatically be forwarded to Service First Mortgage for prequalification**)
- Provide all information requested in the NSP Eligibility Application
- Provide Six (6) months' worth of bank statements for **each** bank or other account specified
- Provide account number for **each** bank account reported on the eligibility application
- Provide copy of benefit letter(s) for any assistance received, such as TANF, food stamps (SNAP), etc. (If applicable)
- Provide copy of most current award letter for Social Security Benefits (if applicable)
- Provide a copy of your last year tax return(s)
- Provide a copy of your most recently received benefit letter(s) for Social Security benefits (if applicable)
- Provide a copy of your most recently received benefit letter(s) unemployment benefits (if applicable)
- Provide a copy of your most recently received worker's compensation letter (if applicable)
- Provide three (3) months' worth of pay stubs received from employer for each household member 18 years and older
- Provide Six (6) months' of Business financial statements if own a business or self-employed (if applicable)
- Copies of last 6 months of Child Support Court Payments (if applicable)
- Applicant Certification (must be signed by all household members 18 years and older) **Page 6**
- "Authorization for Release of Information" form (must be signed by all household members 18 years and older) **Page 7**
- "Authorization for Criminal Background Check". Submit a separate, signed form for all household members 18 years and older **Page 8**
- Copies of valid photo IDs or Texas Driver's License for all household members (for each household member 18 years and older)
- Copies of Social Security card or documentation of alien registration number/green card for all household members
- Provide a copy of Homebuyer Education completion certification

To discuss the amount of assistance and terms available, you may contact the NSP Grant Coordinator using the contact information below:

Ruby Butler
NSP Grant Coordinator
Housing & Community Services Department
1616 N. Galloway Avenue
Mesquite, TX 75149
972-216-6425
rbutler@cityofmesquite.com

The information collected below will be used to determine eligibility as a participant in the NSP program. It will not be disclosed outside the City of Mesquite Housing & Community Services Department without your consent, except to your employer for verification of income or employment and to financial institutions for mortgage prequalification or verification of information as permitted by law or as required under the Public Information Act. Your application will be rejected if the information is not received.

Applicant Information		
Name	Home Phone #	Cell #
Street Address:		
City	State	Zip Code
Email Address:		
Name and Address of Employer:		
Name of Co-applicant	Home Phone #	Cell #
Name and Address of Co-Applicant's Employer:		
Name of Other Adult Household Member	Home Phone #	Cell #
Name and Address of Co-Applicant's Employer:		

*List the head of household, everyone that lives in your home and the relationship of each member to head of household

Household Composition*					
#	Member's Full Name (First/Last)	Relationship	Age	Social Security #	Driver's License #
1.					
2.					
3.					
4.					
5.					
6.					

Annual Income of Household

Do you or any household member receive Income from any of the sources listed below?

Wages, salaries, tips, or bonuses* Yes No
Social Security Yes No
TANF Yes No
Pensions, retirement, or annuities Yes No
Child Support Yes No
Any other source of income Yes No

Unemployment Benefits Yes No
Worker's Compensation Yes No
Disability Benefits Yes No
Alimony Yes No

For each source of income for which you checked "yes", provide the information requested below. If more than one household member receives a certain type of income, please provide a separate entry for each person.

	Member's Full Name (First/Last)	Full Time Student? Y/N	Source of Income	Rate of Pay	Payment Basis (Weekly, Monthly, etc.)
1.					
2.					
3.					
4.					
5.					
6.					
7.					
8.					
9.					
10.					
11.					
12.					
13.					
14.					
15.					

*This includes wages, salaries, tips, or bonuses received for full-time and part-time work, temporary/seasonal work, and military work, etc.

Assets and Asset Income*

*For **all household members**, including minors, list checking & savings accounts, IRA, CD, Bonds, Stocks, Equity in properties, life insurance policies, etc.

Name of Institution	Type of Asset	Asset Value	Account Holder	Account Number

Do you have any other assets such as a House, Land, or other Real Property? Yes No

If yes:

Type of Property	Location/Address	Asset Value	Loan Amount

* Individuals owning more than one residential property are not eligible to purchase a home through the City of Mesquite's NSP.

Have you disposed of any assets in the past two years? Yes No. If yes, did you receive less than fair market value? Yes No. If yes, please explain: _____

Do you owe any back taxes on property; have any outstanding City of Mesquite liens or past due City of Mesquite water bills? Yes No (A full disclosure does not necessarily disqualify a household from NSP eligibility; however, failure to report any of the above will result in disqualification of your application).

If yes, please explain: _____

Have you or any household member ever been convicted of a Class A misdemeanor, Class B misdemeanor or Felony? Yes No. (A full disclosure does not necessarily disqualify a household from NSP eligibility; however, failure to report any of the above will result in disqualification of your application).

If yes, please explain: _____

For reporting purposes only, please check all that apply for Head of Household

Race	Hispanic or Latino	
	Yes	No
White: <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Black: <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Asian: <input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Other _____	<input type="checkbox"/>	<input type="checkbox"/>

Special Needs	
Disabled	<input type="checkbox"/>
Elderly:	<input type="checkbox"/>
Homeless:	<input type="checkbox"/>

How did you hear about our NSP Program? _____

Applicant's certification

Household members age 18 and over must sign this application. I/We, the undersigned certify that the information provided is true and complete to the best of my/our knowledge. I/We consent to the disclosure of such information for the purpose of income verification and program eligibility related to my/our application for financial assistance. I/We understand that any willful misstatement of material facts will be grounds for disqualification. The applicant also agrees to provide any other documentation needed to verify eligibility.

Signatures:

Applicant

Print Name

Co-Applicant

Print Name

Other Adult Member

Print Name

Other Adult Member

Print Name

Date: _____

TITLE 18, Section 1001 of the U.S. Code: It is a felony to knowingly and willingly make any materially false, fictitious, or fraudulent statement or representation in any matter to any department or agency of the United States as to any matter within its jurisdiction.

PLEASE REVIEW AND COMPLETE THE "AUTHORIZATION FOR THE RELEASE OF INFORMATION" FORM ON THE FOLLOWING PAGE



MESQUITE HOUSING DIVISION
PHONE 972.329.8337 FAX 972.329.8340



AUTHORIZATION for Release of Information

CONSENT

I authorize and direct any Federal, State, or local agency, organization, business or individual to release to the City of Mesquite Community Services Office (MCSO), any information or materials needed to complete and verify my application for participation in the City of Mesquite's Neighborhood Stabilization Program (NSP). I understand and agree that this authorization or the information obtained with its use may be given to and used by staff in the Department of Housing and Community Services for the purpose of determining my eligibility to participate in the City of Mesquite's NSP, and/or to the Department of Housing and Urban Development (HUD) in administering and enforcing program rules and policies.

INFORMATION COVERED

I understand that, depending on program policies and requirements, previous or current information regarding my household or me may be needed. Verifications and inquiries that may be requested include but are not limited to:

- | | | |
|--------------------------------|--------------------------------|----------------------------------|
| Identity and Marital Status | Credit and Criminal Activity | Medical or Child Care Allowances |
| Residences and Rental Activity | Employment, Income, and Assets | |

I understand that this authorization cannot be used to obtain any information about me that is not pertinent to my eligibility for the City of Mesquite's NSP.

GROUPS OR INDIVIDUALS THAT MAY BE ASKED

The groups or individual that may be asked to release the above information (depending on program requirements) may include but is not limited to:

- | | |
|---|--|
| Previous Landlords (including other Housing Agencies) | Past and Present Employers |
| Welfare Agencies | Courts and Post Offices |
| Retirement Systems | Social Security or Veterans Administration |
| Schools and Colleges | Banks and other Financial Institutions |
| State Unemployment Agencies | Medical and Child Care Providers |
| Law Enforcement Agencies | Credit Providers and Credit Bureaus |
| Utility Companies | Support and Alimony Providers |

COMPUTER MATCHING NOTICE AND CONSENT

I understand and agree that HUD or Community Services may conduct computer-matching programs to verify the information supplied for my NSP Eligibility Application. If a computer match is done, I understand that I have a right to notification of any adverse information found and a chance to disprove incorrect information. HUD or the MCSO may in the course of its duties exchange such automated information with other Federal, State, or local agencies, including but not limited to: State Employment Security Agencies; Department of Defense; Office of Personnel Management; the US Postal Service; the Social Security Agency; and State welfare and food stamp agencies.

CONDITIONS

I agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file with the Mesquite Community Services Office and will remain in force while my NSP Eligibility Application is being reviewed, until an official determination of eligibility or ineligibility has been made by City of Mesquite Staff. I understand I have a right to review my file and correct any information that I can prove is correct.

SIGNATURES:

X _____ (Print Name) _____ Social Security Number

Head of Household

X _____ (Print Name) _____ Social Security Number

Spouse or Other Adult Member

X _____ (Print Name) _____ Social Security Number

Other Adult Member

X _____

Date

NOTE: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. IF A TAX RETURN IS NEEDED, IRS FORM 4506, "REQUEST FOR COPY OF TAX RETURN" MUST BE PREPARED AND SIGNED SEPARATELY.



AUTHORIZATION FOR CRIMINAL BACKGROUND CHECK/ Please Complete for Each Adult 18 and over

I, _____, hereby authorize the City of Mesquite Community Services Division to investigate my criminal history for the purpose of evaluating whether I am qualified to receive assistance under the Down Payment Assistance program. I understand that the City of Mesquite Community Services Division will utilize, as many sources are deemed necessary to determine an accurate criminal history. Should my criminal history reveal any arrests or convictions for drug-related activity, violent criminal activity, or any felonious criminal activity, I understand that my assistance may be denied or terminated.

I do hereby swear and attest that all the information contained on this form is true, correct, and complete.

Signature Date

Full Printed Name (Including Middle Name) Date of Birth

Yes No In the past 10 years, have you used any other names (maiden/ married names, alternate spellings, shortened names, lengthened names, alternate last names, etc.)? If yes, list all names you have used below (use additional pages if necessary):

Yes No In the past 10 years, have you been arrested or convicted for ANY criminal activities? If yes, list the charge(s) or conviction(s) below (use additional pages if necessary):

Charge/Conviction Date City/State

Charge/Conviction Date City/State

Yes No In the past 10 years, have you lived in any location(s) outside of Dallas County? If yes, list all locations below (use additional pages if necessary):

Address City State

Address City State

The space below is for Mesquite Community Services Division Use Only:

Date of Background Check: _____ NRF: RF/OK: RF/Deny: DRD: _____

Sources used: _____ Staff Initials: _____



AUTHORIZATION FOR CRIMINAL BACKGROUND CHECK/ Please Complete for Each Adult 18 and over

I, _____, hereby authorize the City of Mesquite Community Services Division to investigate my criminal history for the purpose of evaluating whether I am qualified to receive assistance under the Housing Choice Voucher program. I understand that the City of Mesquite Community Services Division will utilize, as many sources are deemed necessary to determine an accurate criminal history. Should my criminal history reveal any arrests or convictions for drug-related activity, violent criminal activity, or any felonious criminal activity, I understand that my assistance may be denied or terminated.

I do hereby swear and attest that all the information contained on this form is true, correct, and complete.

Signature

Date

Full Printed Name (Including Middle Name)

Date of Birth

Yes No In the past 10 years, have you used any other names (maiden/ married names, alternate spellings, shortened names, lengthened names, alternate last names, etc.)? If yes, list all names you have used below (use additional pages if necessary):

Yes No In the past 10 years, have you been arrested or convicted for ANY criminal activities? If yes, list the charge(s) or conviction(s) below (use additional pages if necessary):

Charge/Conviction

Date

City/State

Charge/Conviction

Date

City/State

Yes No In the past 10 years, have you lived in any location(s) outside of Dallas County? If yes, list all locations below (use additional pages if necessary):

Address

City

State

Address

City

State

The space below is for Mesquite Community Services Division Use Only:

Date of Background Check: _____ NRF: RF/OK: RF/Deny: DRD: _____

Sources used: _____ Staff Initials: _____

Filename [CriminalBackground] cg 5/2013

Neighborhood Stabilization Program Declarations

1. Do you intend to occupy the property as your primary residence for the entire duration of the required Affordability Period?

Yes No

2a. Have you owned a property within the last 3 years?

Yes No

2b. If yes, how was the ownership terminated?

Divorce Property Sold Foreclosure

3. I have read and understand the NSP Program Guidelines as provided on the City of Mesquite website.

Yes No

Signatures:

Applicant

Signature

Co-Applicant

Signature

Date: _____