

Northwest Iowa
Regional Housing Trust Fund, Inc.
2024-2025 Housing Rehabilitation Application

This application must be completed in its entirety in either ink or be typewritten. Please use the back side if you need additional space to complete the application.

Property Owner(s): _____

Address of Property: _____
(Street address, PO Box, City, State, Zip, County)

Current Residency Status: US Citizen Permanent Resident Alien Other _____

Telephone Number(s) _____

E-mail Address: _____

Marital Status: Single Married Other _____

Is the property being purchased with: Bank Loan Paid in Full
If bank loan, list name of bank and address:

Are your home loan payments delinquent? Yes No No Home Loan

What type of repairs are you asking for assistance for? _____

Do you own **and** live in the home to be repaired? Yes (Required) No

Do you have homeowner's insurance? Yes (generally required) No

Is your home a mobile home? Yes No
(Mobile homes are only eligible for emergency funds, i.e.; hot water heaters/furnaces and/or handicap accessibility)

Do you receive income from rental properties? Yes No If yes, list address:

Is someone in the house over 62 years of age? Yes (priority status) No

Does someone in your household have a permanent disability? Yes (priority status) No

Have you previously received assistance from the Northwest Iowa Regional Housing Trust Fund? Yes No If yes, when? _____

Income Information

Please list **all** persons who will be occupants in the home for the next 12 months. For any dependents of 18 years of age or older, please indicate if they are **full time** students. Be sure to include all property owners listed on the deed/title even if they do not live in the home.

List all in household (adults/children/unborn)	Date of Birth	Gender (M or F)	Race/Ethn. (See Below)	Employer/School (*indicate if full time student?)

Race/Ethnicity: 1-White (non-Hispanic) 2-Hispanic 3-Black(non-Hispanic) 3-Native American 4-Asian

INCOME SOURCES*: When completing the income table below, include the total amount of gross income estimated from each source for the *upcoming 12 months*. Be sure to include all people living in the home and/or listed on the deed/title. Include the following types of income:

- ❖ **Wages** and salaries, overtime pay, commissions, fees, tips and bonuses (calculated before any deductions)
- ❖ **Self-Employment** (net income)
- ❖ **Social Security** Benefits (including Medicare Insurance Premiums)
- ❖ **Annuities and Pensions, IRA Distributions, Periodic payments from insurance policies**, etc.
- ❖ **Disability or survivor benefits, unemployment, and worker's compensation**
- ❖ Periodic payments to your household from a **trust**.
- ❖ Net income for **renting** property to someone.
- ❖ **Alimony and child support** payments
- ❖ **Department of Human Services assistance** (FIP, Medicaid Assistance, Title 19, etc.)

Income Sources: Complete Name & Address of income source (for third party verification)	Income Earner	Amount Per Year
Company: Address: Fax # (if employer):		\$_____/yr
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Cash Asset Information

Please list liquid cash assets such as cash, checking account, savings account, CD's, money market account(s), and marketable stocks.

Liquid CASH Assets	Balance/ Amount	Financial Institution	Address
Cash	\$		
Checking	\$		
Savings	\$		
Other:	\$		
Other:	\$		

Did you dispose of assets (cash, investments, rental property, etc.) below market value or give them away during the past two years?

- No
- Yes. If yes, please explain. _____

Social Security Number

Please list the Social Security Number(s) of Adult(s) Residing In the Home and/or Listed On The Deed

Adult's Name(s)	Social Security Number

How did you learn of the Housing Rehabilitation Program? (brochure, web browsing, Elderbridge, Community Action, friend, etc.)?

AGREEMENT, RELEASE & CERTIFICATION

Agreement

As an applicant to the Northwest Iowa Regional Housing Trust Fund, I (we) understand and agree to the following:

1. I(We) understand that projects are subject to the availability of funds. I further understand that I cannot apply for funds if I have an outstanding lien with the Northwest Iowa Regional Housing Trust Fund for a previous project.
2. I(We) hereby state that the home is my (our) primary residence.
3. I(We) acknowledge that the assistance is provided in the form of a receding, forgivable loan. A lien will be placed on the property for a five-year period. Payments are not generally required on the loan; however, if I (we) sell the property within five years, the balance of the loan must be repaid to the program.
4. I (We) acknowledge that applicants must meet income eligibility criteria; the limits change periodically and that information provided will be verified with the income source (for example, an employer). PENALTY FOR FALSE OR FRAUDULENT STATEMENT: U.S.C. Title 18, Sec. 1001, provides: *“Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies....or makes any false, fictitious or fraudulent statements or representation, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years, or both.”*
5. I(We) acknowledge that applicants are not guaranteed to receive assistance.
6. I(We) certify that all information in this application and all information furnished in support of this application for the purpose of obtaining assistance, is true and complete to the best of my (our) knowledge and belief.
7. The Applicant further certifies that he/she is the owner of the property described in this application.
8. The Applicant covenants and agrees that he/she will comply with all requirements imposed by or pursuant to regulations of the Secretary of Housing and Urban Development effectuating Title VI of the Civil Rights Act of 1964 (78 Stat. 252), the State of Iowa, and all applicable program rules. The Applicant agrees not to discriminate upon the basis of race, color, creed, sex or national origin in the use or occupancy of the real property rehabilitated with assistance of the community and other parties, public or private.
9. In the event that I am unsatisfied with the construction work, I agree to hold harmless the Northwest Iowa Regional Housing Trust Fund, Inc.
10. I hereby state that any loan on the property to be repaired/rehabilitated is current with payments, and I(we) agree to maintain homeowner’s insurance on the property unless specifically waived by the program administrator in accordance with the Northwest Iowa Regional Housing Trust Fund board policy.

Release Of Information

I(We) authorize Northwest Iowa Planning & Development Commission (NWIPDC) and the Northwest Iowa Regional Housing Trust Fund, to obtain and share all documentation necessary to determine my (our) eligibility and application ranking for this program and complete the project. I(We) release to said entities all information regarding my (our) financial status from government entities, asset holding institutions, employers, and with other agencies as needed to complete the project.

Release Of Pictures

- By checking this box,** I(We) grant the Northwest Iowa Regional Housing Trust Fund permission to use pictures taken of my(our) home before and after work is completed to be used in posting, presentation, printed material, and other formats.

Certification

I(We), the undersigned, certify that I(we) have read and understand the entire Applicant Agreement, Certification & Release forms and that the information in this application and all information furnished is true and correct and complete to the best of the Applicant’s knowledge and belief. I (We) further certify that I (we) have disclosed or will disclose all current and anticipated income sources of all household members and all current and anticipated assets held by all household members, as required in this application.

Applicant(s):

_____	_____
Applicant Name (printed or typed)	Applicant Name (printed or typed)
_____	_____
Applicant Signature	Applicant Signature
_____	_____
Date	Date

Other Adult Household Member(s) (if any):

_____	_____
Applicant Name (printed or typed)	Applicant Name (printed or typed)
_____	_____
Applicant Signature	Applicant Signature
_____	_____
Date	Date



Attachments

Please attach the following documents to your application cover page.

Changing Lives—Changing Northwest Iowa

Northwest Iowa Regional
Housing Trust Fund
P.O. Box 1493
Spencer, IA 51301
Phone: 712-262-7225
E-mail:
kristin.westerman@nwipdc.
org

1. **FEDERAL INCOME TAX RETURN:** A copy of your two (2) most recent year's *federal* income tax return include the entire return (attachments, W-2's, 1099's, etc.). The state return is not needed. **If you did not file an income tax return, please explain why you didn't.**

2. **INCOME DOCUMENTATION:** Documentation of all applicable sources and amounts of *income expected in the coming 12 months* such as:
 - Copies of 2 months of paycheck stubs showing gross pay, deductions, and year-to-date information
 - Social Security amount determination letter (if receiving social security income). If you do not have the letter on hand, you can obtain documentation by calling 1-800-772-1213 (7 a.m. – 7 p.m.) or on-line at www.socialsecurity.gov/myaccount
 - Statement showing pension receipts/disbursement amount(s)
 - Monthly child support documentation (such as a court order)
 - Stocks/Bonds/Annuity/IRA/CD's/Investment statements (showing current balance and any periodic payments to you)
 - Bank statement (all pages)
3. **MORTGAGE STATUS:** If a loan exists on the house to be repaired, please include documentation *from your banker/mortgage company* that shows whether you are current on your loan payments. If you have no home loan please initial here ____.
4. **DEED:** Deed that shows a complete legal description of your property and verifies your ownership of the property.
5. **INSURANCE:** Homeowners insurance is required, unless the Northwest Iowa Regional Housing Trust Fund board waives this requirement for you; you must be over 62 or disabled (receiving social security disability) AND have an income that is less than 30% of Area Median Income to qualify for a waiver. Please provide a document that shows that the property is insured. Check here to request a waiver ____.
6. **DISABILITY** (if applicable): If you are not receiving social security and you are not older than 62, you will receive priority status as a disabled person only if you provide proof of your disability from a medical doctor or proof of Social Security disability income.
7. **BIDS:** Attach 2 or more bids from registered contactors. The link to check registration is below. <https://contractor.iowa.gov/IowaWD/CREG/publicSearch/publicSearch.jsp?lid=&eaidUserId=>

Buena Vista County, Iowa

FY 2024 Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<u>(30%) Income Limits</u>	\$28,950	\$28,950	\$33,292	\$33,292	\$33,292	\$33,292	\$34,162	\$36,375
<u>(80%) Income Limits</u>	\$77,200	\$77,200	\$88,780	\$88,780	\$88,780	\$88,780	\$91,100	\$97,000

Clay County, Iowa

FY 2024 Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<u>(30%) Income Limits</u>	\$28,950	\$28,950	\$33,292	\$33,292	\$33,292	\$33,292	\$33,356	\$35,493
<u>(80%) Income Limits</u>	\$77,200	\$77,200	\$88,780	\$88,780	\$88,780	\$88,780	\$88,950	\$94,650

Dickinson County, Iowa

FY 2024 Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<u>(30%) Income Limits</u>	\$30,030	\$30,030	\$34,534	\$34,534	\$34,534	\$34,818	\$37,237	\$39,637
<u>(80%) Income Limits</u>	\$80,080	\$80,080	\$92,092	\$92,092	\$92,092	\$92,850	\$99,300	\$105,700

Emmet County, Iowa

FY 2024 Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<u>(30%) Income Limits</u>	\$28,950	\$28,950	\$33,292	\$33,292	\$33,292	\$33,292	\$33,292	\$34,331
<u>(80%) Income Limits</u>	\$77,200	\$77,200	\$88,780	\$88,780	\$88,780	\$88,780	\$88,780	\$91,550

Lyon County, Iowa

FY 2024 Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<u>(30%) Income Limits</u>	\$28,950	\$28,950	\$33,292	\$33,292	\$33,292	\$33,292	\$34,050	\$36,243
<u>(80%) Income Limits</u>	\$77,200	\$77,200	\$88,780	\$88,780	\$88,780	\$88,780	\$90,800	\$96,650

O'Brien County, Iowa

FY 2024 Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<u>(30%) Income Limits</u>	\$28,950	\$28,950	\$33,292	\$33,292	\$33,292	\$33,292	\$34,818	\$37,068
<u>(80%) Income Limits</u>	\$77,200	\$77,200	\$88,780	\$88,780	\$88,780	\$88,780	\$92,850	\$98,850

Osceola County, Iowa

FY 2024 Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<u>(30%) Income Limits</u>	\$28,950	\$28,950	\$33,292	\$33,292	\$33,292	\$33,292	\$33,292	\$34,331
<u>(80%) Income Limits</u>	\$77,200	\$77,200	\$88,780	\$88,780	\$88,780	\$88,780	\$88,780	\$91,550

Palo Alto County, Iowa

FY 2024 Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<u>(30%) Income Limits</u>	\$28,950	\$28,950	\$33,292	\$33,292	\$33,292	\$33,292	\$33,975	\$36,168
<u>(80%) Income Limits</u>	\$77,200	\$77,200	\$88,780	\$88,780	\$88,780	\$88,780	\$90,600	\$96,450

Sioux County, Iowa

FY 2024 Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
<u>(30%) Income Limits</u>	\$30,480	\$30,480	\$35,052	\$35,052	\$35,052	\$35,381	\$37,818	\$40,256
<u>(80%) Income Limits</u>	\$81,280	\$81,280	\$93,472	\$93,472	\$93,472	\$94,350	\$100,850	\$107,350