HOME REPAIR PROGRAM

To be eligible for DAEOC's Home Repair Programs, you must provide our office with the following information:

- **Proof of Income:** Copy of paystubs, W-2's, Social Security award letter, etc. for every household member 18 & older.
- **Proof of Ownership:** Copy of the Warranty Deed. The property has to be **Owner-Occupied**.

NO RENTAL PROPERTIES!

- **Copy of Past three (3) years of Paid Real Estate Taxes:** (This can be obtained from the County Assessor's Office)
- **Proof of Insurance:** Must contain an expiration date.
- **Copy of Social Security Cards:** For ALL household members
- **Copy of Picture ID:** For every household member 18 & older

Please mail the information above, along with the enclosed application to:

DAEOC
ATTN: LISA PAGE
99 Skyview Rd
Portageville, MO 63873

Once all information has been received and reviewed you will receive a letter to inform you of your application status.

Missouri Housing Development Commission
HeRO Program – Form 400 Homeowner Application

Revised 04/10/2018

1. General Information

Homeowner(s) Name(s): _____

Street Address: _____ City: _____ Zip: _____

County: _____ Phone: _____ Email Address: _____

Is Homeowner a U.S. Citizen (or Permanent Resident Alien)? _____

Number of Years Homeowner has owned and occupied the residence: _____

Is any Homeowner or Household Member related to any individual employed by or associated with the agency administering this program? _____Yes _____ No.

2. Briefly Describe Repairs Requested

3. Property Information

Estimated Age of Home _____ years Estimated Current Value of Home _____

Mortgage or Lien Balance(s) _____ Are Payments Current? _____

Is the property currently insured? _____Yes _____ No

The residence is: _____ Single Family _____ Manufactured _____ Mobile Home _____ Duplex

Answer each question	Yes	No
Is the home situated on less than 10 acres of land?		
Is income produced from the home or from the land such as for rent or farming activity?		
Is any portion of the home or property used for commercial use such as operation of a business, storage of inventory, or providing day care or other services?		
Does at least one homeowner occupy the home as a principal residence and not as a second home or vacation home?		
Is the property located in a Flood Zone A and/or are you required to acquire flood insurance?		

4. Household Information (include each Household Member regardless of relationship)

Name	Age	Veteran (Yes or No)	Disabled (Yes or No)	Source of Income	Amount Received in last 12 mos.	Amount Expected in next 12 mos.

ALL HOUSEHOLD MEMBERS:

Does any member of the household receive (or expect to receive):

	Yes	No		Yes	No
Wages from employment			Social Security benefits		
Unemployment benefits			Pension or annuity income		
Alimony/Child Support			Disability income		
TANF, WIC or similar benefits			Regular cash contributions		
Self-employment income			Other Sources of Income		

Does any member of the household have (or expect to have):

	Yes	No		Yes	No
Bank Accounts			Retirement or Pension Funds		
Revocable Trusts			Cash Value on Life Insurance		
Equity in Rental Property			Personal Property Investments		
Stocks, Bonds, Treasuries, Securities			Regular cash contributions		
IRA, Keogh, 401(k)			Lump Sums		
Business Assets			Other Assets		

Answer each question for all homeowners	Yes	No
Is any homeowner currently involved in any lawsuit or other legal action?		
Has any homeowner been, during the past seven (7) years, or is any homeowner currently involved in a bankruptcy, foreclosure or deed in lieu of foreclosure in the last seven (7) years?		
Does any homeowner anticipate being involved in a bankruptcy or foreclosure action in the next twelve (12) months?		
Is the homeowner delinquent or in default on any financial obligation including but not limited to mortgages, loans, credit cards, federal debts, tax liabilities and guarantees?		

PROVIDE CURRENT TRUE AND CORRECT DOCUMENTATION THAT CLEARLY EVIDENCES ALL INCOME AND ASSETS OF ALL HOMEOWNERS AND HOUSEHOLD MEMBERS OVER 18 YEARS OF AGE.

5. Homeowner and Applicant Declaration

Each applicant, by signing below, affirms that the following is true and correct:

1. Each statement made and information provided herein is given by all Homeowners, jointly and severally, and is complete, true and correct.
2. All owners of any interest in or to the subject property are listed on this application and no other persons own any interest whatsoever in the property.
3. The property is a single family home or manufactured home situated on less than ten acres and is owned by the undersigned and is occupied by at least one of the homeowners, and has been for a continuous period of three years prior to the date of this application.
4. The property is not rented or leased.
5. All income and assets of any kind whatsoever for every household member over the age of 18 have been reported to the subgrantee agency administering the program and all documentation evidencing any such income or assets is true and correct.
6. All homeowners understand and agree that proceeds of any grants or funds administered under the program will be used to provide repairs or modifications as deemed reasonable and necessary in the sole discretion of Missouri Housing Development Commission and the subgrantee administering the program.
7. All homeowners understand and agree that household members shall not provide labor or sweat equity of any kind whatsoever and that all repairs and modifications must be made by the contractor(s) approved by Missouri Housing Development Commission to make such repairs or modifications.
8. No homeowner has ever received any grants, funds or benefits from the HeRO program.
9. All homeowners consent to provide access to the property during reasonable business hours to Missouri Housing Development Commission, the subgrantee administering the program, contractors, inspectors and third parties when accompanied by the subgrantee beginning with the signing of this application and ending upon final inspection of the property.
10. All homeowners understand and agree that all homeowners will be required to sign a LURA requiring that the property must be owner-occupied for a period of three years and that should the homeowners fail or refuse to comply with the terms of the LURA, all homeowners shall be required to repay the full amount of all funds expended in connection with repairs, modifications or other work, including soft costs and administrative fees. All homeowners further agree that the LURA shall not be subject to subordination.
11. All homeowners understand that if the subgrantee administering the program determines in its sole discretion that relocation of household members during the time that repairs or modifications are made that all household members must relocate and such relocation shall be done at the expense of the homeowner.
12. All homeowners understand that Missouri Housing Development Commission or the subgrantee administering the program may elect to cease any repairs or modifications undertaken in the event of interference with the performance of the benefits or services provided by the HeRO program by any homeowner or household member or third party. In the event such repairs or modifications cease in connection with this provision, the homeowners shall be solely responsible for all associated costs including but not limited to reimbursement to subgrantee for all expenses, payment to contractors, third parties and legal fees.
13. All homeowners understand that Missouri Housing Development Commission and/or the subgrantee administering the program may investigate the truthfulness of any statements contained herein and

may investigate the authenticity of any documentation supplied by the applicants and hereby consents to the release of information from employer or third party.

14. All homeowners understand that any misrepresentations made herein can result in liens, acceleration of debt, foreclosure and/or criminal penalties.

The undersigned do hereby affirm and certify under oath that the foregoing information provided in every portion of this Homeowner Application is true and correct and understand that any misrepresentation is grounds for disqualification, acceleration of debt, legal remedies, foreclosure, or criminal penalties or any combination thereof.

Homeowner Applicant	Printed Name	Date
Homeowner Applicant	Printed Name	Date
Homeowner Applicant	Printed Name	Date

Subgrantee Name	DELTA AREA ECONOMIC OPPORTUNTIY CORPORATION	Strength, Dignity, Quality of Life MISSOURI HOUSING DEVELOPMENT COMMISSION EQUAL HOUSING OPPORTUNITY
Name of Interviewer		
Date Application Accepted		