## Application for



## Greater Morris County Development Corp. 2023 Owner Occupied Home Rehab Program This application must be filled out completely to be considered for funding.

**Personal Information:** 

Applicant	Co-Applicant
Date of Birth Age	Date of Birth Age
Social Security #	Social Security #
Home Phone # Cel	ll Phone #
Email Address	
Is Applicant or Co-Applicant a Veteran? Yes	_ No
Additional Household Members: (Name, Date of Bir	th)
Total Number of Household Members:	
Home Information:	
Address City	, KS Zip
County Approximate Year House	se Built Square Feet
# Stories # Bedrooms # Bathro	oms Basement? (Y/N)
Garage? (Y/N) Attached/Detached?	Size
How long have you owned your current home?	Amount Owed \$
Description of Repairs/Rehab Requested	

Income/Employment Information:			
Applicant: If retired or not employed, check here and proceed to Other Income section			
Employer Address			
Phone # Position Length of Employment			
Full Time Part Time # Hours Worked/Week Wages \$/hr. \$/Month			
Wages from second job \$/hr. TOTAL ANNUAL WAGES \$			
*********			
Co-Applicant: If retired or not employed, check here and proceed to Other Income section			
Employer Address			
Phone # Position Length of Employment			
Full Time Part Time # Hours Worked/Week Wages \$/hr. \$/Month			
Wages from second job \$/hr. TOTAL ANNUAL WAGES \$			
**********			
Are there another household members age 18 and over that have earned income? (Y/N)			
If Yes, total annual income \$			
Other Income:			
Social Security Benefits (Applicant) \$/Yr.			
Social Security Benefits (Co-Applicant) \$/Yr.			
Pensions/Annuities/Other Retirement Income \$/Yr.			
Rental Income or Contract Sale Payments from last tax return \$			
Net Farm or Self Employed Income from last tax return \$ (net P & L PLUS depreciation)			
Other Miscellaneous Income \$/Yr. (unemployment, disability, alimony, child support)			
TOTAL HOUSEHOLD INCOME (all wages and other types of income) \$			

By signing below, I/we acknowledge and agree to the following:

- 1. I/we have been offered and will consider participating in financial education and/or credit counseling;
- 2. I/we will be involved and participate in decisions affecting our renovation project;
- 3. I/we agree to participate in the Homebuyer/Homeownership Counseling offered by GMDC

Date	X	Date
	Co-Applicant	
	Date	

		•		<b>~</b> .	
Λn	nı	ıca	nt	$\boldsymbol{\Gamma}$	n۱
Ap	νı	ıca	116	CU	V١

Applicant			

## **Application Checklist**

Once the Application has been reviewed and eligibility has been determined, all information will be verified and documented. Final eligibility determination will be made once all of the documentation has been received and reviewed. It is the applicant's responsibility to submit all documentation.

3<sup>rd</sup> party verifications from employer and lender need to be sent directly from them to GMDC.

	Date Submitted
Completed Application Form	
1. Copy of valid picture ID of applicant and co-applicant	
2. Copy of Deed to Home	
3. Copy of paid Real Estate Tax Statement	
4. Copy of current homeowners insurance policy or proof of insurance	
5. Verification of all loan and mortgage amounts and status	
6. Latest pay stubs for all household members over 18 years old	
1. Applicant	
2. Co-Applicant	
3. Occupant 3	
4. Occupant 4	
7. Employment Verification Form (optional if # 6 is unavailable)	
1. Applicant	<del></del>
2. Co-Applicant	
3. Occupant 3	
4. Occupant 4	
8. Last year's signed federal tax return (if self employed, farm or rental income)	
9. Last 2 bank statements on ALL bank accounts	
10. Complete Social Security Benefits Letter (if applicable)	
11. Pension/Annuity/401K/IRA statements if receiving regular payments	

## **Qualification Instructions**

The application form will be used to determine program eligibility and the basis for completing the necessary forms and documentation prior to approval and funding. A final review is made by the Federal Home Loan Bank of Topeka (FHLB) of the documentation and renovation costs. There may be questions or additional documentation needed after the renovation is completed.

Fill out all requested information on both pages of the application form. Greater Morris County Development Corporation (GMDC)shall review the application and determine if the application meets the program requirements and criteria. Keep the provided checklist and once you have been notified of Income qualification, begin gathering the documentation requested on the checklist. You may need to obtain consent forms from GMDC for employment and loan documentation requests. Final qualification shall be made by GMDC once the documentation has been reviewed and verified.

You can submit documentation as it is completed, or you can submit all of the documentation at one time. If employment verification is needed, it must be sent directly to GMDC by the employer.

Once all of the documentation is reviewed and verified by GMDC's grant specialists, the scope of work and cost estimates will be developed. GMDC will require contractors to be pre-approved prior to work being performed. Contractors will be required to submit a detailed bid to include all material and labor costs as well as a project completion date. ONCE APPROVED, A GMDC REPRESENTATIVE WILL CONTACT THE CONTRACTOR AND HOMEOWNER. NO WORK SHALL BEGIN UNTIL GMDC SENDS THE CONTRACTOR A NOTICE TO PROCEED, EITHER BY EMAIL OR FAX.

Upon completion of the renovation work, a third-party inspector will inspect the work performed and confirm work was acceptable and completed according to the contractor's bid. The contractor will be paid within 25 days of satisfactory completion of the renovation project by GMDC.

You will be required to participate in Homebuyer/Homeownership counseling offered by GMDC as a condition of receiving the grant.

**Direct all inquiries and documentation to:** 

Stephanie Watson, Grant Specialists
gmdcoorgrant@gmail.com

Greater Morris County Development Corporation
315 W Main St. Council Grove, KS 66846
Phone: 620-767-7355 GMDC,
Tracy Henry, Director
director@morriscountydevelopment.com
Application questions please call 785-224-3665
Email:
gmdcoorgrant@gmail.com