

# **Newton County Housing Assistance Program Application**



**Which year was your home damaged?**

**Please check all that apply.**

- 2015 Floods**       **2016 Floods**       **Harvey**

**Which program(s) interest you the most?**

**Please check all that apply.**

- |   |  |
|---|--|
| <input type="checkbox"/> <b>Rehabilitation</b>    | <input type="checkbox"/> <b>Reconstruction</b> |
| <input type="checkbox"/> <b>Elevation</b>         | <input type="checkbox"/> <b>Buyout (2016)</b>  |
| <input type="checkbox"/> <b>Demolition (2016)</b> |  |



**PLEASE PROVIDE ALL APPLICABLE DOCUMENTS LISTED BELOW TO ENSURE THAT YOUR APPLICATION WILL BE PROCESSED IN AN EXPEDITED MANNER.**

- Completed Housing Intake Application.
- Properly executed Eligibility Release Form.
- FEMA Award/Denial Letter.
- Small Business Administration (SBA) Award/Denial Letter.
- Private insurance letter (If you did not have private insurance, a written, signed and dated statement indicating that you had no private insurance will be acceptable).
- Letter or announcement from an "Other" award received for the repair or replacement of your damaged home, e.g., non-profit, donation grant, etc.
- Copy of the applicant's driver's license (or a state-issued photo ID).
- Deed in applicant's name.
- Copy of receipts, in applicant's name, for the home repairs that have been made to the damaged property.
- IRS Income Tax Documents for all individuals that live at the property and that are over the age of 18.
- Property tax records including latest payment of property taxes or payment plan documentation from the applicable county appraisal office. Ensure the list of exemptions are listed for your home (ex: Homestead Exemption).
- Utility bill in the applicant's name at the time of the disaster event.
- Child support documentation (If applicable).
- SOL documentation (If applicable).



**Texas General Land Office  
Community Development and Revitalization  
Intake Beneficiary Application**

Event Type:
Year of Event:
Date/Time Received:
Subrecipient:
Contract #:

**All Blanks Must be Completed or Indicated with "N/A"**

**1. APPLICANT INFORMATION:**

Applicant Name:	
Street Address:	
City/State/Zip:	County:
Email Address:	Home Phone:
	Cell Phone:

Name and Contact Information of Nearest Relative:

**2. CO-APPLICANT INFORMATION: (If applicable)**

Applicant Name:	
Street Address:	
City/State/Zip:	County:
Email Address:	Home Phone:
	Cell Phone:

Name and Contact Information of Nearest Relative:

**3. ELIGIBILITY INFORMATION: Please answer the following questions:**

Which disaster event(s) affected you and/or your residence?	
Were you the owner of the residence on the date of the disaster event?	
Was the damaged property the homeowner's primary residence on the date of the disaster event?	
Was the damaged property covered under homeowners' insurance?	
Did you register with FEMA for repair assistance for structural damage to your home?	
Have you ever received any other assistance for the repair or rehabilitation of your home?	

**4. HOUSEHOLD COMPOSITION AND CHARACTERISTICS: List all current members of the household and any additional household members anticipated within the next 12 months.**

Member Name	Marital Status Head of Household Only	Relationship to Head of Household Head of Household	Date of Birth	Gender
<b>Total Number of Household Members:</b>				

**5. INCOME INFORMATION (COPY OF PREVIOUS YEAR TAX RETURN):** To determine if you are eligible for funding for a specific housing program, all listed occupants over the age of 18 must provide a copy of their previous tax return. Subrecipients will refer to the GLO's IRS FORM 1040/Adjusted Gross Income (AGI) Method Calculation Policy to determine a beneficiary's household income.

**6. DIRECT BENEFIT DATA BY HOUSEHOLDS (DEMOGRAPHIC AND SPECIAL NEEDS INFORMATION):**

**Ethnicity Codes:**  
 A – Hispanic: A person of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race. Terms such as “Latino” or “Spanish Origin” apply to this category.  
 B – Not Hispanic

**Race Codes:**  
 A – White  
 B – Black/African American  
 C – Asian  
 D – American Indian/Alaskan Native  
 E – Native Hawaiian/Other Pacific Islander  
 F – American Indian/Alaska Native/White  
 G – Asian/White  
 H – Black/African American/White  
 I – American Indian/Alaska Native/Black-African American  
 J – Other Multi-Racial  
 K – Unknown

**Special Needs Codes:**  
 A – Elderly  
 B – Person with Disabilities\*  
 C – Colonia Resident  
 D – Homeless  
 E – Migrant Farm Worker  
 F – Public Housing Resident  
 G – Veteran  
 H – Wounded Warrior

**\*Disability Definition:** A physical or mental impairment which substantially limits one or more major life activities; a record of such an impairment; or being regarded as having such an impairment.

	Ethnicity Code	Race Code	Special Needs Code(s)
1 (Head)			
2			
3			
4			
5			
6			

**7. DAMAGED RESIDENCE INFORMATION: Please indicate the type of structure for the property:**

Single Family Home     Modular Home     Townhome     Manufactured Housing Unit     Other: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Please answer Yes, No or N/A to the following questions:

Are you currently living at the damaged residence?	
Is the property in the floodplain?	
If you are seeking assistance for a manufactured housing unit, do you own the land?	
Does the manufactured housing unit have a valid Statement of Ownership and Location (SOL) filed with the Texas Department of Housing and Community Affairs?	
Are there any other names on the deed for the damaged property?	
Have you had property foreclosed upon or are you in the process of foreclosure?	
Does the damaged property have any liens?	
Are you current or in good standing with a payment plan on your property taxes?	
If you are required to pay child support, are you current on your payments or in good standing with a payment plan?	

Please answer the following questions:

Are you applying for the reimbursement program?	N/A
If you answered yes above, please indicate the amount you are seeking for reimbursement:	\$ _____

**8. HOUSING ASSISTANCE RECEIVED PREVIOUSLY:**

Have you applied for any storm-related assistance for damage to your home from any source (local, state, federal, private)? If yes, proceed with this section.

Source	Amount	Date Received	Account Number
<b>1. FEMA:</b> Federal Emergency Management Agency			
<b>2. SBA:</b> Small Business Administration			
<b>3. Insurance:</b> Hazard, Wind, Flood			
<b>4. Other Describe:</b>			
Have you received assistance from any federal program to repair your home PRIOR to this event?			
List the names of the programs (e.g., HOME, CDBG, GLO/FEMA etc.):			

### 9. APPLICANT CERTIFICATION:

I/We understand the information provided above is collected to determine if I/we are eligible to receive assistance under the Community Development Block Grant Disaster Recovery (CDBG-DR) Program.

I/We hereby certify that all the information provided herein is true and correct.

I/We understand that providing false statements or information is grounds for termination of housing assistance and is punishable under federal law.

#### Applicant's Authorization:

I authorize the entity to which I am applying for assistance to obtain information about me and my household that is pertinent to determining my eligibility for participation in the CDBG-DR Program. I acknowledge that:

- (1) A photocopy of this form is as valid as the original; AND
- (2) I have the right to review information received using this form; AND
- (3) I have the right to a copy of information provided to the entity and to request correction of any information I believe to be inaccurate; AND
- (4) All adult household members will sign this form and cooperate with the eligibility verification process.
- (5) I understand that my documents may become electronically permanent.

**WARNING:** By signing this application, the applicant(s) authorizes the state or any of its duly authorized representatives to verify the information contained herein, including this section. Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willingly making false or fraudulent statements to any department of the United States Government.

Signature of Applicant:	Date:
Signature of Co-Applicant:	Date:

**10. ELIGIBILITY RELEASE:**

Subrecipient:

Contract Number:

Name:

Address:

**Instructions to Applicant:** Your signature on this *Eligibility Release*, and the signatures of each member of your household who is 18 years of age or older, authorizes the above-named Subrecipient to obtain information from a third-party regarding your eligibility and continued participation in the:

**Community Development Block Grant Disaster Recovery (CDBG-DR) Program**

Privacy Act Notice Statement: The Texas General Land Office (GLO) or Subrecipient named above require the collection of the information listed in this form to determine an applicant's eligibility for the CDBG-DR Program. This information will be used to establish the level of benefits for which the applicant is eligible to receive and to verify the accuracy of the information furnished. Information received from an applicant as a result of verifying an applicant's eligibility may be released to the appropriate federal, state, and local agencies or, when relevant, to civil, criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in delay or rejection of your eligibility approval.

Each adult member of the household must sign this Eligibility Release prior to the receipt of benefits to establish continued eligibility.

**Note: THIS GENERAL CONSENT MAY NOT BE USED TO REQUEST A COPY OF A TAX RETURN. If a copy of a tax return is needed, IRS Form 4506, "Request for a Copy of Tax Form" must be prepared and signed separately.**

**Information Covered: Inquiries may be made about items initialed below by the applicant.**

Description	Verification Required	Initials of Applicants
Disaster Assistance (FEMA, SBA, Insurance, etc.)	X	
Income (all sources)	X	
Occupancy Preference (Special Needs)(if applicable)	X	
Child Support Verification	X	
Other (list): Dependent Information:	X	
Full-time Student		
Disabled Household Member		
Minor Children	X	

**WARNING:**

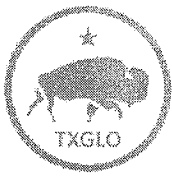
*By signing this application, the applicant(s) authorizes the state or any of its duly authorized representatives to verify the information contained herein, including this section. Any person who knowingly makes a false claim or statement to Housing and Urban Development (HUD) may be subject to civil or criminal penalties under 18 U.S.C. 287, 1001 and 31 U.S.C. 3729. Title 18, Section 1001 of the U.S. Code states that a person is guilty of a felony for knowingly and willfully makes false or fraudulent statements to any department of the United States Government.*

Signature of Applicant:

Date:

Signature of Co-Applicant:

Date:



**Texas General Land Office  
Community Development and Revitalization  
Right-of-Entry Release**

<b>Applicant's Information</b>	
<b>Subrecipient Name:</b>	<b>Contract and/or WO:</b>
<b>Applicant's Name:</b>	<b>Project #:</b>
<b>Co-Applicant's Name:</b>	<b>Address:</b>
<b>Project Legal Description:</b>	
<b>Project Type (Rehabilitation, Reconstruction, etc.):</b>	
<b>Right-of-Entry Release Statement</b>	
<p>I, hereby, provide and authorize the Texas General Land Office (GLO) and each of their respective employees, venders, and contractors, the "Right-of-Entry" in and onto the property describe above for the purpose of performing all necessary activities to carry out the CDBG-DR Program. I will confirm that the officer, official, or employee will present credentials including photo identification, and state the reason for the site visit in order to request entry.</p>	
<b>Applicant's Acknowledgment</b>	
<p>Under penalties of perjury, I certify that the information presented in this Affidavit is true and accurate to the best of my knowledge and belief. I further understand that providing false representations herein constitutes an act of fraud. False, misleading, or incomplete information may result in my ineligibility to participate in Programs that will accept this Affidavit. 18 U.S.C. Section 1001 states that a person is guilty of a FELONY if he/she knowingly and willfully making false statements to any department of the United States Government.</p>	
<b>Applicant's Signature:</b>	<b>Date:</b>
<b>Printed Name:</b>	
<b>Co-Applicant's Signature:</b>	<b>Date:</b>
<b>Printed Name:</b>	



TEXAS GENERAL LAND OFFICE



**Receipt of Lead-Based Paint Notification**

COG:

Contract Number:

Applicant Name and Address:

Under Title X of the Community and Housing Development Act, certain notifications are required in regard to potential and identified hazards of Lead-Based Paint (LBP). All homeowners, homebuyers, and/or tenants should receive the 17-page booklet "*Protect Your Family from Lead in Your Home (Appendix A-16)*," which contains information about the hazards of lead-based paint.

**Receipt of Lead-Based Paint Notice**

I have received, read, and understand the booklet "*Protect Your Family from Lead in Your Home (Appendix A-16)*."

\_\_\_\_\_  
Program Participant Signature

\_\_\_\_\_  
Date

**Receipt of Lead-Based Paint Evaluation (only if evaluation is required)**

I have received and understand the notification of lead-based paint evaluation. The evaluation was completed on \_\_\_\_\_ (date) and I received the notice on \_\_\_\_\_ (date).

\_\_\_\_\_  
Program Participant Signature

\_\_\_\_\_  
Date

**Receipt of Notification of Lead-Based Paint Hazard Reduction (only if hazard reduction is required)**

I have received and understand the notification of lead-based paint hazard reduction. The hazard reduction was completed on \_\_\_\_\_ (date) and I received the notice on \_\_\_\_\_ (date).

\_\_\_\_\_  
Program Participant Signature

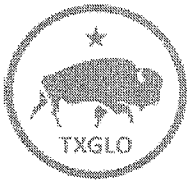
\_\_\_\_\_  
Date

**Receipt of Notification of Lead-Based Paint Clearance (only if clearance is required)**

I have received and understand the notification of lead-based paint clearance. The clearance was completed on \_\_\_\_\_ (date) and I received the notice on \_\_\_\_\_ (date).

\_\_\_\_\_  
Program Participant Signature

\_\_\_\_\_  
Date



**Texas General Land Office  
Community Development and Revitalization  
Self-Certification Statement of Repairs**

<b>Applicant(s) Information</b>		
<b>Subrecipient Name:</b>	<b>Contract and/or WO:</b>	
<b>Applicant Name:</b>	<b>Project #:</b>	
<b>Co-Applicant Name:</b>	<b>Address:</b>	
<b>Project Legal Description:</b>		
<b>Project Type (Rehabilitation, Reconstruction, etc.):</b>		
To verify that repairs were performed on the damaged home due to the recent event(s), identify all eligible items below. Provide a description of the item that was repaired, the amount paid for the repair, and indicate if a receipt is present.		
Description of Repairs	Amount	Receipts: Yes or No
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
	\$	
<i>Total</i>	\$	
<b>Signature(s)</b>		
Under penalties of perjury, I certify that the information presented in this Affidavit is true and accurate to the best of my knowledge and belief. I further understand that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in my ineligibility to participate in Programs that will accept this Affidavit. 18 U.S.C. Section 1001 states that a person is guilty of a FELONY if he/she knowingly and willfully makes a false statement to any department of the United States Government.		
Applicant Name:		
Applicant Signature:	Date:	
Co-Applicant Name:		
Co-Applicant Signature:	Date:	



# DUPLICATION OF BENEFITS



## What Homeowners should know about Duplication of Benefits (DOB) and how this could impact their HUD Grant Award

### BASIC FACTS

- Any HUD Program Award is funded with federal funds which are subject to federal rules and regulations, including the Robt. T. Stafford Disaster Relief and Emergency Act (Stafford Act);
- Under the Stafford Act, Homeowners may receive assistance from multiple sources, but the total amount of assistance can not exceed that actual financial need for a particular recovery purpose - such as repair or replacement of the damaged property;
- A "Duplication of Benefits" occurs when the amount received from two or more sources exceeds the amount required to fund repairs. **For example:** If a family home costs \$75,000.00 to repair, and the homeowner received \$50,000.00 in insurance proceeds, the homeowner is eligible for \$25,000.00 in federal disaster recovery funds for home repair. Any additional federal assistance would duplicate the assistance already provided.

### WHAT IS COUNTED AS DOB?

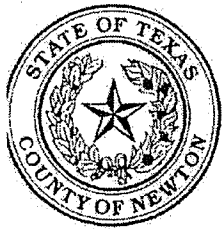
Prior to signing any Award or Grant Agreement, a DOB analysis will be conducted.

All funds received by the homeowner from other sources for eligible repair work (work completed to bring your home into a decent, safe, and sanitary condition) on the damaged property will be included as part of the DOB analysis. This includes:

- 1) Flood Insurance (NFIP);
- 2) Homeowner's Insurance (Only insurance funds designated for repair work will be considered as DOB. Insurance benefits provided for repair or replacement of personal belongings or automobile insurance are not considered in a DOB analysis);
- 3) NFIP Increased Cost of Compliance (ICC);
- 4) Loans from the Small Business Administration (SBA);
- 5) Other FEMA assistance as determined by program policy;
- 6) Any financial assistance for repairs from other government-funded or private non-profit sources;  
Any money received for contents (e.g., furniture, marine equipment, automobiles, etc.) or for rental assistance are NOT counted as a Duplication of Benefits.

### HOW IS DOB CALCULATED AND HOW WILL IT IMPACT MY GRANT/AWARD?

- Most HUD-funded Programs estimate two values to calculate your award: **Work in Place (WIP)**, which is the sum of all the eligible and validated repairs you had completed at the time of the County's Initial Site Inspection (ISI); and,
- **Estimated Cost to Repair (ECR)**, which is an estimated sum of all the repairs that still need to be completed for your damaged property.



# DUPLICATION OF BENEFITS



The WIP and ECR are added together to create a new figure called the Total Development Cost (TDC).

- All sources of funding that constitute a DOB (see list above) are added together and then subtracted from the TDC to determine the unmet need of the homeowner. This unmet need is the potential maximum grant not to exceed the applicable Program Rehabilitation or Reconstruction cap. Program caps are provided by the Texas General Land Office (GLO).

**Example:** A property with a TDC of \$100,000 (the Work in Place + the Estimated Cost to Repair) received insurance payment of \$50,000 and an SBA loan of \$30,000. The maximum program award the property owner would be eligible to receive is \$20,000 (\$100,000 - \$80,000).

## WHAT IF I RECEIVE ADDITIONAL FUNDS FROM THESE SOURCES AFTER MY GRANT/AWARD SIGNING?

1. Most grant/award agreements include a Subrogation and Assignment provision, which states that if you receive additional third party funds after your grant award is provided or your project is completed, you must notify the City in a timely manner.
2. The Program will determine if the additional third party funds constitute a duplication of benefits, and if so, the impact on your grant/award. Therefore, please contact your Housing Advisor regarding any funding that you believe may constitute a duplication of benefits.

## WHAT ABOUT MY SBA LOAN?

1. The SBA awards low-interest disaster recovery loans as needed to businesses and homeowners.
2. The SBA provides assistance under four broad categories: **refinance, contents, mitigation and real estate.**
  - Generally, loan assistance for mitigation and/or real estate purposes will be counted as a DOB in the grant award calculation.
  - However, within each of those four categories are subcategories, some of which may be counted as a DOB, and some of which do not count as a DOB.
3. If you believe that the full mitigation and/or real estate portions of your SBA loan would not be considered a DOB as explained, you must request an updated breakdown of your loan assistance from the SBA and submit it to your Housing Advisor for review and processing, when appropriate.