



STATE OF MISSOURI CDBG-DR

IN EFFECT FOR GRANT(S):

DR-4451: B-19-DP-29-0001

## DR-4451 CDBG-DR Intake Application Guidelines

### INTAKE APPLICATION CHECKLIST

Select the CDBG-DR programs you are interested in applying for:

- Acquisition for Demolition Only** – The purchase of residential property is a payment made to the homeowner based upon the “post-disaster” appraised value of the home and land for clearance and demolition.
- Local Voluntary Buyout** – Subrecipient acquires property at “pre-disaster” appraised value in the 500-year floodplain for clearance and demolition, property is deed restricted to green space. Subrecipient holds buyout information meeting prior to application intake; applicant should have been contacted by Subrecipient for potential buyout. Tenants affected by a buyout will be provided relocation assistance under the procedures of the Uniform Relocation Assistance and Real Property Acquisition Act (URA), up to the statutory payment cap of \$7,200, plus moving expenses.
- Community Rehousing Incentive for Buyout** – Additional incentive for low-income qualified households up to 120% AMI participating in a voluntary buyout when relocating within the same community, to be applied to the purchase of an existing home. Funds to be used as a means to bridge the potential funding gap between the cost of comparable replacement housing and a buyout award, not to exceed \$50,000, per CRIB policy.
- Down Payment Assistance for Homeownership** – Assistance prioritized for low-income households to purchase affordable housing in a non-floodplain region by providing up to 100% of the down payment required by the mortgage lender. Households with income up to 120% area median income (AMI) may qualify based on need. An 8-hour homeownership education course provided by a HUD Certified Housing Counseling Agency is required for applicants.
- Homeowner Rehabilitation** – Assistance prioritized for low-income households for rehabilitation, reconstruction, or replacement of existing or destroyed housing units. Households with income up to 120% AMI may qualify based on need. This activity is designed to restore owner-occupied housing to applicable construction codes and standards. Temporary relocation assistance may be available for owner-occupants to relocate temporarily during rehabilitation or reconstruction of their primary residence. An 8-hour homeownership education course provided by a HUD Certified Housing Counseling Agency may be required for applicants.

Please provide the information listed below to ensure that your application will be processed in an expedited manner.

**INTAKE** – All forms must be signed by all household members age 18 and older

- Completed **Intake Application**
- Subrogation Agreement**
- Insurance Attestation**
- Copy of the Applicant's driver's license or a state/federal issued photo ID, for all household members age 18 and older;
- Deed in applicant's name;
- Current Property Taxes paid;

**DUPLICATION OF BENEFITS** - Eligible homeowners may have previously received assistance from other sources for the repair of their storm-affected property.

- FEMA or NFIP Award 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.*);
- Copy of receipts for the home repairs that have been made to the affected property (write name and property address on receipts)

**INCOME CERTIFICATION** - Provide any and all proof of income for individuals that live at the property and that are age 18 and older. Persons age 18 and older with disabilities or full-time students may be considered dependents. Third party verification may use Tax Form 4506-T if necessary. Use [CPD Income Eligibility Calculator and Income Limits - HUD Exchange](#)

## **INCOME**

- Most recently filed IRS 1040 form; or
- Minimum of three current and consecutive months of check stubs (if the household member is paid monthly); or
- Minimum of four current and consecutive check stubs (if the household member is paid weekly, bi-weekly or bi-monthly); or
- Pension statement showing either current monthly/ yearly gross amount; or
- Social Security statement; or
- IRS Form 1099; or
- Unemployment statement; or
- Completed Household Income Worksheet and Certification

**NO INCOME**

- If you do not earn any income, complete and submit the **Certification of Zero Income Form**.

# GUIDELINES - INSTRUCTIONS FOR APPLICATION

## General Instructions

- Complete all fields. For inapplicable fields, mark N/A.
- Collect copies of all required documents. Ensure all documents are legible and labeled correctly.
- Submit completed application with all the required documentation to DED.

Applicants to the CDBG-DR program, seeking to obtain assistance for remaining unmet needs resulting from the disaster event, complete the Intake Application. Applicants submit documentation to verify the following:

- Direct or indirect impact from the disaster event;
- Property located in a floodway, floodplain or Disaster Risk Reduction Area;
- FEMA non-compliance status;
- Citizenship or legal immigration status;
- Property ownership;
- Household income information;
- Occupancy at subject property (owner-occupied, tenant-occupied, other); and
- Primary residence

All household members age 18 and older must sign the intake application and related forms, authorizing a Duplication of Benefits review and release of information. This authorization allows the Subrecipient and/or Missouri Department of Economic Development to obtain information from federal, state, and local agencies, organizations, businesses, or individuals for the purpose of determining applicant eligibility for CDBG-DR funds.

**Subrogation Agreement** - All household members age 18 and older must sign the Subrogation Agreement at the time of application, agreeing to disclose, and to repay any funds received as compensation for damages from the declared disaster for which CDBG-DR assistance has been provided.

**Insurance Attestation** - Applicants and Co-Applicants must complete and sign the Insurance Attestation in its entirety even if they did not have real property insurance on or after the disaster. Applicants must report whether they filed claims or received any payment/settlement from an insurance company for damages caused by the disaster. Applicants must submit documentation of the claim(s) and/or payment/settlement amount(s), as well as receipts or certification of how the funds were spent.

## Itemized Instructions

**APPLICANT INFORMATION:** Provide your legal name, an address where you receive your mail (may or may not be the affected property), an e-mail address (if applicable), your date of birth, US Citizenship status, and other fields.

**CO-APPLICANT INFORMATION:** List other members of the household who hold as much responsibility for the property as the applicant. This person is often referred to as the co-owner of the property. Attach additional sheet if there are more than two applicants.

Proof of Identification:

A Copy of the Social Security card for all household members under the age of 18 is required.

A Copy of a current photo identification (i.e. driver's license or State of Missouri ID card) for all household members over the age of 18 is required.

In the event a household member cannot locate a social security card or a current photo ID, their citizenship will need to be verified as all members of the household must be a United States citizen, or a permanent resident to participate in the program.

The following may be used as documentation for United States citizens:

- A United States Passport or REAL ID compliant driver's license
- Birth Certificate
- In the absence of a birth certificate, an elderly applicant may substitute a Social Security Benefits Determination document for the birth certificate.
- Certificate of Naturalization

The following may be used as documentation for permanent residents:

- Form I-551 Alien registration receipt card
- Form I-94 Arrival Departure Record annotated with one of the following:
  - Admitted as a Refugee Pursuant to Section 207
  - Section 208
  - Section 243 (h) or "Deportation" stayed by Attorney General
  - Paroled Pursuant to Section 221 (s)(5) of the USCIS
- Form I-94 Arrival-Departure Record with no annotation accompanied by:
  - A court decision granting withholding of deportation
  - A final court decision granting asylum (only if no appeal is taken)
  - A letter from an USCIS asylum officer granting asylum (if application is filed on or after 10/1/90) or from an USCIS district director granting asylum (application filed before 10/1/90)

**LOCATION:** The affected property must be located within one of the three Most Impacted and Distressed (MID) counties in FEMA-4451-DR (Cole County, Holt County, or St. Charles County) during the disaster that occurred between April 29, 2019 and July 6, 2019.

**PRIMARY RESIDENCE:** The affected structure must be the principal place of residence. THE PROPERTY MAY NOT BE A SECONDHOME.

The homeowner must currently be the owner of the affected property in order to be eligible for the program. Ownership will be verified through tax records, title searches, or homeowner provision of warranty deed. The program may consider other proof documentation on a case by-case basis, which may include the following:

- A copy of a recorded Deed of Trust or warranty Deed that is recorded in the County records which cites the applicant's name
- Fee Simple Title to the property
- Ninety-nine (99) year leasehold interest on the property, or a fifty (50) year leasehold on a trust
- Life Estate
- Probated will/court order/judgment
- Lease to Own (only if converted to full ownership prior to date of application)

In the absence of proof of property ownership described above, to be eligible for assistance, you must include the following with the application:

- Proof of paid property taxes (dated as of the billing cycle that included April – July 2019)
- Proof of paid homeowner's insurance (for the year that included April - July 2019)
- Documentation to show that property tax payments are current
- Most recent property tax receipt.
- Most recent mortgage payment receipt.

**SPECIAL CIRCUMSTANCES RELATED TO DOCUMENTING OWNERSHIP IDENTITY:**

- Multiple individuals on the deed: Unless one individual is granted power of attorney for the others on the deed, all individuals should sign the application, be present at closing, and sign agreements.
- Incapacity or infirmity of applicant: If an applicant is incapacitated due to illness or other infirmity, an individual with a legal right to bind that person, such as is provided by a Power of attorney, should be eligible to apply for assistance on behalf of the applicant.
- Death of homeowner(s): In the case of an owner's death since the time of the disaster, an heir should have been placed in legal possession of the property to be eligible for assistance in place of the deceased owner.

- Owner's Affidavit and Indemnity: In cases where not all of the owners of the property can be located, the applicant will be required to execute an affidavit to indemnify and hold Title Companies, consultants, the Unit of General Local Government and any entity acting as a sub-applicant, or any entity contracted with, and the State of Missouri harmless of and from all loss, cost, damage, and expenses resulting from any co-owners not signing documents.

**PROOF OF OCCUPANCY (ONE OF THE FOLLOWING IS SUFFICIENT):**

The correct documents are essential for the UGLG to obtain good title to a property. All documents necessary to establish the seller(s) title and extinguish all other ownership interests and claims must be recorded before (or together with) closing the UGLG's purchase transaction. Examples include satisfaction of judgment, discharge of mortgage, affidavit of survivorship, change of owner name, etc.

At a minimum, the Property Owner must produce a deed for the subject property, as well as the following documentation (where applicable) to verify residency during the 2019 disaster event. Per Action Plan Amendment 4, post-disaster purchased owner-occupied single-family units and tenant-occupied single-family units may be eligible for buyout; vacant single-family units may be eligible for buyout when the owner provides evidence that the property was affected by a previous disaster that made the property uninhabitable.

- 2019 Federal income taxes return showing Property Address as the affected property address;
- 2019 Missouri State income tax return, showing Property Address as the affected property address
- Copy of electric, gas, or water bill in the applicant or co-applicant's name. The bill must confirm that service was provided in the month of or the month prior to the 2019 disaster event (April-July, 2019) A letter from the electric, gas, or Water Company can be submitted and must confirm that service was provided in the month of or the month prior to the event.
- A lease or rental agreement from 2019 indicating that the property was rented, if an investment property.
- If any owner of a property is deceased, whether before or after the 2019 disaster event, the Executor (or Administrator) of the Estate of [decedent name] must join in the sale of the Property to the County.

- Probate Court consideration and approval is required before the County buys real property from any probate estate.
- Property owned with other individuals: property owners who owned and occupied a structure at the time of the storm that is located on land that they owned along with other individuals (e.g., owned together with their family) must be treated as a property owner on owned land and are eligible.
- Purchase contracts: Contract for deed is not eligible unless the property owner converts his/her contract to full ownership prior to receiving funding assistance from the program.
- Rent or Lease-to-own is not eligible unless the property owner converts their contract to full ownership prior to receiving funding assistance from the program.
- Conditional Sale Contracts are not eligible unless the property owner converts their contract to full ownership prior to receiving funding assistance from the program.
- The following legal documents are proof that a Property owner was purchasing a home on a contract as identified above:
  - Notarized contract dated and executed prior to the incident date for review by the Program's legal/escrow provider
  - Notarized and executed contract that was filed prior to the incident date in the conveyance records of the county
- Proof that a contract has been completed and title conveyed to the purchaser is provided by one of the following:
  - Presentation to the Case Manager of a notarized, executed conveyance document from the seller to the contract purchaser
  - Evidence of recordation of the title in the name of the Property owner in the conveyance records of the county.
- Gift of Property: A Gift of Property is a form of property transfer without consideration. The beneficiary of the gift is eligible for the same award as the original property owner. The beneficiary of the gift is not considered to be a Subsequent Owner. For the purpose of the Program, a Gift of Property must be:
  - In writing;
  - Notarized; and,
  - Recorded in the public record



The Program reserves the right to demand any award amount to be paid back in full to the State if, at anytime, a determination is made that a transfer of money between the two parties had occurred in conjunction with the Gift of Property.

**PROPERTY TAXES** Household must be current with property tax payments. Obtain copy of most current county property tax receipt from applicant which can be obtained from the county collector's office.

**SELECT THE CDBG-DR PROGRAMS YOU ARE INTERESTED IN:** Select the program(s) that the applicant household is interested in applying for. More than one selection may be made. Actual benefit will be dependent on meeting eligibility requirements and determination of the most cost effective option.

- Acquisition for Demolition only
- Local Voluntary Buyout
- Community Rehousing Incentive for Buyout
- Down Payment Assistance for Homeownership

**ALTERNATE CONTACTS INFORMATION:** This information is being collected to assist us in locating you in the event that you move or are living temporarily in another location. List contacts who are helping you through this process, if applicable.

**HOUSEHOLD COMPOSITION, CHARACTERISTICS AND FAMILIAL STATUS:** As of today, list the current Head of Household and all other members of the household. Indicate the relationship of each family member to the Head of Household, gender, date of birth and marital status. Indicate if any of the members listed are disabled and explain if there are any expected additions to the future household, i.e. birth of a child, adoption, legal custody ruling resulting in an additional household member. Race and Ethnicity information is being collected to ensure compliance with federal Housing and Equal Opportunity regulations.

For purposes of locating comparable housing for the household, the number of current household members should be used to determine number of bedrooms, unless there is a known or anticipated change occurring before the project closes (i.e. pregnancy).

**FOR HOMEOWNERS:** This section is to be completed by owner-occupants of flood-affected properties with unmet recovery needs. Provide basic information concerning the affected property (i.e. physical address of affected property, floodplain information, and other names on the deed).

**FOR TENANTS:** This section is to be completed by applicants who rent their primary household. Tenants displaced due to a CDBG-DR assisted project are eligible for tenant relocation assistance under the URA.

**OTHER ASSISTANCE RECEIVED:** Provide all information concerning property flood and/or hazard insurance, FEMA, SBA, or any other type of assistance related to the property affected.

The following must be provided for proof of insurance:

- All current insurance policies on the affected property
- All insurance policies for the affected property that were in effect at the time of the disaster

Proof of Other Assistance received:

- Insurance award or denial letter
- SBA award or denial letter
- FEMA award or denial letter
- Other awards/denials
- Copy of receipts for the home repairs that have been made to the affected property