CITY OF THREE RIVERS APPLICATION NOTICE – HOME PROGRAM

The City of Three Rivers is participating in the HOME program through the Texas Department of Housing and Community Affairs. This program will allow the City to rehabilitate/reconstruct several homes for low-income persons within the city limits.

You MAY qualify if you:

- Are the owner and occupant of the home to be assisted; and
- · Your home is located within the city limits of Three Rivers; and
- Have no restrictions or encumbrances or liens that would unduly restrict the good and marketable nature of the ownership interest; and
- · Are not delinquent on property taxes; and
- Have a household annual income of less than the following:

2023 INCOME LIMITS BY FAMILY SIZE FOR LIVE OAK COUNTY (80% AMFI)

1 person	2 person	3 person	4 person	5 person	6 person	7 person	8 person
41,150	47,000	52,900	58,750	63,450	68,150	72,850	77,550

Application forms are available at Three Rivers City Hall located at 105 Harborth Ave. Three Rivers, Texas. Assistance in completing the application is available and recommended. It will be provided by the HOME Consultants from Langford Community Management Services, please call Lacie Koska at 713-557-5957.

You <u>MUST</u> provide copies of the following documents in order for your application to be accepted. Please bring these things to your appointment:

- A completed application packet (pick up at City Hall and complete before dropping it off at city hall)
- Proof of ownership of your home (deed)
- Proof of occupancy (utility bill or voter registration card & driver's license)
- Proof of paid property taxes (Tax Certificate(s) showing all taxes paid or proof of an <u>approved</u> payment plan if taxes are owed)
- Proof of income for all occupants of the dwelling over the age of 18 (check stubs for the past 3 months or current documentation from government agencies such as the Social Security Administration)
- Proof of assets (bank statements for any checking accounts and savings accounts for the past 6 months.)

Applications will only be accepted when all required documentation is completed and submitted. Applicants will be required to give permission for the verification of all information received.

Para más información en español, comuníquese con Dee Dee al (361)786-2528.

THE CITY OF THREE RIVERS IS AN AFFIRMATIVE ACTION/EQUAL OPPORTUNITY CITY





HOME PROGRAM INTAKE APPLICATION

A. ADMINISTRATOR INF	ORMATION							
Administrator Name : City of		-						
Street Address: 105 Harbort	h Ave.		<u> </u>					
City/State/Zip: Three Rivers		TEXAS	78071	1.0		County: Live O	ak	
B. APPLICANT CONTACT	INFORMATION							
Applicant Name(s):						·		
Street Address:								
City/State/Zip:						County:		7.
Email Address:						Home Phone: Cell Phone:	() -	
C. HOUSEHOLD COMPOS								
Full Name (exactly as it appears on driver's license or other government document)	Relationship to Head of Household		Date of Birth	Gender	Stud	ent Status	Receives Income?	Check if Veteran
1.	Head of Household			□ м □ ғ	☐ Full Tin	me 🗌 Part	☐ Yes ☐ No	
2.	☐ Spouse ☐ Co-Head ☐ Dependent ☐ Other Adult			□ м □ ғ	□FT [□PT □N/A	☐ Yes	
3.	☐ Spouse ☐ Co-Head ☐ Dependent ☐ Other Adult			□ м □ ғ	□FT [□PT □N/A	☐ Yes ☐ No	
4.	☐ Spouse ☐ Co-Head ☐ Dependent ☐ Other Adult			м г	□FT [□PT □N/A	☐ Yes ☐ No	
5.	☐ Spouse ☐ Co-Head ☐ Dependent ☐ Other Adult			М Б	☐FT [PT □N/A	☐ Yes ☐ No	
6.	Spouse Co-Head Dependent Other Adult			□м □ ғ	☐FT [PT □N/A	☐ Yes ☐ No	
7.	☐ Spouse ☐ Co-Head ☐ Dependent ☐ Other Adult			м г	☐FT [] PT	☐ Yes ☐ No	
8.	Spouse Co-Head Dependent Other Adult			М F	□FT []PT □N/A	Yes No	
9.	Spouse Co-Head Dependent Other Adult			□ м □ ғ	FT	PT □N/A	☐ Yes ☐ No	
United States Armed Forces,	or Former Military Service including Army, Navy, Mis and services. For more in https://vete	arines, (nformat	Cost Guar ion pleas	d, Reserv e visit wit	es or Nat	ional Guard,	may be eli	f the gible for

D. HOLICEHOLD COMPOSITION INTO PRACTICAL (C							
D. HOUSEHOLD COMPOSITION INFORMA	ATION (Continued	1)					
1. Was any household member a full-time student within the last calendar year? No Yes, who?							
2. Is any household member listed above a foste	er child?	No Yes, who?					
3. Is any household member listed above a live-in attendant? No Yes, who?							
4. Is any household member temporarily absent	from the home?	No Yes, who?					
If Yes, Indicate reason for temporary absence							
5. Do you anticipate other members will join your household within the next 12 months? No Yes, explain:							
E. HOUSING ASSISTANCE RECEIVED PREV	'IOUSLY						
(List any other housing assistance provided to or		sehold member)					
Was this property impacted by a disaster	*						
Source	Amount	Date Received	Reason				
1. FEMA: Federal Emergency Management Agency							
│	\$						
SBA: Small Business Administration							
□No □Yes	\$						
3. Section 8: Housing and Urban Development							
□No □Yes	\$						
4. TBRA: Tenant Based Rental Assistance □No □Yes	\$						
5. Homeowner Insurance	\$						
□No □Yes	*						
6. Other Describe: ☐No ☐Yes	\$						
F. CONFLICT OF INTEREST INFORMATION							
1. Is anyone in the household currently serving or	has anyone served w	ithin the last 12 ment	bs as an ampleyee agent				
consultant, officer, or elected or appointed officer	ial of TDHCA, Admin	istrator, or Developme	ent Owner? No Yes				
If Yes, identify who, organization name, and role:							
Is this a current role? No Yes If No, identify date role ceased:							
2. Is anyone in the household related to anyone w	ho is currently servir	g or who has served v	vithin the last 12 months as an				
employee, agent, consultant, officer, or elected through familial or business ties)? No Yes	or appointed official	of TDHCA, Administra	tor, or Development Owner (either				
If YES, identify who, organization and role	:						
Is this a current role? No Yes If N	lo, identify date role	ceased:					
G. DISPOSAL OF ASSETS INFORMATION							
 Has anyone in the household given away anythin foreclosure, bankruptcy, or divorce, answer No): 	ng of value within th	e last two years? (if a	home was released due to				
Provide explanation (including the type of asset,			d for, and date of disposal):				
2. Has anyone in the household owned a home in t	he last two years?	□No □Yes, who?					
Do they currently own it? No If No: When	was it disposed of?	5					
Yes If Yes: Is it be	ing rented? No	Yes					
	ting vacant? No						
Is it in the pr	ocess of being sold?	No Yes					

H. ANNUAL INCOME ((List ALL income of house)	OF ALL HOUSEHOL	D MEMBERS	ncome from emr	aloyment by pers	ons under the	ngo of 18)
Identify income from a during the next	ny source expected	Head of Household	Spouse or Co-Head	Other Adult Members	Dependen	
1. Salary #1	□No □Yes	\$	\$	\$	\$	\$
2. Salary #2	□No □Yes	\$	\$	\$	\$	\$
3. Overtime Pay	□No □Yes	\$	\$	\$	\$	\$
4. Commissions/Fees	□No □Yes	\$	\$	\$	\$	\$
5. Tips and Bonuses	□No □Yes	\$	\$	\$	\$	\$
6. Temporary Income	□No □Yes	\$	\$	\$	\$	\$
7. Income from Military	□No □Yes	\$	\$	\$	\$	\$
8. Interest/Dividends	□No □Yes	\$	\$	\$	\$	\$
9. Net Business Income	□No □Yes	\$	\$	\$	\$	\$
10. Net Rental Income	□No □Yes	\$	\$	\$	\$	\$
11. Social Security	□No □Yes	\$	\$	\$	\$	\$
12. Supplemental Security Income	□No □Yes	\$	\$	\$	\$	\$
13. Pension	□No □Yes	\$	\$	\$	\$	\$
14. Retirement Income	□No □Yes	\$	\$	\$	\$	\$
15. Familial Support or Recurring Gifts	□No □Yes	\$	\$	\$	\$	\$
16. Unemployment Benefit	s No Yes	\$	\$	\$	\$	\$
17. Worker's Compensation	n No Yes	\$	\$	\$	\$	\$
18. Alimony	□No □Yes	\$	\$	\$	\$	\$
19. Child Support Circle Type: Court Awarded \(\)	□No □Yes /oluntary Anticipated	\$	\$	\$	\$	\$
20. AFDC/TANF	□No □Yes	\$	\$	\$	\$	\$
21. Other Income Describe:	□No □Yes	\$	\$	\$	\$	\$
				Total Annual In	come:	\$
. CURRENT EMPLOYME		V				
1. Household Member Nam	e:	Occup	Occupation:		Phone: ()	-
Employer Name and Address	5:	City:	City: State:		: Z	ip Code:
Date Hired: Salary: \$	Pay Period:	Hourly Weekly Bi-weekly (26) Hours worked Fax: Monthly Annually Other Per week: () -				

I CHIDDEN	T FRADI ONE							
	T EMPLOYME		IATION	(Conti				
2. Household Member Name:			Occupation:		Work Phone: () -		
Employer Name and Address:			City:		State:	Zip Code:		
Date Hired:	Salary: \$			Hourly Month	/ □Weekl	. —	Hours worked per week:	Fax: () -
3. Househol	d Member Name	2:			Occupation:		Work Phone: () -
Employer Na	me and Address				City:		State:	Zip Code:
Date Hired:	Salary: \$	Pay Period:		Hourly	☐Weekl		Hours worked per week:	Fax:
4. Household	d Member Name		, , ,		Occupation		Work Phone: () -
Employer Na	me and Address:				City:		State:	Zip Code:
Date Hired:	Salary: \$	Pay Period:	nth(24)	Hourly Monthl	☐Weekly	Bi-weekly (26)	Hours worked per week:	Fax: () -
(When listing the	F ALL HOUSEN cash value of any as et), deducting any p	set marked with	an asteris	k (*), indic	cate the amour	nt you would have if you w off a balance, and any fee	vere to convert the asse	t to cash (i.e. sell or
	dentify All Asset				Cash Value	Asset Income (Interest/Dividends)	Name of Financial Institution	Account
1. Checking	Account #1	□No	Yes	\$		\$		
2. Checking	Account #2	□No	∐Yes	\$		\$		
3. Savings A	ccount #1	□No	□Yes	\$		\$		
4. Savings A	ccount #2	□No	□Yes	\$		\$		
	on Account(s)	□No	∐Yes	\$		\$		
6. Stocks, Bo	nds, Mutual Fun	ds* □No	Yes	\$		\$		
7. Real Estate	e/Home*	□No	☐Yes	\$		\$		
8. Real Estate	·	□No	Yes	\$	- P(2)	\$		
9. IRA/Keogh		□No	Yes	\$		\$		
	t/Pension Fund(s)*	Yes	\$		\$		
11. Trust Fund		□No	Yes	\$		\$		
12. Mortgage	Note Held	□No	☐Yes	\$		\$		
13. Whole Life		□No	Yes	\$		\$		
Investmen	roperty Held as a t (gems, coins, etc.)	anNo	□Yes	\$		\$		
15. Lump Sum: (inherit: insuran	ance,capital gains,	□No	□Yes	\$		\$		
l6. Other:		□No	□Yes	\$		\$		

K. DEMO	OGRAPHIC AND SPECIAL NEEDS IN	IFORMATION: The Texas Department of I	Housing and Community Affairs (TDHCA)
requests t	this information in order to comply v	with HUD's required reporting requiremen	ots Although TDHCA would appreciate
receiving t	this information, you may choose not	to furnish it. You may not be discriminated	against on the basis of this information
or on whe	ther or not you choose to furnish it. If	you do not wish to furnish this information	1. please initial below,
			y predat Delett.
Applicant	 I do not wish to furnish information regard 	ing my ethnicity, race, gender, age, and/or household	composition.
Initials			
Ethnicity Code	ès:		
A – Hispanic:	A person of Cuban Maxican Buarta Bissa Saut		
"Spanish Origin	n" apply to this category.	th or Central American, or other Spanish culture or ori	gin, regardless of race. Terms such as "Latino" or
B – Not Hispan	ilc		
Race Codes: A – White		F – American Indian/Alaska Native/White	
B – Black-Africa	an American	G – Asian/White	
C – Asian	an American	H – Black/African American/White I – American Indian/Alaska Native/Black-Afric	can American
	ndian/Alaska Native	J – Other Multi-Racial	can American
E – Native Haw	vaiian/Other Pacific Islander		
Special Needs	Codes:	E – Colonia Resident	J – Disaster Victim
A – Elderly		F – VAWA/Victim of Domestic Violence	K – Veteran
B - Person with		G – Homeless	L – Wounded Warrior
C – Person with	n HIV/AIDS h Alcohol and/or Drug Addiction	H – Migrant Farm Worker	M – Money Follows the Person
		I – Public Housing Resident	
regarded as hav	nition: A physical or mental impairment which	substantially limits one or more major life activities;	a record of such an impairment; or being
reguraca as i.e.	Ethnicity Code	rent, illegal use of or addiction to a controlled substan	
1 (Head)	Connecty Code	Race Code	Special Needs Code(s)
2			
3			
4			
5			
6			
7			
L. RELEASI	E AND SIGNATURES		
Each of the u	ndersigned Applicants for HOME Prog	ram assistance hereby certify that all of the	e information provided in the above
Application is	s true and correct, and do hereby auth	norize the release and/or verification of mo	ortgage loan, employment, asset.
liability, and i	income information. All household me	embers age 18 or older must sign Applicati	ion
			O11.
Applicant's Pi	rinted Name	Signature	Date
Co-Applicant'	's Printed Name		
co-Applicant	s Frinteu Name S	Signature	Date
Adult Househ	oold Member Printed Name	Signature	Data
		ngnature	Date
Adult Househ	old Member Printed Name	Signature	Date
Warning:	Fitle 18, Section 1001 of the U.S. (Code makes it a criminal offense to ma	ake willful false statements or
n	nisrepresentations to any Departmen	nt or Agency in the United States as to any	w matter within its jurisdiction.

Reasonable accommodations will be made for persons with disabilities and language assistance will be made available for persons with limited English proficiency.



Street Address: 221 East 11th Street, Austin, TX 78701 Mailing Address: PO Box 13941, Austin, TX 78711 Main Number: 512-475-3800 Toll Free: 1-800-525-0657 Email: info@tdhca.state.tx.us Web: www.tdhca.state.tx.us





CERTIFICATION OF PRINCIPAL RESIDENCE

Homeowner Reconstruction Assistance (HRA)

Administrator: City of Three Rivers		Contract/RSP Number:		
Beneficiary Name:				
Project Address:				
Homeowner's	<u>Secti</u> Certification of	on <u>1</u> CURRENT Principal Residence		
This Section is applicable only to Home	owners who CU R	-	ch assistance is being ction 2.	
Homeowner hereby certifies:				
 Homeowner owns and currently occ as evidenced by support documents 	cupies the above- s provided verifyi	referenced Project Address as his, ng the physical address;	/her principal residence	
 Homeowner will continuously occup affordability period in accordance w 	y Project Addres vith requirements	s as his/her principal residence the s of the HOME Investment Partner	roughout the required rship Program (HOME);	
All information he/she has provided to Admi is true and correct, and that any discrepancies	inistrator and Tex es or misstateme	as Department of Housing and Control of the may result in disqualification f	ommunity Affairs (TDHCA) rom the HOME Program.	
Signature of Homeowner	Date	Signature of Homeowner	Date	
(If Homeowner is of This Section is applicable only to Homeowner being requested because the home has been Uninhabitability must be due to disaster, con locumented by local government, within four iii)). Homeowner hereby certifies: Homeowner owns the above-reference occupying the home due to its un-inhabitability must be due to disaster, con locumented by local government, within four inhabitability must be due to disaster, con locumented by local government, within four inhabitability must be due to disaster, con locumented by local government, within four inhabitability must be due to disaster, con locumented by local government, within four inhabitability must be due to disaster, con locumented by local government, within four inhabitability must be due to disaster, con locumented by local government, within four inhabitability must be due to disaster, con locumented by local government, within four inhabitability must be due to disaster, con locumented by local government, within four inhabitability must be due to disaster.	rs who ARE NOT of determined to be determined to be demnation by low ryears of submission determined to be demonstrated Project Address abitable conditions.	IOCCUPIED Principal Residence ing the home, refer to Section 1.) CURRENTLY OCCUPYING the home e un-inhabitable. Cal government, or due to health a sion of a reservation of funds. (10) This is as his/her principal residence be an which resulted from:	e for which assistance is and safety concerns O TAC 23.31(a)(2)(C)(i)-	
☐ Home was destroyed by fire of Was destruction due to a state of the	r natural disaster e-declared or fed e housing repair a Yes al government o	on(date); erally-declared disaster?	(including homeowner's	
	(Continued o	n Page 2)		



CERTIFICATION OF PRINCIPAL RESIDENCE

Homeowner Reconstruction Assistance (HRA)

- As of the date the home was determined un-inhabitable, the Project Address was Homeowner's principal residence and homestead, as evidenced by the homestead exemption issued by the local taxing authority;
- Homeowner will continuously occupy the newly constructed Project Address as his/her principal residence throughout the required affordability period in accordance with requirements of the HOME Investment Partnership Program (HOME);
- Acknowledges that acceptance of HOME Program assistance will result in the attachment of a lien against Project Address in favor of Texas Department of Housing and Community Affairs (TDHCA);

Reasonable accommodations will be made for persons with disabilities and language assistance will be made available for persons with limited English proficiency.



TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS

Street Address: 221 East 11th Street, Austin, TX 78701 Mailing Address: PO Box 13941, Austin, TX 78711

Main Number: 512-475-3800 Toll Free: 1-800-525-0657 Email: info@tdhca.state.tx.us Web: www.tdhca.state.tx.us



TEXAS DEPARTMENT OF HOUSING AND COMMUNITY AFFAIRS RELEASE AND CONSENT FORM

I. THIS SEC	CTION TO BE COMPLETED BY DEVELO	DIMENIT
Development Name: City of Three Rive		TDHCA/CMTS Number: 1003138
Contact Name: Thomas Salazar	115	
Development Address: 105 Harborth A	Three sivers	Contact Title: City Manager
Email Address: dguajardo@citytrtx.com		Phone: 361-786-2528
Email Address: uguajardo@citytrtx.com	<u>n</u>	Fax:
	S SECTION TO BE COMPLETED BY APP	PLICANT
Applicant/Resident Name:		
(TDHCA) Affordable Housing Progra	to release information regarding employ ication for participation in a Texas Departion. I/we authorize release of	lersigned hereby authorize all persons or yment, income and/or assets for purposes tment of Housing and Community Affair's information without liability to the of Housing and Community Affairs and/or
INFORMATION COVERED		
be requested include, but are not limited childcare allowances. I/We understand the not pertinent to my eligibility for and con	to: personal identity, student status, em that this authorization cannot be used to attinued participation in a TDHCA Affordal	eeded. Verifications and inquires that may aployment, income, assets, and medical or o obtain information about me/us that is ble Housing Program.
GROUPS OR INDIVIDUALS THAT MAY		
The groups or individuals that may be ask Past and Present Employers	ked to release the above information incl Welfare Agencies	
Support and Alimony Providers	State Unemployment Agencies	Veterans Administrations
Educational Institutions	Social Security Administration	Retirement Systems Medical and Child Care Providers
Bank and other Financial	Utility Providers	Previous Landlords
Institutions Public Housing Agencies	Appraisal Districts	Insurance Carrier
		msurance carrier
	III. APPLICANT CERTIFICATION	
/We agree that a photocopy of this au nuthorization is on file and will stay in effer in right to review this file and correct any in	ect for a year and one month from the o	poses stated above. The original of this date signed. I/We understand I/ We have
Applicant/Resident Printed Name	Signature	Date
Co-Applicant/Resident Printed Name	Signature	Date
Other Adult Member Printed Name	Signature	Date
Other Adult Member Printed Name	Signature	Date

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 COPY OF A TAX FORM" MUST BE PREPARED AND SIGNED SEPARATELY.

HOME Program Cancelation process and policy:

Thank you for your application to the HOME Program. There is considerable work and costs that go into getting a homeowner approved for a new home thru the HOME Program.

Please understand that this process can and usually does take months and we will ask updates on paperwork on a continuing basis until you have been approved by The Texas Department of Housing and Community Affairs.

As we enter the final stages of the process of approval, the city will have to order an appraisal and survey on your property. These are mandatory items to be turned in with your application for approval. These are an expense to the city, and this is only reimbursed back to the city if your file is approved.

If you have doubts about moving forward with this process, please come and talk with us so that we can address your issues. Most of the time there is just clarification of facts that resolve things. If you do not want to proceed, you need to let the City or the City's consultant know in writing as soon as possible.

If you decide to cancel in the final stages, after the survey and appraisal has been completed, you will be responsible to paying back the city these fees since the city will no longer be able to get reimbursed back from Texas Department of Housing and Community Affairs.

m you amacistand and agree to these terms, pr	ease sign below on the signature line.
Homeowner	Date:
Homeowner	Date:

<u>Information in regards to Possible Property Tax increase with your new HOME program house:</u>

The Home program services low to moderate income families. We understand that most of our homeowners are on fixed incomes and that knowing what your monthly expenses are is important.

Once your new home is finished, we estimate your value at about \$135,000. This can change depending on the area your home is in, but this is a good estimate to look at. Unfortunately, we do not have anything to do with the Tax Appraisal office in your area.

After your home is built, the Tax Appraiser will reassess the value of your property and home and your property taxes will be adjusted accordingly. You should expect an increase. In rural areas, this increase may be minor but in more populated areas with a higher tax base, you may experience a larger jump in your property taxes, and you should be prepared for this increase. You should check with your tax office to get an idea of what you may be looking at. The tax office may give you a general idea of what you might expect to see. In many cases, they may give you the worst-case scenario since they will not have numbers until they send an appraiser out. While we may spend a \$135,000 to build your home, if homes around you are of lesser value, this may bring the value of your home down as well ultimately lessening your property taxes.

Unfortunately, the HOME Program cannot contribute to the payment of any property taxes and this is the full responsibility of the homeowner. A few items to take into consideration are the following:

- Your home will have a higher value and therefore if you should ever decide to sell your home
 after your affordability period has ended, you will have a larger value than previously.
- Your home was built with no payments required from you.
- Your new home is an energy efficient home.

Thank you

Your new home will not need major repairs any time in the immediate future. Therefore, you
will not have to put money aside for this.

So, we hope that these benefits listed above will help counter the possible increase in your property taxes.

mank you,		
Karen Rego		
Lacie Koska		
Please sign below if you have	knowledged and accepted the information about Property Taxes.	
Homeowner	Date	
Homeowner	Date	