



HOMEOWNERSHIP PROGRAM APPLICATION PACKET – TOWNSHIP OF IRVINGTON

Question and Answer Sheet	Page 1-2
Eligibility Requirements	Pages 3 – 4
How to Apply	Pages 4 - 5
Demographic Information	Page 11
Applicant Authorization	Page 14
Document Checklist	Page 15

Kindly complete the herein application and return to:

Shelby Blair –Home Program Monitor
Kimbelyn Smith – Home Program Coordinator

DEPARTMENT OF ECONOMIC DEVELOPMENT AND GRANTS OVERSIGHT

Irvington Township Municipal Building

1 Civic Square, Room 203

P. 973.399.6737

bswdc@irvingtonnj.org / www.irvington.net



Department of Economic Development & Grants of Oversight
Irvington Municipal Building RM 203-A
1 Civic Square, Irvington, NJ 07111
Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Township of Irvington Homeownership Program
Questions and Answers

Q: WHO IS A FIRST TIME HOMEOWNER?

A: An individual or family that has either never owned a home or has not owned a home in the last three (3) years and meets the eligibility requirements based on family size and income. A homeowner can purchase a condominium or a one, two, three, or four family property.

Q: WHAT ARE THE INCOME AND FAMILY QUALIFICATIONS?

A: The family income must be within the ranges found in the **Income Qualification Chart on page 7.**

Q: WHAT ARE THE CREDIT REQUIREMENTS TO PARTICIPATE IN THE PROGRAM?

A: The applicant must have a minimum credit score of **640**, with no late payments, collections, or tax liens in the past twelve (12) months.

Q: HOW DO YOU BECOME A TOWNSHIP OF IRVINGTON FIRST TIME HOMEOWNER?

A: You must:

- Complete our pre-qualification application;
- Participate in the Urban League of Essex County's (ULEC) First Time Homeowners Program;
- Obtain an official First Time Homebuyer's Training Certificate of Completion;
- Receive a letter and Certificate of Eligibility from this Department;
- **Not** have entered into a contract of sale prior to certification by this Department;
- Have at least \$1,500 in savings; and,
- Be qualified for a mortgage.

Q: WHAT IS THE SUBSIDY AMOUNT?

A: Eligible homeowners can receive up to \$10,000.00 for the down payment or closing costs.

Q: WHAT STEPS ARE REQUIRED TO RECEIVE THE SUBSIDY?

A: The subsidy is awarded to the Homeowner once:

- The participant finds a home in Irvington, meets the eligibility requirements on Page 4, and successfully closes on the purchase of the home.
- The participant receives an appraisal for the property and secures a mortgage commitment from a lender
- The property passes the mandatory local Housing Standards and Lead Based Paint Inspections



Department of Economic Development & Grants of Oversight
Irvington Municipal Building RM 203-A
1 Civic Square, Irvington, NJ 07111
Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Q: WHEN DOES THE PARTICIPANT RECEIVE THE SUBSIDY?

A: The payment is delivered prior to closing of closing in the name of both the buyer and their attorney.

Q: DOES THE SUBSIDY HAVE TO BE REPAYED

A: The homeowner must maintain the home as their primary residence throughout the affordability period (5 years). The subsidy is considered a grant, not a loan. There are no interest charges or payments for the life of the grant. It becomes a loan if the buyer moves, sells the property prior to the end of the required affordability period of 5 years, or defaults on the mortgage prior to 5 years. The homeowner is required to repay a portion of the grant based upon a recapture schedule if it is sold or defaulted on the mortgage before the expiration of the 5 year affordability period.

Q: HOW IS THE FIRST TIME HOMEOWNER PURCHASE DIFFERENT FROM A CONVENTIONAL REAL ESTATE TRANSACTION?

A:

- The Homeowner receives mandatory pre and post Homebuyers training
- The Homeowner receives a federal subsidy for down payment and/or closing costs
- The Homeowner, Seller, Realtor, and Lending Institutions must follow specific guidelines that are not applicable to a conventional transaction
- The Homeowner has an advocacy team and this Department working with them through the ULEC



Department of Economic Development & Grants of Oversight
Irvington Municipal Building RM 203-A
1 Civic Square, Irvington, NJ 07111
Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

HOME OWNERSHIP PROGRAM

SERVICE AREA	Township of Irvington
TYPE OF RESIDENCE	1-4 Family Homes or Condominiums
ASSISTANCE PROVIDED	Closing cost or down payment assistance (as specified in Lender's "Good Faith or Closing Disclosure") with a maximum subsidy of \$10,000.00.

HOMEOWNERSHIP ELIGIBILITY REQUIREMENTS

I. ELIGIBLE PARTICIPANTS

Prospective homeowners must meet eight (8) requirements to be eligible for HOME funds or they are not eligible. They must:

- be a **first-time** homeowner or have not owned a home in the last three (3) years;
- be a qualified **low-income** or **very low-income** household;
- have not co-signed on an existing loan, home bankruptcies and or repossessions;
- must not have late payments, collections, judgments or tax liens in the past twelve (12) months;
- not have entered into a Contract of Sale;
- must have a minimum credit score of 640;
- must have minimally \$1,500.00 (One Thousand Five Hundred Dollars) in **savings account**; and,
- attend **HUD-certified** housing counseling certificate classes offered locally through the Urban League of Essex County, obtain a certificate of completion, and, be committed to post-purchase counseling

II. ELIGIBLE PROPERTY

Any property that will serve as the prospective homeowner's principal residence is an eligible property type, as follows:

- A single family property (one unit) OR a two-to four-unit property.
- If HOME funds are used to assist a purchaser to acquire one unit in a two- to- four-unit property and that unit will be the principal residence of the purchaser, the long-term affordability requirements apply to the assisted ownership unit only.
- If HOME funds are used to help a purchaser acquire one or more rental units along with the homeownership unit, the HOME rental affordability requirements apply to the following rental units.
- A condominium unit.
- A cooperative unit or a unit in a mutual housing project.
- A manufactured home. At the time of completion, the manufactured housing must be connected to permanent utility hook-ups. Also, the manufactured housing must be located on a land that is owned by the manufactured housing unit owner, or on land for which the manufactured housing unit owner has a lease.
- HUD Foreclosures, short sales, REO's and Handyman Specials are only allowed if they fit the criteria for local Housing Standards.
- Located within the Township of Irvington.



Department of Economic Development & Grants of Oversight
Irvington Municipal Building RM 203-A
1 Civic Square, Irvington, NJ 07111
Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

III. HOME INCOME LIMITS

The prospective homeowner's household must have an annual income equal to or less than 80% of the median income for the target area. The HOME Program uses the HUD Section 8 low-income limits. These limits are based on 80% of the area median income with adjustments for household size. These figures are revised annually. **See the current income guidelines.**

To ensure that all prospective homeowners who receive assistance are eligible, the Township will need to collect income verification documentation from all applicants.

IV. ELIGIBLE COSTS

HOME funds can be used to cover:

- Acquisition (eligible homeowners can receive funds to purchase affordable homes with down payment and/or closing cost assistance, or by reducing the monthly carrying costs of a loan from a private lender);
- Acquisition and rehabilitation (in addition to acquisition assistance, eligible homeowners can receive funds associated with general property improvements that are considered standard for the area. These may include the correction of code violations, incipient code violations, and general property improvements. However, HOME funds cannot be used for luxury improvements.) Funding for this option may not always be available, and certain limitations apply.
- New construction (the Township can provide funds directly to developers to construct affordable housing. Eligible costs include project hard and soft costs.)
- Funding for the purchase of stoves and refrigerators, furnaces and boilers, and hot water tanks, may be available

V. INELIGIBLE COSTS

Ineligible costs include:

- creation of secondary housing attached to a primary unit;
- installation of luxury items such as swimming pools;
- costs of equipment, furnishings, or other personal property not an integral structural fixture, such as window air conditioners, washers or dryers (however, stoves and refrigerators are eligible costs); and,
- Rehabilitation of property that includes income producing rooms or units.

VI. LEVEL OF HOME ASSISTANCE

The minimum level of HOME funds to be used for the homeowners purchase program is \$1,000 per dwelling unit. The maximum HOME assistance per project for homeowners purchase is based on a sliding scale depending on the primary mortgage but will not exceed \$10,000.00.



Department of Economic Development & Grants of Oversight
Irvington Municipal Building RM 203-A
1 Civic Square, Irvington, NJ 07111
Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

HOW TO APPLY FOR A HOMEOWNERS PURCHASE LOAN

I. Preliminary Application

When a potential applicant visits the office applicants will be given a “preliminary application” to complete. The preliminary application is used not only to document applicant information, but also to assess the effectiveness of marketing efforts. Attached to the preliminary application is a Certification that must be completed by the homeowner. The applicant will then be referred to the Homeowner’s Counseling Program one the application is approved.

II. Homeowner’s Counseling Workshop

Monthly Homeowners Workshops are offered free to prospective homeowners needing assistance for acquisition, and, in some instances, rehabilitation applicants, must attend a housing counseling class sponsored by the Urban League of Essex County, a HUD-approved housing counseling agency and receive a certificate. Upon receipt of the Certificate, the applicant will be given the Program Participation Application to complete.

After an initial determination of eligibility, the applicant will be contacted by letter to schedule an interview at the office. The applicant will be provided with a list of “items to bring to the interview” that are required in order to continue the application process.

NOTE: Ineligible applicant will be informed in writing that they do not qualify. If known, the staff will refer ineligible applicants to other resources in the community.

After carefully considering the interview, completed application, and supporting documentation, as well as the type and amount of financial assistance the homeowner is requesting, a letter is sent to the homeowner notifying him/her of the decision. The letter of notification will inform the homeowner of their eligibility to receive financial assistance, the amount of assistance and any conditions under which the assistance is offered.

Funds will be disbursed from the Program account in accordance with Township procedures and federal and state regulations. Basically, these procedures and regulations are designed to assure that approved funds are properly expended on eligible homeowner’s costs, and may be summarized as follows:

1. A lien will be placed on the property and recorded in the **Essex County Hall of Records** to assure the Homeowners Purchase Program funds are refunded in the event of a transfer of title or the relocation of the homeowner prior to the expiration of the affordability period.
2. All payments will be made in accordance with the Township’s Homeowners Purchase Program procedures and will require proper verifications and certifications.
3. Certificate of Occupancy documentation must be provided at the time closing documents are provided
4. At the closing, before a Township’s check is released, the homeowner’s attorney must provide a signed HUD-1 RESPA form, and a Title Insurance binder.



Department of Economic Development & Grants of Oversight
Irvington Municipal Building RM 203-A
1 Civic Square, Irvington, NJ 07111
Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

III. SUBORDINATION POLICY / REFINANCING

The Township of Irvington hereby certifies that its policy for its recapture provision under the HOME program complies with the Section 92.544 of the Final Rules that pertain to recapture vs. resale provisions.

With respect to the Homeowners Program, the Township is committed to benefiting the homeowner, thus improving their equity position in the home over time. The Township has established the following with the allowance for case-by-case alterations, for HOME subsidies supporting homeowners:

- Only one condition of subordination by the Township to second position will be approved – in the instance that the HOME-assisted homeowner refinances the property to improve his/her primary mortgage interest rate.
- The Restrictive Covenant Deed may be subordinated to second position to the primary lender.
- The Township will not consider subordination for the following types of loans: equity, revolving, cash out, or others loans of any kind. (There may be a consideration of a cash out loan, if the funds are being used to rehabilitate the property).
- The Township under any circumstances will consider no other subordination position.
- The full repayment of the HOME subsidy to the Township will be required if the homeowner does not remain the principal resident of the home which was provided a HOME subsidy.
- The enforcement vehicle for this policy will be the second mortgage placed as a lien on the subject property.

Release from this policy can only occur after the homeowner satisfies the full grant repayment terms as set forth in the Mortgage and Note signed at closing.



Department of Economic Development & Grants of Oversight
 Irvington Municipal Building RM 203-A
 1 Civic Square, Irvington, NJ 07111
 Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Administrator Information	
Application Number	Date:

Applicant Contact Information

Applicant Name(s):	
Street Address:	
City/ State/ Zip:	Home Phone:
Email Address:	Cell Phone:

Household Composition Information

Full Name <small>(exactly as it appears on drivers license or other government document)</small>	Relationship to Head of Household	Marital Status	Date of Birth	Age	Gender	Disabled?	Student Status <small>FT= Full Time PT= Part time N/A= Not applicable</small>	Receives Income?
A.	Head of Household				<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No
B.	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Co-Head <input type="checkbox"/> Other Adult				<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No
C.	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Co-Head <input type="checkbox"/> Other Adult				<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No
D.	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Co-Head <input type="checkbox"/> Other Adult				<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No
E.	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Co-Head <input type="checkbox"/> Other Adult				<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No
F.	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Co-Head <input type="checkbox"/> Other Adult				<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No
G.	<input type="checkbox"/> Spouse <input type="checkbox"/> Dependent <input type="checkbox"/> Co-Head <input type="checkbox"/> Other Adult				<input type="checkbox"/> M <input type="checkbox"/> F	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> FT <input type="checkbox"/> PT <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No



Department of Economic Development & Grants of Oversight
 Irvington Municipal Building RM 203-A
 1 Civic Square, Irvington, NJ 07111
 Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Household Composition Information (Continued)

1. Was any household member a full-time student within the last calendar year?	<input type="checkbox"/> No <input type="checkbox"/> Yes, who?
2. Is any household member listed above a foster child?	<input type="checkbox"/> No <input type="checkbox"/> Yes, who?
3. Is any household member listed above a live-in attendant?	<input type="checkbox"/> No <input type="checkbox"/> Yes, who?
4. Is any household member temporarily absent from the home?	<input type="checkbox"/> No <input type="checkbox"/> Yes, who?
5. If Yes, Indicate reason for temporary absence:	
6. Do you anticipate other members will join your household within the next 12 months?	<input type="checkbox"/> No <input type="checkbox"/> Yes, explain:

Annual Income of All Household Members

(List ALL income of household members, except for the earned income from employment by persons under the age of 18). If a single household member has multiple sources of income, list their name again, with the new income type

Income Types include but are not limited to:

Salary	Income from Military	Supplemental Security Income
Overtime	Interest/ Dividends	Pension
Commissions/ Fees	New Business Income	Retirement Familial Support/ Recurring Gifts
Tips and Bonuses	New Rental Income	Unemployment Benefits
Temporary Income	Social Security	Child Support
Workers Compensation	Alimony	AFDC/ TANF

Household Member Name	Income Type	Total
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
		\$
Total Combined Annual Income:		\$



Department of Economic Development & Grants of Oversight
 Irvington Municipal Building RM 203-A
 1 Civic Square, Irvington, NJ 07111
 Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Current Employment Information

List the employment information for any current household members. Be sure to include the most current contact information for employers.

1. Household Member Name:		Occupation:		Work Phone:	
Employer Name and Address:			City:		State:
Zip code:		Date Hired:		Salary:	Pay Period:
Hours Worked Per Week:		Fax:			

2. Household Member Name:		Occupation:		Work Phone:	
Employer Name and Address:			City:		State:
Zip Code:		Date Hired:		Salary:	Pay Period:
Hours Worked Per Week:		Fax:			

3. Household Member Name:		Occupation:		Work Phone:	
Employer Name and Address:			City:		State:
Zip Code:		Date Hired:		Salary:	Pay Period:
Hours Worked Per Week:		Fax:			

4. Household Member Name:		Occupation:		Work Phone:	
Employer Name and Address:			City:		State:
Zip Code:		Date Hired:		Salary:	Pay Period:
Hours Worked Per Week:		Fax:			



Department of Economic Development & Grants of Oversight
 Irvington Municipal Building RM 203-A
 1 Civic Square, Irvington, NJ 07111
 Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Assets of All Household Members

(When listing the cash value of any asset marked with an asterisk (), indicate the amount you would have if you were to convert the asset to cash (i.e. sell or exchange the asset), deducting any penalties for early withdrawal, amounts used to pay off a balance, and any fees which may be assessed for the conversion.)*

Asset Types include but are not limited to:

Checking Account Savings Account Credit Union Account Lump Sums Received (Inheritance, Capital Gains, Insurance)	Income from Military Stocks, Bonds, Mutual Funds* Real Estate/ Home* Real Estate/ Land*	Trust Fund Mortgage Note Held Whole Life Insurance* Personal Property Held As an Investment (gems, coins, etc.)
---	--	--

Account Holder Name	Asset Type	Name of Financial Institution	Cash Value	Asset Income Interest/Dividends
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$
			\$	\$

Disposal of Assets Information

Has anyone in the household given away any asset of value within the last two years? (If a home was released due to bankruptcy, foreclosure, or divorce, answer No): No Yes, who?

Provide explanation (including the type of asset, estimated value of asset, amount disposed for and the date of disposal):

Has anyone in the household owned a home in the last three years? No Yes, who?
 What happened to the home?

Disposal of Assets Information (Continued)



Department of Economic Development & Grants of Oversight
 Irvington Municipal Building RM 203-A
 1 Civic Square, Irvington, NJ 07111
 Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Do they currently own it? No If No: When was it posted for, and date of?
 Yes, If Yes: Is it being rented? No Yes
 Is it sitting vacant? No Yes
 Is it in the process of being sold? No Yes

Demographic and Special Needs Information:

The Township of Irvington requests this information in order to comply with HUD's required reporting requirements. Although TOI would appreciate receiving this information, you may choose not to furnish it. If you do not wish to furnish this information, please initial below.

RACE (Check all that apply):

<input type="checkbox"/> American Indian or Alaskan Name	<input type="checkbox"/> American Indian, Alaskan Native & White
<input type="checkbox"/> Native Hawaiian or Other Pacific Islander	<input type="checkbox"/> Asian & White
<input type="checkbox"/> Black or African American	<input type="checkbox"/> Black African American & White
<input type="checkbox"/> Hispanic	<input type="checkbox"/> American Indian Alaskan Native & Black African American
<input type="checkbox"/> White	<input type="checkbox"/> Non-Hispanic
	<input type="checkbox"/> Other Multi- Racial

Hispanic or Latino- A person of Cuban, Mexican, Puerto Rican, South or Central American or other Spanish culture of origin, regardless of race. The term "Spanish origin", can be used in addition to "Hispanic or Latino."

Non-Hispanic or Latino- A person not of Cuban, Mexican, Puerto Rican, South or Central American, or other Spanish culture or origin, regardless of race.

Check all that apply:

<input type="checkbox"/> Head of Household	<input type="checkbox"/> Single Parent, non-elderly
<input type="checkbox"/> Female Head of Household	<input type="checkbox"/> Two Parents, non-elderly
<input type="checkbox"/> Elderly	<input type="checkbox"/> Other

For Official Use Only

<input type="checkbox"/> Extremely Low Income	<input type="checkbox"/> Moderate Income
<input type="checkbox"/> Low Income	<input type="checkbox"/> Non Low/Moderate

_____ I do not wish to furnish information regarding my ethnicity, race, gender, age, and/or household composition



Department of Economic Development & Grants of Oversight
 Irvington Municipal Building RM 203-A
 1 Civic Square, Irvington, NJ 07111
 Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Property Information:

Provide the following information about the property to be acquired with this grant.

Have you entered into a contract of sale to purchase a home? No Yes

If so, what is the property Address? _____

How many units does this property have?

Is this property commercial or residential?

Do you currently have a letter of commitment to purchase a property No Yes

Do you have a date set for the closing of a property? No Yes

If so, what is the scheduled closing date? _____

Please be advised, approved applicants must inform the office of the date, time and location of their closing at least four (4) weeks prior to the date of closing. All documents must be submitted to our office at least two weeks prior to closing. **ANY APPLICANT THAT CLOSSES PRIOR TO FINAL APPROVAL WILL BE AUTOMATICALLY DENIED PARTICIPATION IN THE PROGRAM AND THEIR FILE WILL BE CLOSED.** This is a need based program and closing prior to an approval indicates that the funds requested was not needed to acquire the home.

Third Party Contact Information:

Name of Attorney		Phone	
Email		<input type="checkbox"/> Yes, include on correspondence regarding my application	Initials
Name of Realtor		Phone	
Email		<input type="checkbox"/> Yes, include on correspondence regarding my application	Initials



Department of Economic Development & Grants of Oversight
Irvington Municipal Building RM 203-A
1 Civic Square, Irvington, NJ 07111
Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Release and Signatures

Each of the undersigned applicants for HOME Program Assistance hereby certify that all of the information provided in the above application is true and correct, and do hereby authorize the release and/or verification of mortgage loan, employment, asset, liability and income information. All household members age 18 or older must sign application.

Applicant's Printed Name	Signature	Date
Co-Applicant's Printed Name	Signature	Date
Adult Household Member's Printed Name	Signature	Date
Adult Household Member's Printed Name	Signature	Date
Adult Household Member's Printed Name	Signature	Date
Adult Household Member's Printed Name	Signature	Date



Department of Economic Development & Grants of Oversight
 Irvington Municipal Building RM 203-A
 1 Civic Square, Irvington, NJ 07111
 Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Please Be Advised

You must report any changes to household structure, employment, assets, etc. while the application is in process. Failure to do so may delay the review and possibly and denial in your application.

WARNING: 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.

APPLICANT'S AUTHORIZATION
 For The Township to Access Information

I authorize the above-named Home Participating Jurisdiction to obtain information about me and my household that is pertinent to determining my eligibility for participation in the 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 (with a person of my choosing to accompany me); AND
- (3) I have the right to a copy of information provided to the Township of Irvington 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 Township of Irvington in the eligibility verification process.

Signatures:		
<i>Signature-Head of Household</i>	<i>Print Name</i>	<i>Date</i>
<i>Other Household Member</i>	<i>Print Name</i>	<i>Date</i>



Department of Economic Development & Grants of Oversight
 Irvington Municipal Building RM 203-A
 1 Civic Square, Irvington, NJ 07111
 Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

<i>Other Household Member</i>	<i>Print Name</i>	<i>Date</i>
<i>Other Household Member</i>	<i>Print Name</i>	<i>Date</i>
<i>Other Household Member</i>	<i>Print Name</i>	<i>Date</i>
<i>Other Household Member</i>	<i>Print Name</i>	<i>Date</i>



Department of Economic Development & Grants of Oversight
 Irvington Municipal Building RM 203-A
 1 Civic Square, Irvington, NJ 07111
 Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director

Required Documents:

Please submit all applicable documents for each adult household member

Directions: Submit the following documents in the order requested and separate by a sheet with the name of the document and associated number on the sheet. Failure to submit the application and attached documents per this instruction will delay review of your application.

	1. 2 Forms of Government Issued Identification (One must be photo) <i>Driver's License, Passport, Birth Certificate, Social Security Card, etc.</i>
	2. Proof of Income: <i>3 Consecutive Months of Paystubs, , Last two quarters of Profit and Loss Statement, Recent Award Letter Child Support Judgement, etc.</i>
	3. Proof of Assets: <i>Last 6 Months of Checking/ Savings statements, CD401k, Money Market, Investment Statements</i>
	4. Last Two Years 1040
	5. Last Two Years W2 and/or
	6. Proof of Rent <i>Six Consecutive Months Rent Receipts, Copy of Current Lease</i>
	7. Credit Report <i>Copy of Most recent credit report with credit score from one of three reporting agencies (640 Minimum Score)</i>

Please keep in mind this is not an exhaustive list of required documents as each household is different. Upon review you may be asked to supply additional documentation.

Note: Submission of this application does not guarantee there will be assistance available for you, nor does certification of income eligibility automatically qualify you. You must also qualify for a mortgage.

All loans and grants are subject to township, state and federal laws, rules, regulations and requirements. All loans and grants are subject to the availability of program funds.

Your application will not be considered complete until all information has been received and statements/ documents have been certified to the satisfaction of the Department of Economic Development and Grants Oversight.

PLEASE ONLY SUBMIT COPIES, WE WILL NOT ACCEPTED ORIGINAL DOCUMENTS!
PLEASE MAKE COPIES OF ALL ORIGINAL DOCUMENTS PRIOR TO SUBMITTING YOUR APPLICATION!
WE WILL NOT MAKE COPIES OF ANY DOCUMENT AT OUR OFFICE; NO EXEPTIONS!



Department of Economic Development & Grants of Oversight
Irvington Municipal Building RM 203-A
1 Civic Square, Irvington, NJ 07111
Tel: 973-399-6785

Tony Vauss, Mayor
Deborah F. Smith, Director