

START-TO-HOME | HOMEBUYER APPLICATION

Please complete all sections. Write "N/A" where a question does not apply. You can type directly into this form on a computer or phone, or print it and complete it by hand. Submission of an application does not guarantee acceptance, financing, assistance, a specific property, or closing.

1. Primary Applicant Information

Full Legal Name: _____

Date of Birth: _____

Current Street Address: _____

City / State / ZIP: _____

Primary Phone: _____ Email Address: _____

2. Co-Applicant Information (if applicable)

Full Legal Name: _____

Date of Birth: _____ Relationship to Primary Applicant: _____

Primary Phone: _____ Email Address: _____

3. Household Information

Total number of people who will live in the home: _____

Household Member	Age	Relationship	Income Source (if any)

4. Current Housing

☐ Rent ☐ Live with family/friends ☐ Other: _____

Current monthly housing payment: \$ _____ How long at current address: _____

5. First-Time Homebuyer Information

Unless a funding source uses a different definition, the Program default generally requires no ownership interest in a principal residence during the preceding three years, subject to applicable exceptions.

Have you or a co-applicant owned an interest in a principal residence during the past three years? ☐ Yes ☐ No

If yes, explain:

6. Employment & Household Income

Household Member	Employer / Income Source	Gross Monthly Income	Time at Job / Source

Estimated total gross annual household income: \$ _____

Other income received by household (check all that apply):

☐ Social Security/SSI ☐ Pension/Retirement ☐ Child Support/Alimony ☐ Self-Employment
☐ Unemployment ☐ Other: _____

7. Assets & Available Buyer Funds

Approximate checking/savings balance: \$ _____

Approximate other reportable assets: \$ _____

Funds currently available toward purchase/closing: \$ _____

8. Mortgage Readiness

Have you spoken with a mortgage lender? ☐ Yes ☐ No

Have you received a mortgage pre-qualification or pre-approval? ☐ Yes ☐ No

Lender / Loan Officer (if applicable): _____

Pre-qualified / pre-approved amount (if known): \$ _____

Have you completed a homebuyer education course? ☐ Yes ☐ No ☐ Currently enrolled

Would you like help connecting with an approved lender or counseling provider? ☐ Yes ☐ No

9. Property Interest

Please indicate your preferred property opportunity. Preference does not create a reservation or guarantee.

☐ I am interested in the following property:

Property address or parcel number (if known): _____

Initial program properties: Parcel 05825-000R (Avenue E) · Parcel 05980-000R (318 Avenue C) · Parcel 05982-000R (320 Avenue C), Port St. Joe.

☐ No preference / future eligible property

10. Down Payment / Purchase Assistance

The CDC will help eligible homebuyers identify, seek, and apply for available down payment and related purchase assistance. Depending on the transaction and available sources, assistance may be available up to \$50,000. The amount is not guaranteed and will be based on demonstrated need, available funding, lender underwriting, subsidy-layering review, sales-price limits, and source-specific requirements.

Are you interested in being considered for available purchase assistance? ☐ Yes ☐ No

Have you already applied for or received a commitment for other purchase assistance? ☐ Yes ☐ No

If yes, source and amount: _____

11. Applicant Certification & Authorization

I/We certify that the information provided in this application is true and complete to the best of my/our knowledge. I/We understand that the CDC may request additional documentation and may verify income, assets, household composition, housing history, mortgage readiness, and other information as permitted by law and required by applicable funding sources. I/We understand that submitting this application does not guarantee selection, financing, financial assistance, a particular property, construction completion by a particular date, or closing. I/We agree to promptly report material changes in income, employment, household composition, debt, assets, or financing status during the application and qualification process.

I/We further agree, as a condition of participation in the Start-to-Home Program, to reasonably participate, when requested by the NPSJ CDC Board or its authorized representative, in Program-related ceremonies, community events, home dedications, groundbreaking or ribbon-cutting activities, photographs, video recordings, interviews, testimonials, and other marketing, advertising, public-relations, or promotional activities intended to highlight the Start-to-Home Program and its community impact. The CDC will provide reasonable advance notice when practicable and will administer this requirement consistent with applicable law, reasonable-accommodation requirements, and any safety or privacy limitations approved by the CDC.

Typing your full name below serves as your signature on this application.

Applicant Signature: _____ **Date:** _____

Co-Applicant Signature: _____ **Date:** _____

E. Required Documents to Submit with Application

Use this checklist when submitting your application. Provide copies unless the CDC specifically requests originals. Some documents may not apply to every household, and the CDC, lender, or funding source may request additional or updated documentation.

- ☐ **Application & Identity:** Completed and signed Start-to-Home Program application; government-issued photo ID for each adult applicant; Social Security number or other eligibility documentation when required; household composition/residency documentation when applicable.
- ☐ **Employment & Income:** Most recent 30 days of pay stubs for each employed adult; most recent two years of W-2s and/or 1099s when applicable; most recent two years of federal tax returns if required; documentation of Social Security/SSI, pension, retirement, child support, alimony, unemployment, disability, self-employment or other income when applicable.
- ☐ **Assets:** Most recent two months of statements for checking, savings, money-market, investment, retirement and other reportable asset accounts, subject to funding-source rules; documentation of real property or other significant assets when applicable.
- ☐ **Housing & Credit:** Current lease/rental information or housing-payment history if requested; authorization for lender/program credit review where required; current debt information requested by the lender or program.
- ☐ **Mortgage Readiness:** Mortgage pre-qualification or pre-approval letter if already obtained. Applicants without one may still apply but must diligently pursue mortgage qualification during the Program process.
- ☐ **Homebuyer Education:** Homebuyer education certificate if already completed. If not completed, the applicant may be required to complete approved education/counseling before closing.
- ☐ **First-Time Homebuyer Status:** Documentation supporting first-time-homebuyer status or an applicable exception, if requested.
- ☐ **Other Assistance:** Documentation of gift funds, grants, down payment assistance, or other purchase assistance already committed or anticipated.
- ☐ **Additional Source Documents:** Any additional documentation required to verify income, assets, eligibility, mortgage readiness, insurance affordability, or compliance with SHIP, HOME, City/CRA, lender, FHLBank, philanthropic, or other funding-source requirements.

How to Submit Your Application

1. Save this completed and signed form. 2. Email it, along with copies of your supporting documents, to **all three** of the following addresses:

1. Darrell Starling, Consultant: dstarlingconsulting@gmail.com
2. George Foxworth, President: idabroper300zx@gmail.com
3. NPSJ CDC: admin@npsjcdc.org

Use the subject line: **Start-to-Home Application – [Your Name]**

Privacy tip: Email is not encrypted. Do not type your Social Security number into the body of the email. If you would prefer to drop off or mail paper copies of your documents, call either contact below to make arrangements.

F. CDC Intake Use Only

For CDC staff. Applicants: please leave this section blank.

Date Received	
Application Status	☐ Complete ☐ Incomplete ☐ Pending Verification
Initial Property Interest	
Preliminary Income/AMI Review	
Assigned Staff / Reviewer	
Follow-Up Date / Notes	

NOTICE: Program eligibility, assistance amounts, affordability/recapture terms, property requirements, and documentation requirements may vary by funding source. The controlling funding-source rules and closing documents govern. The CDC may update administrative forms and document requests as necessary to maintain compliance.

Fair Housing: The North Port St. Joe Community Development Corporation does not discriminate on the basis of race, color, religion, sex, disability, familial status, national origin, or any other characteristic protected by law. Reasonable accommodations are available on request.

Program Contact Information

George Foxworth | President, North Port St. Joe Community Development Corporation

Phone: (334) 714-8874 Email: idabroper300zx@gmail.com

Darrell Starling | Consultant

Phone: (813) 598-0072 Email: dstarlingconsulting@gmail.com

For application questions or submission instructions, contact either representative. More information: npsjcdc.org/start-to-home