

# **Exhibit 3: HTF Disaster Assistance Program (DAP) Homeowner Application**

**South Carolina State Housing Finance and Development Authority** 

SC Housing Use Only -	HTF DAP Project #:			
All R This application and all other required informations and all other required informations are set to the set of the		meowner Application Che	<b>cklist</b> must be submitted for fundin	g
ULG/COG Information:				
ULG/COG Name Contact Person Address City, State, Zip		I Office P Cell P		
Alternate Contact Alternate Email		Alternate Office P Alternate Cell P	hone hone	
Estimated Funding:				
1) Amount of HTF requested to rehabilitate th	e property.			
<ul><li>2) Amount of Project Delivery Fee (greater of 15)</li><li>3) Total Amount of HTF requested for the project</li></ul>				
Homeowner Information:				
Homeowner's Name (Head of Household- HOH)		Age (Head	d of Household-HOH)	
List all other household members:				
Name:	Age:	Name:	Age	:
Total # of Household Members				
Project Address			Phone	
City, State, Zip			County	
Census Tract:	Longitude:	Latitude:		
Congressional District:	State Senate District:	State House Dis	trict:	
Are any household members disabled?	If "Yes", check all t	hat apply:	Physically Impaired Sensory Impaired Intellectually Impaired I choose to not answer this ques Other	tion
Is the Homeowner (HOH) elderly (Age 62 or old	ler)?			
Marital Status: Married Separ	rated Divorced	Widowed	Single Other	
Total Household Income: 50% or Below AM	80% or	Below AMI		

Property Information:				
Property has storm damage?		Are property taxes current?	Tax Assessor's Map #	
If yes, was the damage caused	by a "named storm"?		_	
If yes, name of weather event				
Date Deed <b>Recorded</b>		Deed <b>Book</b> #	De	eed <b>Page</b> #
List ALL individuals with an interes	st in the property who are listed	on the deed as "Grantees" (Separat	e with commas)	
Is the Homeowner's name the sa	me as listed on the Deed?			
If no, please explain				
Does the Homeowner have home	owner's insurance?			
Has an insurance claim been fi	led?			
If the answer is "YES", please prov	vide a copy of the claim and any	documentation of claim approvals a	nd/or denials for damage	coverage.
Is the home located in a FE	MA declared disaster area?	If yes, has a clair	m been filed with FEMA?	
Project Summary:				
	or the project, and the household	d served and the time frame for pro	ject completion.	
Describe the completed repairs b	elow.			
How did the proposed repairs ber	nefit the Homeowner and/or hou	usehold?		
Site and Construction Informa	tion:			
# of Acres:	ear Built: Heat	ted Square Footage: # o	f Bedrooms:	# of Bathrooms:
Build	ling Type	Foundation Type	Fi	nished Frame
Check all that Detached Sing	gle Family	Slab on Grade	Block	
apply> Manufactured		Foundation with Crawl Space	Brick	
Mobile Home		Partial Basement	Vinyl S	iding
Duplex		Full Basement	Stucco	
Townhouse			Other:	
Are there any other accessory built	ldings on the property?	If "Yes", please descril	oe:	
Funding Information:				
	Housing Trust Fund a	mount:		
Grants from other sources:				
	Loans from other sou	rces:		
	TOTAL SOURCES OF F	UNDING:		

Prior Assistance:						
Has the applicant or the property received prior home repair assistance of any type? If yes, please provide the following:						
Year provided	Name of Funding	Source:		Award Amo	unt	
List the type of repairs		•				
Is there a lien on the property?	If yes, provide	e a copy of the lien docum	ent with the Application l	behind Tab 2.		
Non-SC Housing Funding Sour	ces:					
Were additional sources needed to rehabilitate the property?  If yes, provide the amount and source of funds being provided below.						
If additional funding was provided to complete the project provide details on the amount of funding provided and include all terms and conditions of the additional funding source.						
Amount:	Source:	Terms:yrs	Restrictive Use Period	G	rant or Loan	
Amount:	Source:	Terms: yrs	Restrictive Use Period	G	rant or Loan	
Total Non-SC Housing Funding:						
Demographic Information of H	Homeowner:					
The purpose of collecting this information is to help ensure that all Homeowners are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential mortgage lending, Federal law requires that SC Housing ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information, but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.						
HOH Ethnicity:		н	OH Race:			

## **Acknowledgments:**

The ULG/COG and Homeowner certify that all information furnished in support of this application is true and complete to the best of the ULG/COG's and Homeowner's knowledge and belief. The ULG/COG and Homeowner understand and agree SC Housing has the right to conduct its own independent review and analysis of the application and all documents submitted with the application and may, in its sole discretion, require additional information or make adjustments to required documentation.

The ULG/COG certifies it is in compliance with SC Housing programs in which it participates or has participated. Neither the ULG/COG nor any of its officers, principals, advisors, consultants, or any other member of its organization is presently debarred or within the past five years has been debarred from participation in any federal program (including but not limited to: the U.S. Housing and Urban Development, the U.S. Internal Revenue Service and the U.S. Department of Agriculture) or any SC Housing program. The ULG/COG certifies it is not delinquent on any financial obligation owed to SC Housing and neither it nor any of its officers or principals have been convicted of or are under investigation for civil or criminal fraud with respect to any of the ULG/COG's activities.

The ULG/COG and Homeowner agree to abide by all South Carolina Housing Trust Fund Program rules and regulations. The ULG/COG and Homeowner understand and agree SC Housing may suspend or debar the ULG/COG and its principals and/or its Homeowners from participation in the Housing Trust Fund or all SC Housing programs when SC Housing determines the ULG/COG or Homeowner has expended Housing Trust Fund monies inappropriately and/or has acted in a manner that SC Housing determines warrants suspension or debarment. If SC Housing has sufficient reason to believe an ULG/COG or Homeowner has violated federal, state, or local laws, SC Housing may request the assistance of law enforcement. SC Housing may assist law enforcement personnel in completing their investigation and with the prosecution of any criminal acts. SC Housing may also seek any available civil remedies in instances where there has been a misappropriation of Housing Trust Fund award proceeds.

The failure to abide by the procedures contained in the Housing Trust Fund Manuals and other program materials may result in SC Housing declining to accept an application. Further, the failure to abide by the program requirements will result in the disqualification of the ULG/COG and all other persons or organizations involved with the ULG/COG from further Housing Trust Fund participation. If proceeds subject to recapture are not repaid when requested, the mortgage will be foreclosed where notes and mortgages are used. When restrictive covenants are used, recapture may occur as defined within the Restrictive Covenants document.

### Hold Harmless Agreement:

WHEREAS, the homeowner is/are the owner(s) and resident(s) of the house located at the above reference Property Address,

WHEREAS, the homeowner needs and wants home repairs of said house to be completed by a third party,

WHEREAS, SC Housing is unwilling to pay for said home repairs through any of its Home Repair Programs (Program) unless indemnified by the Homeowner as provided hereinafter, and

WHEREAS, the homeowner acknowledges and accepts that SC Housing is not responsible for and should not be held liable for the actions of any third party performing said home repairs,

NOW, THEREFORE, in consideration of Program funding for the home repairs of said house, the homeowner agrees to save, defend, hold harmless, and indemnify SC Housing from and against any and all claims, loss damage, injury, deprivation, cost, charge, liability or expense, including court costs and attorneys' fees, that the Beneficiary may sustain, suffer, or be put to now or in the future as the result of the home repairs paid for by a Program.

WITNESS the hand(s) and seal(s) of the Homeowner on this	day of	,			
WITNESSES:					
Witness Signature	Homeowner Signature				
Print Name:	Print Name:	Print Name:			

#### **Duplication of Benefits:**

A duplication of benefits occurs when a person, household, business, or other entity receives financial assistance from multiple sources for the same purpose. The homeowner certifies that they have not received funding from another funding source to pay for the rehabilitation and repair work being paid for with HTF Disaster Assistance Program funding, awarded through this application.

#### Conflicts of Interest:

The ULG/COG understands no member, officer, or employee, of the Sponsor or Partner of the Sponsor of its designees or agents, which the program is situated, nor any other public official of such locality or localities who exercises any functions or responsibilities with respect to the project or program during his or her tenure or for one year thereafter, shall have any interest, direct or indirect, in any contract or subtract, or any proceeds resulting therefrom, for work to be performed in connection with the program of project.

The ULG/COG and Homeowner acknowledge and understand that submission of a complete application does not guarantee a Housing Trust Fund award.

ULG/COG:	Signature		Date:	
Printed Name:			Title:	
Homeowner (HOH		Signature	Date:	
Printed Name:				