



**DEVELOP LOUISVILLE
OFFICE OF HOUSING**



Down Payment Assistance Program **Program Handbook**

Program Information and How to Apply for the Down Payment Assistance Program

Please return completed application packet to:
Louisville Metro Government – Develop Louisville
Attn: Homebuyer Assistance Program
444 S. 5th Street, 5th Floor
Louisville, KY 40202

Due to the confidential nature of our documents, we stress that the completed paper application be mailed or hand-delivered.



**DEVELOP LOUISVILLE
OFFICE OF HOUSING
Down Payment Assistance
Program Handbook**



Thank you for your interest in the Down Payment Assistance Program.

Louisville Metro Government Office of Housing offers this exciting opportunity for a partially forgivable second mortgage to encourage homeownership throughout the Metro area.

This program is available to any credit eligible household earning 80% of the median area income or below.

This handbook is your guide to the Down Payment Assistance Program. Please read this information thoroughly, as it provides guidance on the application process, will help you determine eligibility, and answers common questions.

Applications are processed in the order they are received. Only completed application packets, including all attachments, will be processed. **Please submit copies only** as original documentation will not be returned, and **please do not print application double-sided.**

Application processing takes 30 business days from receipt of a completed application. Metro does not have a waiting list and does not reserve funds as the program operates on a first-come, first-serve basis. Staff is not able to “fast-track” applications or to meet without an appointment. Final funding is based on individual need and is subject to Case Review Board approval.

Lenders, Realtors, and Partners are vital to achieving the goals of the Down Payment Assistance Program. Your partnership is valuable, and we appreciate your agency’s dedication to assisting low-to-moderate income residents achieve homeownership. Please assist your clients in gathering required information and guide them through the application process.

Thank you!

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Down Payment Assistance Program Process

Steps of the Down Payment Assistance Process

- Step 1 **Before Applying:** Homebuyers must complete Homeownership Counseling (see below) and obtain bank pre-approval before submitting an application. If applying with a co-applicant, both applicants must complete counseling and be approved by the bank. (Married couples must be co-applicants.) Client must be in good standing with banking institution, and have at least \$1,500 in savings.
- Step 2 **Submit Application:** Homebuyer submits complete application, including all attachments. Processing an application can take up to 30 days. Metro will perform a credit check on income eligible applicants and will contact an applicant’s employer and banking institution to verify income and assets. Note: House composition cannot change within the last 90 days.

If an application is incomplete, Metro will issue a letter to the Homebuyer detailing what is missing. An application will not be fully processed until it is complete with all necessary documentation.
- Step 3 **Letter of Eligibility:** Income and credit eligible Homebuyers will receive a Letter of Eligibility, stating that they qualify to participate in the program. Eligibility does not guarantee that a Homebuyer will receive funding. Client will meet with DPA coordinator to discuss budget, and max PITI.
- Step 4 **Make an Offer:** Homebuyer partners with a Realtor to find a home and execute a sales contract.
- Step 5 **Submit Homebuyer Packet:** Realtor and Lender will send Metro updated paperwork, including the signed Sales Contract and Loan Application. Realtors should extend the sales contract to accommodate 6-8 weeks of processing before the closing.
- Step 6 **Metro Determines Assistance:** Metro will determine the amount of assistance necessary based on the specific property purchase price and loan details. Assistance request is presented to Case Review Board, which shall vote to approve or deny assistance based upon underwriting and objectives.
- Step 7 **Letter of Conditional Commitment:** If Case Review Board approves assistance, Homebuyer will receive a Letter of Conditional Commitment, detailing the amount of funding approved.
- Step 8 **Inspections:** A Home Inspection and Environmental Review are performed by Louisville Metro. A property must receive a PASS for both. *While Metro will perform an inspection, a separate, private home inspection is **REQUIRED**.*
- Step 9 **Final Documents:** Homebuyer works with their Lender and Realtor to get all final documents (including Title, Appraisal, and Homeowners Insurance) to Metro for final approval.
- Step 10 **Closing:** A closing is scheduled and Metro awards funding to another happy homebuyer!

Homeownership Counseling

Potential homebuyers must complete housing counseling **prior** to applying for assistance. All applicant(s) must attend a minimum of 6 hours of homeownership counseling classes from a HUD-certified counseling agency:

- NID-HCA - (502) 810-9200
- Online Course www.ehomeamerica.org
- Louisville Urban League - (502) 585-4622
- Any other HUD-Certified counseling agency



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How to Qualify: Eligible Households

The Down Payment Assistance Program is available to any qualified homebuyer that is looking to purchase an existing or newly constructed home in the Louisville Metro area. You **do not** have to be a first-time buyer to qualify. However, all homebuyers must be credit and income qualified.

Who is Eligible?

- Income** - Homebuyer's household gross income must be **80%** or below of the area median income, adjusted for family size, as determined by HUD.
For current Annual Income Limits, please see Appendix A.
- Credit** – Credit report must show no unpaid collections, no unpaid charge-offs, and no un-discharged bankruptcies. If the homebuyer has filed bankruptcy, the bankruptcy must be discharged at least one year prior to applying for down payment assistance.
Metro will allow homebuyer(s) to have up to \$10,000 in medical collections and still qualify for the program.
- Buyer Contribution** - The homebuyer must make a minimum financial contribution of \$500, plus a \$76(or current rate of) recording fee. Metro encourages the homebuyer to personally provide at least 2% in down payment.
- Principal Place of Residence** - Homebuyer must occupy the home purchased as their principal, primary residence for the affordability period. Louisville Metro second Mortgage affordability periods are 5 – 15 years, depending upon the amount of homebuyer assistance.
Homebuyers purchasing a **rental/ investment property** are **NOT eligible** for the program.
- Marital Status** – Eligible households include all persons single or married. If married, both parties must apply as co-applicants, both complete homeownership counseling, and both be determined credit eligible to participate in the program.
Separated couples are considered married, and both people in the partnership must apply and go through the program together.
- Lender Pre-Approval** – Homebuyer must be able to obtain pre-approval and first mortgage through a local lender. If lender is not local, they must be FHA approved.
Homebuyers who **need a co-signer** to obtain a first mortgage are **NOT eligible** for the program.



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Finding a Home: Eligible Properties

The Down Payment Assistance program supports investments in several types of home purchases. Below are features of eligible properties, as well as features that would make a property ineligible.

- Home Type** – Single family units, condominiums, and co-op units are all acceptable home types. Modular homes are eligible if attached to a permanent foundation and they meet all local building and zoning codes.
- Construction Status** – Existing homes, homes to-be constructed, and rehabilitation project homes are all eligible for down payment assistance.
For more information on rehabilitating 203k and VA Renovation Loans, please see Appendix E.
- Home Value & Purchase Price** – Homes eligible for down payment assistance must meet the HUD Home Ownership Value limits. Homes cannot appraise below the contract price. **Down payment assistance will be denied if property does not appraise at or above contract price.**
For a list of the current Home Ownership Value Limits, please see Appendix B.
- Property Standards & Inspections** – All homes must meet property standards set by the Louisville/Jefferson County Metro Government Code of Ordinances and must pass an inspection conducted by a Louisville Metro Housing Inspector or Louisville Metro Housing Authority. This will be an inspection of lead hazards and all federal code ordinances. Homes that do not pass initial inspection will be notified of the failing components and scheduled for reinspection. **Down payment assistance will be denied if the necessary repairs are not made.**

The DPA program requires that homebuyers also purchase a private inspection, as the inspection performed by Louisville Metro will inspect for basic code violations, and not for overall elements of construction.

Renovation loan projects require a joint inspection. *For more information on 203k and VA Renovation Loans, please see Appendix E.*

For more information on the Inspection Process, including the most commonly failing requirements from the Code of Ordinances, please see Appendix D.

- Environmental** – An Environmental Review will be performed on all homes submitted to the program to determine their environmental safety and mitigate any potential environmental hazards. **Down payment assistance will be denied if the home is in a flood plain.**

Documents to Submit After Finding a Home

Once a potential Homebuyer has found an eligible home to purchase, they may put in an offer. Once the offer is accepted, the Lender and Realtor should submit the following documents to the Down Payment Assistance Program to determine assistance amount and move toward closing:

- **Metro Homebuyer Packet** – The Metro Homebuyer packet consists of several documents to provide basic details about the home purchase, including home information, Notice of Voluntary Sale and Lead Paint Inspection.
- **Sales Contract** – An executed sales contract must be submitted showing property address and purchase price.
- **1003 Loan Application** – A 1003 must be submitted to determine the assistance amount needed.



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Determining Assistance: Metro Underwriting Policies

Upon submitting a completed Metro Homebuyer Packet, potential homebuyers will be individually underwritten by Metro to determine the amount of Down Payment Assistance they may be eligible to receive. This is based on their debt capacity and individual need.

Underwriting Policies

- Loan-to-Value – The maximum amount of Down Payment Assistance per homebuyer will be based on individual need but will be no more than 20% of the purchase price for non-Section 8 clients. For Section 8 clients whose front-end ratio is below 20%, assistance will be no more than 15% of the purchase price.
- Ratios – The homebuyer’s front-end ratio should be between 20% and 30%, and back-end ratio may not exceed 43% excluding student loan debt, or 50% including student loan debt.
- Student Loan Debt – To calculate monthly student loan debt, the DPA Coordinator will use either:
 - The greater of 1% of the outstanding balance on the loan or the monthly payment reported on the homebuyer’s credit report, or;
 - The actual documented payment, provided the payment will fully amortize
- Liquid Assets – If a Homebuyer has liquid assets of \$15,000.00 or more, they must contribute the difference between the balance of their liquid assets and the total amount allowed by the program (\$15,000) towards the purchase of home.
- Combined Loan-to-Value – Lending institutions should lend to their maximum capacity, and not below 80% of the purchase price. The sum of all financing may not exceed the total cost to acquire the home. **Under no circumstances may a Homebuyer receive cash back at closing.**
- Section 8 – Homebuyers who are participating in the Section 8 Homeownership program are eligible to participate in the Homebuyer Assistance Program. *For more information on Section 8 policies, see Appendix C.*
- Buyer Contribution – A homebuyer is required to contribute a minimum of \$500 toward their home purchase. This \$500 can come from payment for a private home inspection, appraisal, or contribution to the down payment and closing costs.

Case Review Board

After underwriting, the amount of recommended assistance will be presented to the Case Review Board, which convenes once per week. The Review Board will vote to approve or deny assistance based on the goals of the Down Payment Assistance Program. There is no guarantee the applicant will receive assistance. If the Board recommends to approve funding, homebuyer will receive a letter of Conditional Commitment detailing their approved assistance.

Appeal Process – If a homebuyer feels their application has been unreasonably denied, they may submit a request for an appeal form to the Down Payment Assistance Coordinator. The appeal decision will be made by the supervisor of the Down Payment Assistance Program and the Office of Housing Director.



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Loan Terms & Guidelines

Assistance is provided in the form of a **partially forgivable second Mortgage and Note** which will be recorded together in the Office of the Jefferson County Clerk. Once the first mortgage Note (fixed rate) has been prepared, a copy of the Note must be submitted to the Down Payment Assistance Program for review.

The approved amount of assistance may be used for down payment, closing cost and pre-pays.

Insurance and taxes must be escrowed into first mortgage. Louisville Metro Government – Develop Louisville should be listed as second loss payee on homeowners' insurance policy. The full legal name of the homebuyer(s) should be listed on the insurance declaration page.

Lending institutions must follow responsible lending practices including the guidelines set out by the Consumer Financial Protection Bureau's (CFPB) Ability-To-Pay Principals. No adjustable rate or pre-payment penalty mortgages will be accepted.

Periods of Affordability

A lien shall be placed on the Louisville Metro's second Mortgage for a set period, determined by the amount of assistance:

- A five-year lien is placed on loans of \$14,999 and below. Fifty percent (50 %) of the Note amount shall be forgiven at the end of the five year "Loan Term." The remaining principal is due at sale and will not accrue interest.
- A ten-year lien is placed on loans between \$15,000 - \$39,999. After the expiration of five (5) years from the date of the Note, ten percent (10 %) of the Note amount shall be forgiven for each full year from the sixth (6th) through the tenth (10th) year of the "Loan Term", with fifty percent (50%) being forgiven after ten (10) years from the date of the Note. The remaining principal is due at sale and will not accrue interest.
- A fifteen-year lien is placed on loans over \$40,000 and over. After the expiration of five (5) years from the date of the Note, five percent (5 %) of the Note amount shall be forgiven for each full year from the sixth (6th) through the fifteen (15th) year of the "Loan Term", with fifty percent (50%) being forgiven after fifteen (15) years from the date of the Note. The remaining principal is due at sale and will not accrue interest.



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How to Close: Required Documents

Once the Case Review Board has approved the recommended funding, a Letter of Conditional Commitment will be sent to the Homebuyer, at which point, an inspection will be scheduled and the following documents will be needed to process the loan:

- **Appraisal** – An appraisal of the property must be performed and must include an estimate of the fair market value and as-is value of the property.
- **Title Commitment** – A title report must be obtained to show proof that the seller(s) have legal or equitable title to the property. It also identifies all mortgages, liens, judgments, and conveyances that affect the current property and furnishes the legal description needed to prepare the Mortgage.
- **Homeowners Insurance Declaration** – A copy of Homeowners Insurance Declaration Page listing “Louisville Metro Government – Develop Louisville” as additional loss payee must be obtained.
- **Closing Disclosure** – The final closing disclosure (formerly HUD-1) should be received by our office **at least three business days prior to the closing**. If the Closing Disclosure is not received 3 business days before the closing, the closing will be delayed.

The final closing disclosure should show a buyer contribution of at least \$500 and should show the same purchase price as listed in the 1003 Loan Application.

- **Private Inspection** - Proof of private inspection by ASHI inspector.
- **Recorded Note** – After the closing, a copy of the signed Note must be submitted to the Down Payment Assistance Program.

Lending institution(s) may be prohibited from participating in the Down Payment Assistance Program if the terms of the Mortgage, Note or Closing Disclosure have been altered after final approval from the Down Payment Assistance Program.

Scheduling a Closing

A Down Payment Assistance closing will be scheduled between the homebuyer and the Down Payment Assistance Coordinator to take place at Metro’s offices (444 S 5th Street, 5th Floor). This closing will occur immediately preceding the lender’s closing.

At this closing, the homebuyer will sign an affidavit, a Homebuyer Agreement, a Mortgage and a Note, and will receive their DPA funds.



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Appendix A
Annual Income Limits 2020

Effective July 1, 2020

Annual Income Limits

Persons in Household	1	2	3	4	5
80%	\$43,400	\$49,600	\$55,800	\$62,000	\$67,000

Appendix B

Home Ownership Value Limits 2020

Effective April 1, 2020

Existing Homes

1-unit	2-unit	3-unit	4-unit
\$165,000	\$211,000	\$255,000	\$316,000

New Homes

1-unit	2-unit	3-unit	4-unit
\$258,000	\$331,000	\$401,000	\$496,000



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Appendix C

Section 8 Homeownership Program Clients




Homebuyers who are participating in the Section 8 Homeownership program are eligible to participate in the Homebuyer Assistance Program. Metro’s Office of Housing will work with the Louisville Metro Housing Authority (LMHA) to supplement the assistance provided by LMHA.

The following policy adjustments apply to Section 8 clients:

- Eligible Clients** – Eligible Section 8 Homebuyers must be clients in the Section 8 Homeownership Program. Potential clients that are receiving Section 8 rental assistance but have *not* enrolled in the Homeownership Program are therefore not considered “Section 8” clients in the DPA process, but rather non-Section 8 clients.
- Underwriting** – The same underwriting model will be used as with non-Section 8 clients, with the only exception being that the monthly LMHA subsidy (which will include LMHA’s utility allowance) will be subtracted from a client’s PITI. This final front-end number will be used to determine ratios.
- Loan-to-Value** – In cases where a Section 8 client’s front-end ratio is below 20% Louisville Metro will provide assistance up to 15% of the purchase price. In cases where a Section 8 client’s front-end ratio is between 20% and 30%, Louisville Metro will provide assistance up to 20% of purchase price.
- Ratios** – Like non-Section 8 clients, Section 8 clients may not go above a 30% on their front-end ratio, even though LMHA may allow up to 40%. Section 8 clients are not subject to a ratio floor.
- Voucher Worksheet** – As a part of a completed application, clients should submit a copy of their LMHA Housing Choice Voucher Homeownership Worksheet.
- Inspection Process** – The Louisville Metro Housing Authority will conduct an inspection of the home, and the home must pass inspection before a closing can be scheduled. All homes must meet the property standards set by the Louisville/Jefferson County Metro Government Code of Ordinances. Homes that do not pass initial inspection will be notified of the failing components and scheduled for reinspection. **Down payment assistance will be denied if the necessary repairs are not made.**

Please contact LMHA for questions about their inspection process.

 **Contact** – For more information about the Louisville Metro Housing Authority - Section 8 Homeownership Program, please contact:

Michele Johnson

502-569-6960 – for orientation dates

502-569-3776 – Michele Johnson office

mjohnson@LMHA1.org

lmha1.org/special_programs/section_8_homeownership_program.php



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Appendix D Inspection Process

All homes must meet the property standards set by the Louisville/Jefferson County Metro Government Code of Ordinances. A Metro Housing Inspector will have seven business days after Board Approval to schedule the inspection. Louisville Metro Housing Authority (LMHA) will conduct the inspection for clients receiving Section 8. (*See Appendix C.*)

The following are code violations that commonly fail during the initial inspection. (This is not a full list of the Code of Ordinances, but rather the most frequently failing elements.)

HVAC & Electrical

- Electrical, HVAC, furnace or water heater must have a sticker.
 - If the unit is less than 5 years old, a permit must be obtained by a licensed contractor, inspected and stickered.
 - If the unit is more than 5 years old, a letter from a certified HVAC contractor of cleaning and tuning can be accepted.
- No exposed electrical wires, missing switch plates, or missing electrical cover plates
- All electrical outlets must work

Doorways and Windows

- Entry doors must have a thumb-turn dead bolt lock. (To change out the lock, remove current lock and install blanks at the opening, then affix the key in the lock.)
- All doors and windows must open and close, and all windows must open and stay up unassisted
- Double keyed locks on doors are not permitted, including storm doors
- No missing glass panes

Water

- No missing splash blocks
- Properly installed gutters
- There may be no signs of water leaks, and water may not be detected under bathroom or kitchen sinks or in basement

Amenities and Safety

- Refrigerator and stove must work properly
- No missing or loose handrails
- No missing or damaged hardware
- Smoke detectors must be present on each floor

Permitting Contacts

- HVAC & Electrical Permit Office (for missing inspection stickers): 502-574-3321.
- Water Heaters and Plumbing Permit Division: 502-429-4441



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Appendix E
203k and VA Renovation Loans**



203k loans, sometimes called construction, rehabilitation or renovation loans allow the homebuyer to receive financing to purchase a home and make needed repairs. There are two types of 203k loans; streamlined and standard. DPA will only allow the **streamlined** 203k and VA (Veteran Administration) renovation/rehabilitation loans. Maximum construction cost for both loan types is \$35,000.

Contractor Selection:

Contractor(s) hired to complete repair work for DPA clients utilizing a 203k or VA renovation loan must be in good standing with Louisville Metro Government Department of Codes and Regulations, Division of Construction Review, and Revenue Commission. Please check each contractor(s) status before entering into a contract.

- Construction Review: 502-574-3321
- Revenue Commission: 502-574-4860

Joint Inspection

Once the contractor is determined to be in good standing, a joint inspection of the property must be conducted in order to create an estimate of repairs/scope of work. A joint inspection includes the DPA Rehabilitation Inspector and the hired contractor(s). The homebuyer, buyer agent and seller agent can also attend. This inspection will ensure the contractor’s scope of work and estimate of repairs includes required repairs by the DPA program and will determine if the homebuyer will be eligible to receive DPA funding for that particular property.

Application of DPA Funds:

Clients utilizing 203k and VA loans are subject to policy ratio requirements. If approved, DPA funding will be applied in one of the following ways:

Client Type	Neighborhood	Loan Type	Total Costs**	RHIP^ Funding
Section 8	Russell	203K & VA Reno	15% *	Up to \$35,000
Non- Section 8	Russell	203K & VA Reno	20%	Up to \$35,000
Section 8	Non-Russell	203K & VA Reno	15%	N/A
Non- Section 8	Non-Russell	203K & VA Reno	20%	N/A

** If a Section 8 client has a front-end ratio of 20% or above, they are eligible for 20% of the purchase price from DPA. If they have a front-end ratio of 19% or below, they are only eligible to receive 15% of the purchase price from DPA.*

***Refers to Section VII, Line I of the Standard 1003 Bank Application*

^Construction costs paid by the Russell Homeownership Incentive Program.

Final Inspection Process:

Final pass inspection of property by the Office of Housing and Community Development or Louisville Metro Housing Authority before closing. **All repairs must be complete and receive a final pass inspection within 6 months of the completion date or in accordance with mortgage terms, whichever is shorter.**



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Appendix F
Application Checklist

To process your application, please provide the Office of Housing with the following application forms as well as a complete set of additional documentation. **You must provide a completed application to be considered by the program. Incomplete applications will not be processed.**

Application Forms

- Application Information Page
- HUD Direct Benefit Form
- Income Verification Contact
- Request for Release Form
- Form W-9 – Request for Taxpayer Information
- Declaration of Section 214 Status for all household members
- Affidavit of Income, notarized
- Down Payment assistance Handbook Acknowledgment

Additional Documentation

- Copy of Homeownership Counseling Certificate
- Copy of Pre-Approval Letter from Lender
- Copies of driver's license or photo I.D. for applicant (and co-applicant, if applicable)
- Copies of Social Security Cards for all household members
- Two (2) months current consecutive pay check stubs showing year-to-date income from all jobs
- Six (6) months current consecutive bank statements from interest-bearing accounts (checking, savings, dividends, income from property, etc)
- Any additional Income/Benefits (Child Support, TANF, SSI, SSD, Pension, Retirement, etc)
- Housing Choice Voucher Homeowner Worksheet – Section 8 (if applicable)
- Copy of Divorce Decree (if applicable)

Third Party Verification

NOTE: The Office of Housing and Community Development will contact your employer to obtain a Verification of Employment, and your bank to obtain statements to obtain a Verification of Assets.



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Appendix G
Contact Information

Questions?

Office of Housing

502-574-5850

louisvilleky.gov/government/housing/down-payment-assistance-program

Whitney King

Down Payment Assistance Program Coordinator

502-574-1974

DPHomebuyer@louisvilleky.gov

Submitting an Application

You can apply for assistance online at

louisvilleky.gov/government/housing/down-payment-assistance-program

Permitting Contacts

- HVAC & Electrical Permit Office, and Construction Review: 502-574-3321.
- Water Heaters and Plumbing Permit Division: 502-429-4441
- Revenue Commission: 502-574-4860

Homeownership Counseling Agencies

- NID Housing Counseling Agency - (502) 810-9200
- Louisville Urban League - (502) 585-4622
- Online Course www.ehomeamerica.org
- Any other HUD-Certified counseling agency

Louisville Metro Housing Authority - Section 8 Homeownership Program

Michele Johnson

502-569-6960 – for orientation dates

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mjohnson@LMHA1.org

lmha1.org/special_programs/section_8_homeownership_program.php