

**St. Lucie Charitable Foundation of the
Broward, Palm Beaches and St. Lucie REALTORS®, Inc.**

582 NW University Blvd. Suite 300, Port St. Lucie, FL 34986

Main Office: 561-585-4544



GRANT APPLICATION POLICY:

- Applicant must meet the Florida Bond Guidelines of Affordable Housing Level
- Applicant(s) agree to disclose any/all financial information as requested/required within the stated timelines to complete transaction.
- Applicant acknowledges there will be significant financial obligations on their part beyond and in addition to any grant awarded needed to close the home purchase transaction. Applicant understands and acknowledges that the St. Lucie Charitable Foundation of the Broward, Palm Beaches, St. Lucie Realtors®, Inc. has made no evaluation of and/or determination as to the affordability or suitability of the home for the Applicant or of the value of the home, and no such inference should be made due to the fact that Applicant has submitted information to St. Lucie Charitable Foundation of the Broward, Palm Beaches, St. Lucie Realtors®, Inc. regarding the purchase price of the home and/or the Applicant's income or creditworthiness. Applicant shall be solely responsible for making any and all such evaluations and determinations where a grant is awarded to the Applicant by St. Lucie Charitable Foundation of the Broward, Palm Beaches, St. Lucie Realtors®, Inc.
- Applicant agrees the St. Lucie Charitable Foundation of the Broward, Palm Beaches, St. Lucie Realtors®, Inc. is not a party to any contract entered into by Applicant and will have no contractual obligation(s) in connection with any contract entered into by the Applicant(s) and shall not assume any financial or legal responsibility, nor assume legal actions, ramifications, or be liable for any loss of funds or housing incurred by Applicant for any reason.
- Applicant and Applicant's Household Adults shall be named on the application by legal name and financial information as applicable to Florida Bond Program regulations.
- Applicant may not own other properties in whole or in part through their own name, business name, or hold housing ownership with any other residential or business entity.
- Applicant(s) understands this application information may be subject to review by REALTOR-Trustees of St. Lucie County, The State of Florida, Financial Institutions, along with Federal IRS Tax as applicable for review and disclosure of Attainable Housing assistance through Florida Bond Program
- Applicant is legally responsible to disclose all information on Application and by additional comment.
- Housing Requirement: Location is within St. Lucie County



- Applicant shall disclose all legal and fictitious names upon application
- Applicant will disclose any and all business holdings held personally or by partnership or by any undocumented (non-recorded/registered) agreement(s).

The Applicant (all Applicants) upon submission and signature below agree to the terms stated above and shall act within Florida Bond Program guideline: (proof of employment, financial information, citizenship, and identity are required. Applicant(s) may add additional pages as needed.

Dated: _____, Applicant
_____, Applicant _____, Applicant



Received: _____

Closing Date: _____

**St. Lucie Charitable Foundation of the
Broward, Palm Beaches, and St. Lucie REALTORS, Inc.**

582 NW University Blvd., Suite 300, Port St. Lucie, FL 34986 • Tel: 772-465-6080 • Fax: 772-464-5774 • www.rworld.com



Consumer Grant Application

Thank you for your interest in the St. Lucie Charitable Foundation of the Broward, Palm Beaches, St. Lucie Realtors®, Inc.'s Attainable Housing Program. Below is information to introduce you to the program and to familiarize you with the basic details. For additional information, please call the Association at 772.465.6080. **Application MUST be received by The St. Lucie Charitable Foundation, of the Broward, Palm Beaches & St. Lucie Realtors® Inc. at least 21 business days before closing or will automatically be denied.**

History:

The Realtors® Association of St. Lucie (RASL) now Broward, Palm Beaches & St. Lucie Realtors® established Realtors® Association of St. Lucie Foundation, Inc. which is now called, Broward, Palm Beaches & St. Lucie Realtors® Charitable Foundation, Inc.

Objective:

The Foundation is to address the housing issues in St. Lucie County by awarding grants of up to \$2,500 to eligible/qualified applicants.

Distribution:

Potential grant recipients represent all residents of St. Lucie County. Previous recipients of the Foundation's grants were employed in education, law enforcement, and medical services.

Requisites:

Grant guidelines are simplified to streamline the efficiency of the Foundation's objectives. Applicants must:

- 1) **Must be employed or show verifiable income**
- 2) **Have a bilateral contract for purchase of a primary residence in St. Lucie County and**
- 3) **Have low-income levels as defined by Florida Bond Program**



It is important to note that there is absolutely no obligation for grant recipients to work with Realtors® or any member of our association for homes under contract.

Florida First Bond Income Guidelines (6/2023)

| Maximum Income for Household | 1- 2 Person | 3+ Person |
|------------------------------|-------------|-----------|
| | \$91,359 | \$105,063 |

Equal Opportunity:

Attainable Housing Grants are awarded without regard to race, color, national origin, religion, sex (including gender, gender identity and sexual orientation), familial status, handicap or age.

The Foundation is often requested by potential donors, to provide age, income, ethnicity, and other information to receive grant contributions. By submitting this application, the applicant authorizes the Foundation to provide any information set forth in the application for purposes of obtaining grant contributions from donors or for any governmental agency requesting that information, both now and in the future.

"A COPY OF THE OFFICIAL REGISTRATION AND FINANCIAL INFORMATION MAY BE OBTAINED FROM THE DIVISION OF CONSUMER SERVICES BY CALLING TOLL-FREE (800-435-7352) WITHIN THE STATE. REGISTRATION DOES NOT IMPLY ENDORSEMENT, APPROVAL, OR RECOMMENDATION BY THE STATE." REG. # CH23435

Grant will apply ***only*** to the purchase of the home listed on the Sales Contract submitted. Once the grant is approved, the closing must occur within 60 days or applicant must submit a hand-written letter delivered to ***Broward, Palm Beaches & St. Lucie Realtors® Charitable Foundation, Inc.*** with a request for extension. Grants will be awarded up to \$2,500. **No grant money may be issued directly to the applicant or as cash back at closing.** A new application must be submitted if a grant is awarded, and the closing does not occur.

- ✓ **Application MUST be received by *Broward, Palm Beaches & St. Lucie Realtors® Charitable Foundation, Inc.* at least 21 business days before closing or will automatically be denied.**
- ✓ **Applicant(s) must meet requirements according to Florida Bond Income Guidelines**
- ✓ **Applicant must have a bilateral contract for purchase of a primary residence in St. Lucie County**
- ✓ **Application is reviewed for all required documentation**
- ✓ **Foundation Board of Trustees approves/disapproves, and applicant is notified in writing**
- ✓ **Incomplete applications will not be processed**

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Required Paperwork to submit:

You may ask your lender or Realtor® (if using one) to assist you in completing this application.

- Completed Application delivered to *St. Lucie Charitable Foundation of the Broward, Palm Beaches, and St. Lucie REALTORS, Inc.* **at least 21 business days before closing**
- Prequalification/Pre-Approval Letter from the Lender
- Copy of Uniform Residential Loan Application
- Copy of Loan Estimate (signed)
- Proof of Employment/Income (LETTER FROM EMPLOYER VERIFYING EMPLOYMENT AND INCOME FOR ALL WORKING ADULTS IN HOUSEHOLD)
- Copy of most current two years Tax Returns & W-2's (all pages) for **ALL WORKING ADULTS IN HOUSEHOLD**
- Copy of 30 days most recent Pay Stubs showing YTD information for **ALL WORKING ADULTS IN HOUSEHOLD**
- Copy of most current, two months of all bank statements.
- Copy of Bilateral contract for purchase of a primary residence in St. Lucie County
- Grant funds must appear on the Closing Disclosure statement ***(exception FHA loan)**

If grant is approved, a preliminary Closing Disclosure statement is required prior to grant funding.

***In the case of FHA loans**, grant funds must be approved by lender.

Funds can be used for the following:

- | | |
|---|--|
| 1) Credit Report | 5) Hurricane Shutters (if required) |
| 2) Homeowner's Insurance | 6) City water/sewer hookup (if required) |
| 3) Home Inspection | 7) Survey |
| 4) Title Fees – required to close Intangibles | 8) Recording Fees, Doc Stamps & |



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Application

Applicant's Name: _____

Occupation: _____

Current Address: _____

City: _____ **State:** _____

Home phone: _____ **Cell Phone:** _____

Email: _____

How did you hear about this grant opportunity? _____

Name all parties listed on the mortgage loan application:

Primary Loan Applicant: _____

Co-Applicant/s: _____

Number of working adults in your household _____

Total number of people (including yourself) in your household _____

List name, relationship, age, and income for each person living in the home, including the applicant(s):

| Name: | Relationship | Age 18 or older | Income |
|--------------|---------------------|------------------------|---------------|
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Other Comments: *add pages if needed*

Housing information:

Do you currently have a contract on a house? _____ *Closing Date* _____

Address: _____

Is the house located in St. Lucie County? _____

Please submit a statement explaining how this grant will help you to obtain your home:

You are not required to furnish the following requested information. We do not discriminate whether it's provided or not.

Applicant #1.

- | | | |
|------------|--|--|
| Ethnicity: | <input type="checkbox"/> Hispanic or Latino | <input type="checkbox"/> Non-Hispanic or Latino |
| Race: | <input type="checkbox"/> American Indian or Alaskan Native | <input type="checkbox"/> Native Hawaiian or another Pacific Islander |
| | <input type="checkbox"/> Black or African American | <input type="checkbox"/> Asian |
| | <input type="checkbox"/> White | <input type="checkbox"/> Other |

Applicant # 2.

- | | | |
|------------|--|--|
| Ethnicity: | <input type="checkbox"/> Hispanic or Latino | <input type="checkbox"/> Non-Hispanic or Latino |
| Race: | <input type="checkbox"/> American Indian or Alaskan Native | <input type="checkbox"/> Native Hawaiian or another Pacific Islander |
| | <input type="checkbox"/> Black or African American | <input type="checkbox"/> Asian |
| | <input type="checkbox"/> White | <input type="checkbox"/> Other |



Lending Information:

Lender's Company Name: _____

Lender's Agent's Name: _____

Lender's Office Address: _____

Lender's Phone number: _____

Lender's email address: _____

Realtor Information:

Are you currently working with a Real Estate Agent? ___Y___N

Real Estate Company: _____

Realtor's Name: _____

Realtor's phone number: _____

Realtor's Email Address: _____

Listing Agent Information:

Realtor's Name: _____

Real Estate Company: _____

Realtor's phone numbers: _____

Realtor's Email address: _____

Title Company Information:

Closing Company Name: _____

Closer's Name: _____

Company address: _____

Company phone numbers: _____

Closer's Email address: _____

Title Company file number: _____



Please initial by each statement below and sign, print name and date where required:

____ *Application is delivered to Broward, Palm Beaches & St. Lucie Realtors® Charitable Foundation, Inc. at least 21 business days before closing date.*

____ *Applicant is purchasing a primary residence in St. Lucie County.*

____ *Applicant has not been required to employ the services of any real estate broker or agent, Realtor lender, mortgage broker or banker, escrow agent, title insurance company, inspector, or service provider to qualify for assistance from the Foundation.*

____ *Applicant has not been directed or steered toward any real properties by the Foundation for purposes of purchase or otherwise.*

____ *Applicant shall use the funds received from the Foundation solely for acquiring a Residence located entirely within the County of St. Lucie, State of Florida.*

I/We, _____, _____ grant permission to the Broward, Palm Beaches & St. Lucie Realtors® to publicize my name and photography for purposes of promoting the Charitable Foundation, Inc.

*By signing below, I/We, _____, _____ confirm that each, every and
Applicant's name (please print) Co-Applicant name (please print)
all items of information, statements and representations made by me/us in my/our request for assistance including, but not limited to all items accompanying this application, are true and correct as of the date the application was submitted to the Foundation and remain true and correct without modification as of the date of approval of application.*

Applicant's signature _____ Date _____

Co- Applicant's signature _____ Date _____

Realtor's signature _____ Date _____

DISCLOSURE: *Application and document(s) are subject to audit by the Foundation and Government entities.*

