



**ILENE SHAPIRO**  
COUNTY EXECUTIVE

**FIRST HOME, FIRST LOAN  
PROGRAM APPLICATION  
REQUIRED DOCUMENTATION**

The Summit County First Home, First Loan is not an emergency program. Homes must be located in Summit County, outside of the cities of Akron, Barberton or Cuyahoga Falls. The following applicable documents will be needed at the time of your application review: (information is required for all adults in the household)

- A copy of your 2022 W-2 Statement of Earnings or #1099 Statement
- A copy of your 2022 Federal Tax Return #1040 (must be signed and dated)
- If you do not file taxes a notarized statement indicating why taxes are not filed
- A copy of your (6) most recent pay stubs
- Name, address, phone number, and dates of employment with all employer(s) for the past year
- A copy of your Social Security Benefits Statements (Form SSA-1099)
- Current and previous year SSI & SSDI letter(s)
- A copy of your pension stating monthly or yearly earnings
- A copy of your complete divorce documents/decrees
- A copy of bankruptcy discharge (only if occurring before the five-year limit)
- Copies of your last 12 months bank checking/savings account statements
- If any adult in the household is a full-time student, the class schedule must be provided
- A copy of a Credit Report dated within the last 6 months
- Pre approval letter from an accredited lending institution

***NOTE: Not all of the above documents pertain to your personal situation. Please provide ONLY the documents that are applicable to you. If you are married or applying for a joint grant, the above information will be required on all persons applying during the application. Other documentation may be requested as your application is in the review process. Additional information may be requested.***

First Home, First Loan Downpayment Program								
% AMI	1 Person	2 person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
30% AMI	\$18,250	\$20,850	\$24,860	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560
50% AMI	\$30,400	\$34,750	\$39,100	\$43,400	\$46,900	\$50,350	\$53,850	\$57,300
80% AMI	\$48,650	\$55,600	\$62,550	\$69,450	\$75,050	\$80,600	\$86,150	\$91,700

\*Income Limits Subject to Change  
\*Rev. 5/15/2023



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**FIRST HOME, FIRST LOAN  
PROGRAM APPLICATION**  
Attn: First Home First Loan  
175 South Main Street, Suite 207, Akron, Ohio  
44308  
Application must be completed in full and legible.

**PART 1 - APPLICANT INFORMATION**

Name: \_\_\_\_\_  
(First) (Middle) (Last)

Address (include city and zip code) \_\_\_\_\_

E-Mail \_\_\_\_\_

Daytime Phone #: \_\_\_\_\_ Evening Phone #: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Are you  Female  Male? Are you Hispanic/Latino  Yes  No?

Are you a veteran  Yes  No?

Are you (Please check only one of the following):

White  Black/African American  American Indian/Alaskan Native  Asian  Other Multi-Racial

Native Hawaiian/Other Pacific Islander  Asian/White  American/Indian/Alaskan Native/White

American Indian/Alaskan Native/Black/African American  Black/African American/White

List ALL sources of employment income for the past two (2) Years (Use back of page if more space is needed)

	Name, Address, Contact and Phone and Fax Number of Employer	Total Gross Monthly Pay (Before Taxes)
Current - 2023		
2022		
2021		

List all other sources of income for the past two (2) years

	Yes	No	Total Amount per Month		
			Currently - 2023	2022	2021
Child Support	<input type="checkbox"/>	<input type="checkbox"/>			
Alimony	<input type="checkbox"/>	<input type="checkbox"/>			
Pension	<input type="checkbox"/>	<input type="checkbox"/>			
Social Security or SSI	<input type="checkbox"/>	<input type="checkbox"/>			
Disability Benefits	<input type="checkbox"/>	<input type="checkbox"/>			
Do you have any other income?	<input type="checkbox"/>	<input type="checkbox"/>	If yes, please attach a separate sheet listing other income.		

Payroll stubs, and verification for all of the items that you listed above for the last three (3) months must be attached.

Federal Tax Returns – A copy of your signed and dated returns for the past three (3) years must be attached.

You must submit COPIES of your documents, NOT the original documents.

**Your application will not be processed unless you include these items.**

**PART 2 - CO-APPLICANT INFORMATION**

Check here if there is no co-applicant & skip to Part 3.

Name: \_\_\_\_\_  
 (First) (Middle) (Last)

Address (include city and zip code) \_\_\_\_\_

E-Mail \_\_\_\_\_

Daytime Phone #: \_\_\_\_\_ Evening Phone #: \_\_\_\_\_

Social Security Number: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Are you  female  male? Are you Hispanic/Latino?  Yes  No

Are you a veteran  Yes  No?

Are you (Please check only one of the following):

White  Black/African American  American Indian/Alaskan Native  Asian  Other Multi-Racial

Native Hawaiian/Other Pacific Islander  Asian/White  American/Indian/Alaskan Native/White

American Indian/Alaskan Native/Black/African American  Black/African American/White

List ALL sources of employment income for the past two (2) Years (Use back of page if more space is needed)

	Name, Address , Contact and Phone and Fax Number of Employer	Total Gross Monthly Pay (Before Taxes)
Currently - 2023		
2022		
2021		

List all other sources of income for the past two(2) years

	Yes	No	Total Amount per Month		
			Currently - 2023	2022	2021
Child Support	<input type="checkbox"/>	<input type="checkbox"/>			
Alimony	<input type="checkbox"/>	<input type="checkbox"/>			
Pension	<input type="checkbox"/>	<input type="checkbox"/>			
Social Security or SSI	<input type="checkbox"/>	<input type="checkbox"/>			
Disability Benefits	<input type="checkbox"/>	<input type="checkbox"/>			
Do you have any other income?	<input type="checkbox"/>	<input type="checkbox"/>	If yes, please attach a separate sheet listing other income.		

Payroll stubs, and verification for all of the items that you listed above for the last three (3) months must be attached.

Federal Tax Returns – A copy of your signed and dated returns for the past three (3) years must be attached.

You must submit COPIES of your documents, NOT the original documents.

Your application will not be processed unless you include these items.

**PART 3 – HOUSEHOLD COMPOSITION:**

**Not including yourself and/or the co-applicant list every person that will reside in the unit purchased.**

<b>Name</b>	<b>Relationship</b>	<b>Date of Birth</b>	<b>Social Security Number</b>

**PART 4 – ASSETS**

**Excluding IRA Accounts**

**(List all current accounts as well as any during the past two (2) years)**

<b>Name and Contact Number of Financial Institution</b>	<b>Checking or Savings Account</b>	<b>Balance</b>

**Stocks, Bonds, Certificates of Deposit, Securities, Etc.**

**(List all current accounts as well as any during the past two (2) years)**

<b>Description (Name of stock, money market account, government bond, etc)</b>	<b>Approximate Value</b>

**Other Real Estate Owned or Co-Owned**

**(List all current real estate as well as any owned during the past two (2) years)**

<b>Description (Rental Property, vacation home etc.)</b>	<b>Address</b>	<b>Value</b>

**PART 5 – LIABILITIES**

You must answer all of the questions. If something does not apply to you, answer N/A.

**Current Monthly Payments**

	<b>Monthly Payment</b>	<b>Balance</b>
<b>Rent Payment</b>		
<b>Homeowner's Insurance</b>		N/A
<b>Credit Card(s) Payments</b>		
<b>Child Support</b>		
<b>Alimony</b>		
<b>Medical/Dental Expenses</b>		
<b>Automotive Loan(s)</b>		
<b>Other Loans</b>		
<b>Payments on Other Mortgage or Real Estate</b>		
<b>Utilities – Gas</b>		N/A
<b>Utilities – Electric</b>		N/A
<b>Utilities – Water and Sewer</b>		N/A
<b>Utilities – Telephone</b>		N/A
<b>Utilities – Cable</b>		N/A
<b>Cell Phone(s)</b>		N/A
<b>Auto Insurance</b>		N/A
<b>Health Insurance</b>		N/A
<b>Other Monthly Expenses</b>		N/A
<b><i>Total Monthly Payments</i></b>	<b>\$</b>	<b>\$</b>

**PART 6 - AUTHORIZATION TO RELEASE INFORMATION**

**PERMISSION TO CHECK CREDIT, AND/OR VERIFY OTHER INFORMATION RELEVANT TO THIS APPLICATION:** The Ohio laws against discrimination require that all creditors make credit equally available to all credit worthy customers, and that credit reporting agencies maintain separate credit histories on each individual upon request. The Ohio Civil Rights Commission administers compliance with this law.

The applicant(s) give permission to the County of Summit to check their credit, and/or verify other information used to determine eligibility and as outlined and initialed below. He/she/they understands/understand that this information is used to determine if he/she/they qualify for the County of Summit First-Time Homebuyer Program.

**PRIVACY ACT NOTICE STATEMENT:** The U.S. Department of Housing and Urban Development (HUD) is requiring the collection of the information derived from this application to determine an applicant’s eligibility to participate in the HOME-funded County of Summit First-Time Homebuyer Program. This information will be used to establish eligibility for the County of Summit First-Time Homebuyer Program; to protect the Government’s financial interest; and to verify the accuracy of the information furnished. It may be released to appropriate Federal, State and local agencies when relevant, to civil criminal, or regulatory investigators, and to prosecutors. Failure to provide any information may result in a delay or rejection of your eligibility approval. The Department is authorized to ask for this information by the National Affordable Housing Act of 1990.

**INFORMATION COVERED:** Inquires may be made about items listed below for the applicant, co-applicant and/or other members of the household age 18 and over.

Alimony or Separation Payments	Full-Time Student Status	Pension and Annuities
Assets on Deposits (all sources)	Handicap Assistance Expense	Social Security Benefits
Bank Accounts	Income (all sources)	Tax Returns (Federal, State, Local)
Child Care Expense	Income from Business	Unemployment Benefits
Child Support Payments	Full-Time Student Status	VA Benefits
Employment	Medical Expenses	Other: (List Below)

I/We authorize and release the County of Summit and/or HUD to obtain information, about me/us and my/our household, that is pertinent to my/our eligibility for participation in the County of Summit First-Time Homebuyer Program, and to verify the information that I/we provided.

I/We further authorize the County of Summit to obtain a copy of my/our credit report and loan application from (lending institution). This information must be mailed to:

County of Summit  
 Department of Community and Economic Development  
 175 South Main St., Room 207  
 Akron, OH 44308  
 Attn: First Home, First Loan Program

I acknowledge that:

1. A photocopy of this form is as valid as the original.
2. I have the right to review the file and the information received using this form (with a person of my choosing to accompany me).
3. I have the right to copy information from this file and to request correction of information I believe inaccurate.
4. All adult household members will sign this form and cooperate with the owner in this process.

\_\_\_\_\_  
 Signature of Applicant, Printed Name and Date

\_\_\_\_\_  
 Signature of Co-Applicant, Printed Name and Date

\_\_\_\_\_  
 Signature of Other Adult Member of the Household, Printed Name and Date

\_\_\_\_\_  
 Signature of Other Adult Member of the Household, Printed Name and Date



**PART 7 – CERTIFICATIONS**

The Applicant(s) certify that he/she/they is/are applying for down payment assistance to purchase their first home. The First Home First Loan Program can only be used for down payment assistance and will not be used for any rehabilitation of the property. Any repairs identified by a third-party home inspection company or a county representative must be completed at the seller’s expense and completed prior to the loan closing. If the home has a private well or septic system, a point-of-sale inspection must be completed, and results provided to the County of Summit. Applicant(s) agrees that the funds earmarked for the project shall remain with the County of Summit’s Department of Community and Economic Development’s, First Home, First Loan program. The Applicant(s) acknowledge(s) and agrees that he/she/they has/have no interest, right or claim with respect to said funds and that the County of Summit will not be liable for any costs or expenses incurred if the Applicant(s) does not receive such funds.

The Applicant(s) also certifies that:

- He/she/they understands/understand that submittal of an application is not a guarantee of funding and that income eligibility, the condition of the property AND the work scope determined necessary by the Loan and Grant Officer will all be used to determine eligibility.
- He/she/they is/are of sound mind and body and does/do not require representation by a guardian with power of attorney.
- He/she/they will use the property in a lawful manner with regard to occupancy, zoning ordinance and the property maintenance codes.
- He/she/they understands/understand that the main objective of the program for down payment assistance.

The Applicant(s) further acknowledge(s) that any verbal or physical abuse or threats of Summit County First Home, First Loan staff, contractors or their employees may result in the immediate termination of assistance and that any work performed will be at the Applicant’s expense.

The Applicant(s) covenants and agrees that he/she/they will comply with all local, state, and federal laws, including, but not limited to all requirements imposed pursuant to regulations of the Secretary of Housing and Urban Development effectuating Title VI of the Civil Rights Act of 1964 (78 Stat. 252). The Applicant(s) agrees not to discriminate upon the basis of race, color, creed, age, sex, gender identity, sexual orientation, and/or national origin. The United States shall be a beneficiary of these provision both for an in its own right, and also for the purpose of protecting the interests of the community and other parties, public or private, in whose favor or for whose benefit these provisions have been provided and shall have the right, in the event of any breach of these provisions, to maintain any actions or suits at law or in equity or any other proper proceedings to enforce the curing of such breach.

WARNING: Section 1001 of Title 18 of the United States Code makes it a criminal offense to make willful false statements or misrepresentations to any Department or Agency of the United States as to any matter within its jurisdiction.

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Signature of Applicant, Printed Name and Date

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Signature of Co-Applicant, Printed Name and Date

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Signature of Other Adult Member of the Household, Printed Name and Date

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Signature of Other Adult Member of the Household, Printed Name and Date



**PART – 8 LOAN ACKNOWLEDGMENT**

The applicant(s) acknowledge that by qualifying for and receiving First Home, First Loan through this program, the loan provided is due upon sale, transfer, or is no longer used as primary residence and that the County of Summit will need to be added to the applicant’s homeowner’s insurance as an additional insured for the term of the loan.

The loan is secured by the execution of a mortgage through the County of Summit. The amount of the loan will be based on the amount invested in your home to complete the First Home, First Loan process.

There will be no interest and no payments required of the applicant(s) as part of this loan. If there is a primary mortgage, the County lien will be placed in second position. If at any time during the term of the loan a subordination is requested, the owner must request the current subordination packet. No cash out may be taken during a re-finance.

The County of Summit will record a Release of Mortgage and provide a copy to the applicant(s).

If the home is sold, transferred, or is no longer the applicant’s primary residence at any point during the period of residence.

\_\_\_\_\_  
Signature of Applicant, Printed Name and Date

\_\_\_\_\_  
Signature of Co-Applicant, Printed Name and Date

\_\_\_\_\_  
Signature of Other Adult Member of the Household, Printed Name and Date

\_\_\_\_\_  
Signature of Other Adult Member of the Household, Printed Name and Date

