



**ADFA**  
**2019-2020 Disaster Recovery**  
**Housing Assistance**  
**Loan Program**  
**Homeowner Application**



**INSTRUCTIONS:** Complete all information requested on this application to the best of your ability. Contact ADFA - Carol Leek at 501-682-5993 with questions. Submit this application to [FloodProgram@adfa.arkansas.gov](mailto:FloodProgram@adfa.arkansas.gov).

**Homeowner Information**

**Borrower (Head of Household)**

Have you registered with FEMA?	Yes	No	FEMA Registration Number:	
Have you been awarded FEMA Housing Assistance?	Yes	No	FEMA Housing Assistance Award Amount:	\$

**NOTE: You must answer yes to the first question if the property is located in a presidentially-declared disaster area.**

\_\_\_\_\_  
Last Name

\_\_\_\_\_  
First Name

\_\_\_\_\_  
MI

\_\_\_\_\_  
Date of Birth

\_\_\_\_\_  
Social Security #

\$ \_\_\_\_\_  
Total Annual Household Income

\_\_\_\_\_  
Household Size

\_\_\_\_\_  
# of Dependents

\_\_\_\_\_  
Best Contact Telephone #

\_\_\_\_\_  
Cell #

\_\_\_\_\_  
Alternate Telephone #

\_\_\_\_\_  
E-mail Address

\_\_\_\_\_  
Current Mailing Address 1

\_\_\_\_\_  
Current Mailing Address 2

\_\_\_\_\_  
City

\_\_\_\_\_  
County

\_\_\_\_\_  
State

\_\_\_\_\_  
Zip Code

The following information is requested for all borrowers by the federal government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may not discriminate on the basis of this information or on whether you choose to furnish it. However, if you choose not to furnish the information and you have made this application in person, under federal regulations the lender is required to note ethnicity, race, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check below.

Gender	Male Female	Ethnicity	Hispanic/Latino Other (Non-Hispanic/Latino)	<b>I do not wish to provide this information.</b>	
Marital Status	Married Divorced Separated Single Widowed	Race	White Black or African American Asian American Indian or Alaskan Native Native Hawaiian or Other Pacific Islander Other	Household Type	Couple – no children Grandparent(s) – child Single Parent Family Two Parent Family Single Adult Two or more unrelated adults Other



## Disaster-affected Home

Address 1 - Street Address - include Unit or Lot #, if applicable

Address 2 (if applicable: P. O. Box)

City \_\_\_\_\_ County \_\_\_\_\_ AR State \_\_\_\_\_ Zip Code \_\_\_\_\_

Type of Disaster: Flood \_\_\_\_\_  
 Tornado \_\_\_\_\_  
 Severe Storms \_\_\_\_\_  
 Approximate Date of Incident \_\_\_\_\_ Year Built \_\_\_\_\_

Building Type: Single Family \_\_\_\_\_ Townhome \_\_\_\_\_ Fourplex \_\_\_\_\_  
 Manufactured Home Real Property \_\_\_\_\_ Duplex \_\_\_\_\_ Other \_\_\_\_\_  
 Manufactured Home in Mobile Home Park \_\_\_\_\_ Triplex \_\_\_\_\_

Is the Disaster-affected Home located outside the 100-year flood plain? Yes No

## Damage Assessment

Has FEMA completed its damage assessment? Yes No If yes, FEMA assessment total = \$ \_\_\_\_\_

Have you applied for an SBA Loan? Yes No

If yes, SBA application status? Submitted \_\_\_\_\_ \$ \_\_\_\_\_  
 Offered Assistance \_\_\_\_\_ Total SBA amount received \_\_\_\_\_  
 Denied \_\_\_\_\_

Is an appeal pending with either FEMA or SBA? FEMA appeal SBA appeal No appeal pending

Real estate damage estimate from FEMA or SBA? \$ \_\_\_\_\_ Source of damage estimate: FEMA  
 SBA

Are you the owner of record of the Disaster-affected Home? Yes No  
note a copy of the record is in the file of the ownership of the property in the county records office

Amount of FEMA Repair Assistance received	\$
Amount received from Insurance Policy proceeds	\$
Amount received from any other Governmental Assistance	\$
Total Disaster Compensation (sum of above)	\$

Amount of other assistance received \$

Source of other assistance

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**Eligible Uses**

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**Section I**

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**Housing Repair or Rehabilitation**

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Is the Disaster-affected Home not proposed or located in an area proposed by a city or county for property or structural acquisition under the Hazard Mitigation Grant Program or any comparable program? **In other words, is the property not proposed for buyout?**

Yes      No

**NOTE: You must answer yes to this question to be eligible for Housing Repair or Rehabilitation Assistance.**

Assessed Value of Disaster-affected Home:      \$ \_\_\_\_\_  
*From latest available county assessed value, excluding assessed land value, dated prior to the natural disasters of 2019-20.*

Anticipated assistance amount requested for necessary and reasonable repairs or rehabilitation: *Assistance provided under this program may not exceed \$30,000.*      \$ \_\_\_\_\_

**Proceed to Section II**

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**Section II**

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**Signature Page**

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**Disclosures:**

- This application serves as the initial point of entry to the ADFA Disaster Recovery Housing Assistance Loan Program. Additional information and documentation will be required to determine program eligibility.
- Authorized representatives of the ADFA Disaster Recovery Housing Assistance Loan Program shall have the right to inspect the Disaster-affected Home at any time from the date of application upon giving due notice to the occupant.
- The information requested in this application is legally required to determine if you qualify for participation in the ADFA Disaster Recovery Housing Assistance Loan Program. Use of data obtained is limited to that necessary for the administration and management of this program by Arkansas Development Finance Authority (ADFA) personnel, those under contract with the ADFA, and other governmental agencies when authorized by the ADFA.
- Under Arkansas law a person who obtains funds through false representation is guilty of theft and may be prosecuted and sentenced accordingly.
- ADFA Disaster Recovery Housing Assistance Loan Program shall be in the form of a 0% loan payable over 10 years. The first year of payments can be deferred. Maximum assistance loan is \$30,000.
- As a condition of receiving Home Repair or Rehabilitation Assistance, you must execute a 10-year retention agreement and consent to the recording of that retention agreement against the assisted property. If the Disaster-affected Home ceases to be your primary residence or is sold, or title is transferred or conveyed before the 10-year maturity date of the retention agreement has been reached, then any principal that has not yet been repaid at the time of sale or transfer shall be due and payable.
- As a condition of receiving ADFA Disaster Recovery Housing Assistance, you must agree that any disaster compensation received subsequent to the closing of the 0% loan, on the Disaster-affected Home, shall be used to pay down the balance of the ADFA loan outstanding at the time you receive such disaster compensation.

**Certifications:**

- I/We certify that my/our property was damaged as a result of the natural disasters of 2020 that occurred in Arkansas beginning \_\_\_\_\_, and designated by FEMA as FEMA-1930-DR.
- I/We certify that the statements contained in this application are true, accurate, and complete to the best of my/our knowledge and belief.

**Signatures:** All nondependent residents of the Disaster-affected Home, as applicable, **age 18 or over with an income** must sign this application.

By signing this application, the undersigned agrees to the terms and conditions specified above and acknowledge(s) that any financial assistance received through the ADFA Disaster Recovery Housing Assistance Loan Program shall be in the form of a 0% loan, which loan will be secured by a recorded retention agreement. The loan shall be due and payable upon the sale or transfer of the assisted property. Monthly payments are required. Payments for the first year may be deferred.

\_\_\_\_\_  
Borrower (Head of Household) Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Borrower Signature

\_\_\_\_\_  
Date