



CITY OF LAKELAND

GAP

PROGRAM

Down Payment/Closing Cost Assistance
For Low to Moderate Income Homebuyers

Administered by the City of Lakeland
Effective 01/01/2026

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Introduction: GAP PROGRAM DESCRIPTION

The city of Lakeland, Housing Division administers financial assistance programs to very low, low, and moderate-income households purchasing homes to be occupied as their primary residence inside the city limits of Lakeland. We administer State Housing Initiatives Partnership Program (SHIP) funds, HOME Investment Partnerships Program funds, and Community Redevelopment Agency (CRA) funds from the City of Lakeland for down payment and/or closing cost assistance to eligible homebuyers who have secured affordable first mortgage financing.

The assistance may be used in conjunction with conventional, FHA, or other first mortgage financing that meets the First Mortgage Loan Requirements on the following page. The City of Lakeland will be named mortgagee or lien holder on any documents used to secure assistance.

The assistance program can be used to provide secondary financing with FHA loans. Mortgage lenders are responsible for assuring that all requirements outlined in HUD Handbook 4155.2, Rev-5, Paragraphs 1- 13A are met, along with the requirements contained in Mortgage Letters 94-2 and 02-22. Mortgage Letter 94-2 restricts use of assistance programs to borrowers earning less than 115% of the area median income without prior HUD approval, and we have published these income limits on page 7. It is important to note that this program manual provides guidelines for the down payment assistance programs only, which may differ from FHA guidelines.

Down payment and closing cost assistance are generally secured by a lien that is subject to recapture based on length of, or continued, occupancy. Interest is not charged, and the homebuyer does not make monthly payments.

The SHIP, HOME, and CRA funds are received annually at the start of each program year. A limited amount of funding is available for the down payment/closing cost assistance program each cycle. Funds are provided to clients on a first-come, first-ready basis, and are to be reserved for a borrower in advance by their lender. A new construction home can request reserved funds once there is a COO or with approval by the Housing Programs Manager. See Section III, Submission Procedures for more information. Depending on the volume of requests for assistance, it is possible that one year's funds may be fully expended prior to the receipt of the following year's funds.

Other restrictions may affect the availability of funds. The SHIP and HOME programs the City works with require that funds be distributed across income categories, so it is possible that at various times we may not be able to serve a particular income category.

In addition to the basic eligibility requirements that follow, the City of Lakeland has established other guidelines for assistance. The guidelines are shown in Appendix A.

Section I. ELIGIBILITY REQUIREMENTS

FIRST MORTGAGE LOAN REQUIREMENTS:

Assistance is provided only in conjunction with an affordable first mortgage loan.

The first mortgage loan must,

- a) Be fully amortizing for a term not to exceed forty (40) years.
- b) Not contain a pre-payment penalty.
- c) Not require unreasonable or unnecessary closing costs paid by the borrower.

Seller financing is not allowed. Interest rate buydowns of up to 2% may be allowable if an applicant has been qualified at the highest rate and the lender obtains advanced approval from the City of Lakeland's Housing Manager.

BUYER'S INCOME LEVEL:

The program can serve households earning up to 140% of the area median income limit based on household size, depending on the availability of funds (FHA lenders should determine income eligibility based on FHA secondary financing underwriting procedures, and obtain HUD approval if requesting funds for an applicant over 115% of the median income). Incomes are categorized as a percentage of the median income and very low income is 50% of the median, low income is 80%, moderate is 120% and Workforce at 140%. Current maximum incomes by household size and category are shown in Appendix A, page 8. New income limits are posted annually by HUD and are subject to change.

SALES PRICE:

There are maximum sales prices established for housing assisted through this program. The limits are also included in Appendix A and are subject to change. Include land value when determining sales price eligibility. For new construction on land owned by the applicant, the sales price is determined by the appraised value. For other purchases, the sales price is the amount on the executed sales contract.

PROPERTY TYPES:

Single-family units only are eligible. The unit may be attached or detached and may be a condominium or a townhouse. Manufactured homes (mobile homes) are not allowed. Modular homes bearing a State of Florida Department of Community Affairs insignia are eligible. Homes with in-ground pools are excluded. Above-ground pools are allowed only if no value is added to the property. All units must be designed and intended for the primary purpose of providing decent, safe, and sanitary housing.

PROPERTY STANDARDS:

Newly constructed homes must meet all state and local codes. A Home Inspection will be required on all existing homes. Existing units must meet Section 8 Housing Quality Standards (HQS) as established by HUD. These HQS standards are summarized as Appendix B for your reference. All homes must include a stove and refrigerator, and a permanent source of heat.

CITY OF LAKELAND INSPECTION REQUIRED:

The City of Lakeland will conduct the Home Inspection (HSQ) free of charge. This inspection is not intended to replace a private home inspection that may be required by the lender. Your Housing Home Purchase Application Contact will be able to order the inspection upon request.

In addition, all City of Lakeland properties built prior to 1978 will require a lead-based paint inspection at the buyer's expense.

HOME BUYER EDUCATION:

All clients who will be on the deed must attend a Homebuyer Education Class by a HUD-approved homebuyer education provider. Education class links are listed on the Housing webpage. Clients may register for and pay on-line for the classes. Click or copy and paste the link to find a list of approved classes offered <https://www.lakelandgov.net/departments/community-economic-development/housing/homebuyers/>

DEBT RATIOS:

For the City of Lakeland's program, the front-end ratio cannot exceed 33%, and the back-end ratio cannot exceed 45%, unless approval is obtained from City of Lakeland's Housing Programs Manager.

ADDITIONAL GUIDELINES FOR ASSISTANCE ARE FOUND IN APPENDIX A

Section II. DETERMINING ELIGIBILITY

WHO IS IN THE HOUSEHOLD:

Applicants are expected to disclose **all** household members who will be living in the purchased home, including all adults (related and unrelated) and children except foster children, or children being pursued for legal custody or adoption who currently do not live with the household. Unborn children are be counted as household members if written proof of the pregnancy by a qualified medical professional is provided. Generally, we require that all adult household members submit a copy of their most recent tax return as verification of dependents **and** provide other satisfactory evidence of household composition.

A married applicant will be required to disclose the income of the spouse for eligibility purposes even if applying separately from the spouse, unless they can prove that the spouse is no longer part of the household by providing a lease or deed proving residency at a location different from the applicants.

Applicants (and any co-head of households) must be U.S. citizens or permanent resident aliens.

Non-occupant co-signers are not allowed for the city program.

DEFINITION OF INCOME:

The City's Housing Division will be required to calculate the gross income of the **entire household** that is expected to be received during the next 12 months to determine eligibility for assistance.

NOTE: This income may differ from the income being used by the first mortgage lender and income from all sources and all household members will be considered for eligibility purposes.

VERIFICATION OF INCOME:

The income to be verified to determine eligibility for assistance includes the gross amount of income of **all** adult household members **and** includes income for the benefit of minors such as child support, social security, and TANF. It does not include income earned by minors who will not be 18 in the coming year, or income in excess of \$480 earned by a full-time adult student who is not a co-head of household. Income also includes income from assets.

Include the following forms of verification with the application for any type of income:

Employment

Verification of Employment (VOE) Form for each working adult household member, AND copies of the most recent 30 days of paystubs.

Self-Employment

Copies of 2 most recent tax returns and a year-to-date profit and loss statement AND, a notarized statement from applicant or their accountant stating the anticipated income for the next 12 months.

Social Security, Pensions, SSI, Disability Income

An award or benefit letter for the current year prepared by and signed by the awarding agency.

Unemployment Benefits

A statement from the paying agency showing full record of benefits paid and current benefit amount and terms.

Alimony or Child Support

A printout from the court or governmental agency through which payments are being made and a copy of the original court order/divorce decree showing the payments. If payments are not made through a court order, obtain copies of most recent month's payment and a notarized letter from the payer or the recipient stating the amount being paid and frequency of payments.

Other Sources

Third-party verification may be necessary.

It is important to remember that the income will be calculated on an anticipated basis. Basically, the anticipated income is calculated by taking the current circumstances and projecting the income for the next twelve months, however, if the VOE or other documentation indicates the likelihood of overtime, bonuses, raises, or other changes in income or circumstances, etc., it must be included in the calculation.

INCOME FROM ASSETS:

Income from assets will also be considered when determining a household's eligibility. Assets for all household members, including minors, must be considered. An asset is defined as a cash or non-cash item that can be

converted to cash (excluding necessary personal property that is not being held as an investment).

Additionally, if a household has disposed of an asset for less than fair market value during the preceding 24 months and the amount received was at least \$1000 less than the fair market value of the asset, the difference must be treated like a current asset.

Generally, the actual income expected to be generated from the assets during the next 12-month period is included as income. However, if the total assets is greater than \$51,600: Add the income from any assets for which actual income can be calculated, then calculate the imputed income for the assets where actual income cannot be calculated by .45%.

NOTE: Include statements on all assets such as checking, savings accounts, stocks, bonds, etc. with your loan package, not just those being verified for the lender.

LIMITATION ON HOUSEHOLD ASSETS:

Generally, retirement assets that would require the applicant to leave their employment to receive the funds are not considered. Exceptions may be requested and reviewed on a case-by-case basis. The City of Lakeland's program has a \$100,000 limit on assets. Elderly adults over 62 are exempt from contributing if their assets are over \$100,000 but they must be disclosed.

Section III. SUBMISSION PROCEDURES

Reserve funds for your clients by submitting the Registration Form along with the completed online application located in this GAP Manual. Confirmed registrations are held for up to 60 days and are subject to cancellation after that time. Completed applications are to be submitted to <https://portal.neighborlysoftware.com/LAKELANDFL/Participant>. You will only need to click the Register tab and register your email once. Instructions can be found at <https://www.lakelandgov.net/departments/community-economic-development/housing/homebuyers/>

The city's Housing Division will review the submitted applications for eligibility and contact the client or lender for additional paperwork that is required. The Housing Division is responsible for ensuring that all requirements are met to obtain funds.

Submit your file online no earlier than 30-120 days before the loan closing date. We generally need at least 30 days to complete the file and obtain a wire for closing but may not always be able to process each file within this time. Funds are provided on a first-come, first-ready basis, so the more complete the file is when we receive it, the quicker the process will be.

Do not submit your file to us earlier than 120 days prior to the closing date.

Wires are made payable to the loan closing agent. Your closing should be scheduled to allow sufficient time for delivery of the wire, second mortgage, and other closing documents to the closing agent.

It is important to note that the assistance being requested cannot result in cash back to the borrower at the loan closing. Therefore, it is imperative that you initially request the correct amount.

Have your closing agent contact the city's Housing Division as soon as possible regarding scheduling. The Housing Division will work directly with the closing agent to ensure that the assistance is properly reflected on the HUD-1 settlement statement, the second mortgage is insured by a title insurance policy if applicable, and that all charges/fees relative to the second mortgage are collected.

The City of Lakeland requires that their interest appear as a second mortgagee on the homeowner's insurance policy obtained by the buyer.

Direct questions regarding this program and the availability of funds to housing@lakelandgov.net or call 863/834-3360.

Section IV. WHAT FORMS ARE NEEDED?:

All requests for assistance to the City's Housing Division will be processed on a first-come, first-ready basis.

The following forms are required to receive assistance. Most of the forms are from your own loan package. An "*" refers to a specific form provided in this manual.

- * 1. A Lender's Request for Assistance.
- 2. A copy of the Lender's Good Faith Estimate of Settlement Costs showing all buyer down payment, prepaids, closing costs, and permanent financing.
- 3. Lender's Transmittal Summary/Mtg. Credit Analysis Worksheet. (Form 1008)
- * 4. Original, signed Household Certification /Consent Form with proof of dependents attached along with copies of all Head and Co-Head of Household driver's license and resident alien cards if applicable and all minor's birth certificates.
- 5. A copy of the Certificate of Completion from a Homebuyer Education Class or another HUD-approved housing counseling agency.
- 6. Verifications of Employment (VOE) on each household member presently employed over the age of 18 AND a copy of 2 most recent paystubs. A VOE must be obtained on each employed, household member, whether or not they are listed as a borrower on the loan and be dated by the employer within 90 days. Obtain a VOE on any co-head of household regardless of age.
- 7. A completed, signed, typed Uniform Residential Loan Application (Form 1003). If a typed application is not signed, provide borrower's original, signed application.
- 8. Copy of most recent tax return for all adults to verify dependents listed on the Household Certification/Consent Form.
- 9. For all **savings accounts**, please provide a copy of the most recent bank statement on all savings accounts. More may be requested if needed.
- 10. For all **checking accounts**, please provide copies of last two months' bank statements on all checking accounts. More may be requested if needed.
- 11. Provide statements on assets for verification. Statements must provide information regarding interest rate or earnings. Provide statements on all assets including CD's, stocks, and bonds, etc.
- 12. Verification of other current sources of income-Third-party verification may be requested for other income if no VOE is provided.
- 13. Copy of the signed home purchase contract with any addendum.
- 14. A copy of the appraisal will be needed before closing but is not required at the time of application.
- 15. A soil treatment warranty or termite inspection report if a resale.
- 16. A septic inspection if one is present.
- 17. Letter of explanation regarding back-end ratio if over 45%, and prior approval has been obtained from the City of Lakeland's Housing Division
- 18. The lenders mortgage Title Commitment letter.
- 19. A LBP inspection is required for all homes older than 1978 (See Exhibit 1 for additional information)

See the Lenders Request for Assistance Form (required with each request) for a complete list of file documentation required.

Down Payment Assistance (DPA)/Closing Costs Assistance(CCA)	Income up to 100% receive up to \$40,000 the first \$25,000 will be a lien; Remaining \$15,000 will be a grant and can be used for either DPA or CCA Income between 101%-140% receive up to \$25,000 as a lien and can be used for either DPA/CCA or combination of both (See chart below for income limits.)
Repayment Terms	Due in full in first 5 years in the event of sale, buyer's failure to occupy property, refinance, transfer of title. Payback is 50% in years 6-10. Forgiven after 10 years.
Mortgage Position	Lien is second position only
Maximum Sales Prices	\$433,045
Ratios	33% / 45%
Applicant Asset Limitations	Maximum of \$100,000- Elderly over 62 exempt
Applicant's Cost	\$1,000 minimum required by applicant for down payment, closing costs, or prepaid items
Home Buyer	Not a current homeowner. Non-occupant co-signer not allowed
Property Types	Single Family - attached or detached. No mobile homes. No inground pools.
Location	Inside City limits of Lakeland only

CURRENT INCOME LIMITS

Income by Household Size

Subject to change annually

BASED ON FAMILY SIZE	Low Up to 80%	Moderate Up to 100%	Moderate 101% to 140%
1	46,700	58,400	81,760
2	53,350	66,700	93,380
3	60,000	75,000	105,000
4	66,650	83,300	116,620
5	72,000	90,000	126,000
6	77,350	96,700	135,380
7	82,650	103,300	144,620
8	88,000	110,000	154,000

886.113 Housing quality standards.

Housing used in this program shall meet the Performance Requirements set forth in this section. In addition, the housing shall meet the Acceptability Criteria set forth in this section except for such variations as are proposed and approved by HUD. Local climatic or geological conditions or local codes are examples which may justify such variations.

A. Sanitary facilities

1. Performance requirement. The dwelling unit shall include its own sanitary facilities which are in proper operating condition, can be used in privacy, and are adequate for personal cleanliness and the disposal of human waste.

2. Acceptability criteria. A flush toilet in a separate, private room, a fixed basin with hot and cold running water, and a shower or tub with hot and cold running water shall be present in the dwelling unit, all in proper operating condition. These facilities shall utilize an approved public or private or disposal system.

B. Food preparation and refuse disposal.

1. Performance requirement. The dwelling unit shall contain suitable space and equipment to store, prepare and serve foods in a sanitary manner. There shall be adequate facilities and services for the sanitary disposal of food wastes and refuse, including facilities for temporary storage where necessary.

2. Acceptability criteria. The unit shall contain the following equipment in proper operating condition: A cooking stove or range and a refrigerator of appropriate size for the unit, and a kitchen sink with hot and cold running water. The sink shall drain into an approved public or private system. Adequate space for the storage, preparation and serving of food shall be provided. There shall be adequate facilities and services for the sanitary disposal of food wastes and refuse, including facilities for temporary storage where necessary (e.g. garbage cans).

C. Space and security

1. Performance Requirement. The dwelling unit shall afford the Family adequate space and security.

2. Acceptability criteria. A living room, kitchen area, and bathroom shall be present; and the dwelling unit shall contain at least one sleeping room or living/sleeping room of appropriate size for each two persons. Exterior doors and windows accessible from outside shall be lockable.

D. Thermal environment

1. Performance Requirement. The dwelling unit shall have and be capable of maintaining a thermal environment healthy for the human body.

2. Acceptability criteria. The dwelling unit shall contain safe heating and/or cooling facilities which are in proper operating condition and can provide adequate heat and/or cooling to each room in the dwelling unit appropriate for the climate to assure a healthy living environment. Unvented room heaters which burn gas, oil or kerosene are unacceptable.

E. Illumination and electricity

1. Performance requirement. Each room shall have adequate natural or artificial illumination to permit normal indoor activities and to support the health and safety of occupants. Sufficient electrical sources shall be provided to permit use of essential electrical appliances while assuring safety from fire.

2. Acceptability criteria. Living and sleeping room shall include at least one window. A ceiling or wall type light fixture shall be present and working in the bathroom and kitchen area. At least two electric outlets, one of which may be an overhead light, shall be present and operable in the living area, kitchen area, and each bedroom area.

F. Structure and materials

1. Performance requirement. The dwelling unit shall be structurally sound so as not to pose any threat to the health and safety of the occupants and so as to protect the occupants from the environment.

2. Acceptability criteria. Ceilings, walls and floors shall not have any serious defects such as severe bulging or leaning, large holes, loose surface material, severe buckling or noticeable movement under walking stress, missing parts or other serious damage. The roof structure shall be firm and the roof shall be weathertight. The exterior wall structure and exterior wall surface shall not have any serious defects such as serious leaning, buckling, sagging, cracks or holes, loose siding, or other serious damage. The condition and equipment of interior and exterior stairways, halls, porches, walkways, etc., shall be such as not to present a danger of tripping or falling. Elevators shall be maintained in safe and operating condition.

G. Interior air quality.

1. Performance requirement. The dwelling unit shall be free of pollutants in the air at levels which threaten the health of the occupants.

2. Acceptability criteria. The dwelling unit shall be free from dangerous levels of air pollution from carbon monoxide, sewer gas, fuel gas, dust, and other harmful air pollutants. Air circulation shall be adequate throughout the unit. Bathroom area shall have at least one openable window or other adequate exhaust ventilation.

H. Water supply

1. Performance requirement. The water supply shall be free from contamination.

2. Acceptability criteria. The unit shall be served by an approved public or private sanitary water supply.

I. Lead-based paint- See Exhibit 1 for additional Information

1. Performance requirement. Homes constructed prior to 1978 shall be free of potential hazards due to lead based paint.

2. Acceptability criteria. The unit shall be free of defective paint that is chipping, peeling, scaling, flaking, or loose, particularly, all chewable protruding painted surfaces up to five feet from the floor or ground, which are readily accessible to children under seven years of age, e.g., protruding corners, windowsills and frames, doors and frames, and other protruding woodwork .

J. Access

1. Performance requirement. The dwelling unit shall be useable and capable of being maintained without unauthorized use of other private properties, and the building shall provide an alternate means of egress in case of fire.

2. Acceptability criteria. The dwelling unit shall be useable and capable of being maintained without unauthorized use of other private properties. The building shall provide an alternate means of egress in case of fire (such as fire stairs or egress through windows).

K. Site and neighborhood

1. Performance requirement. The site and neighborhood shall be reasonably free from disturbing noises and reverberations and other hazards to the health, safety, and general welfare of the occupants.

2. Acceptability criteria. The site and neighborhood shall not be subject to serious adverse environmental conditions, natural or manmade, such as dangerous walks, steps, instability, flooding, poor drainage, septic tank back-ups, sewage hazards or mud slides; abnormal air pollution, smoke or dust; excessive noise, vibration or vehicular traffic; excessive accumulations of trash; vermin or rodent infestation; or fire hazards.

L. Sanitary condition

1. Performance requirement. The unit and its equipment shall be in sanitary condition.

2. Acceptability criteria. The unit and its equipment shall be free of vermin and rodent infestation.

**CITY OF LAKELAND
LENDER'S REQUEST FOR ASSISTANCE - GAP FUNDS**

Page 1

BUYER/PROPERTY INFORMATION

Name of Buyer:	Name of Co-Buyer:
Street Address of Property to be purchased:	
City, State, Zip Code:	
Contract Price: \$	Appraised Value: \$
(Check one) New Construction: _____ Existing Unit w/Rehab _____ Existing w/out Rehab _____ Year Built: _____ (If Existing)	

MORTGAGE LENDER INFORMATION

Mortgage Lender Name:			
Email Address:			
Contact Name:			
Phone: () -	Fax: () -		
Amount of First Mortgage: \$	PITI: \$	Anticipated Date of Commitment:	Anticipated Closing Date:

MORTGAGE BROKER /CORRESPONDENT INFORMATION

File Submitted By (if other than lender): Company			
Email Address:			
Phone: () -	Fax: () -	Contact:	

HOUSEHOLD INFORMATION

Number of Household Members:	Gross Annual Income: \$
For City use only _____ Very Low Income _____ Low Income _____ Moderate Income	

MORTGAGE LENDER INFORMATION

Down Payment: \$	+	Total Costs:\$	(Amount on Line i from Section VII/1003)
Closing Costs: \$	-	Total Credits: \$	(Amount on Lines k + l, Section VII/1003)
Total: \$	-	1st Mortgage: \$	(Amount on Line o from Section VII/1003)
	=	Cash from Borrower: \$	(Amount on Line p from Section VII/1003)

**CITY OF LAKELAND
CHECKLIST**

CLIENT NAME: _____ **ADDRESS:** _____

YES	NO	ALL FILES
		Lenders Request for Assistance – All requested information must be provided.
		*Household Certification & Consent Form with proof of dependent information attached (birth certificates are preferred). -All requested information must be provided. E-signatures are not acceptable.
		Home Buyer Education Certificate of Completion from a HUD approved homebuyer education provider-By Closing Date
		Copy of Driver's License and/or Resident Alien Cards (if applicable), for all heads, co-heads of household and household members age 18 or older..(Borrowers and non-borrowers).
		Lender's Uniform Underwriting and Transmittal Summary (1008). Does it match the 1003 form below?
		Loan Estimate (must be signed by the applicant).
		Completed, signed, typed Uniform Residential Loan Application (1003). Information such as income, liabilities and proposed monthly mortgage payment must be consistent with the 1008.
		Contract for Sale and Purchase. Closing Date : _____
		Appraisal-Due before closing
		Current VOE on Each Adult Household Member (dated within 60 days). Third party verification of all other sources of income such as Social Security Benefits Letter, Court Order for Child Support, etc.
		Two (2) most recent, consecutive paystubs. Previous Years Tax Return and W-2 form
		Most recent two (2) months statements on all checking accounts-All pages. Transaction summary and account history printouts are not acceptable. VOD not required
		Most recent bank statement for savings accounts. VOD not required.
		Statement other assets not held in a financial institution dated within the last 90 days. To include CD, Stocks/Bonds, Revocable Trusts, Other Property, Whole Lif Ins., Other Personal Property (Antique Car, Jewelry, etc)
		Lender's Letter of explanation regarding total debt to income ratio in excess of 45%.
		Septic Inspection-if septic present
		Lead Based Paint Inspection if home older than 1978
NEW CONSTRUCTION ONLY		
		Certificate of Occupancy – By Closing -If not in file, provide expected date: _____
RESALES ONLY		
		HSQ -Home Inspection/s
		WDO Inspection
		Insurance

NOTE: Copies accepted unless otherwise noted above

CLOSING AGENT INFORMATION	
Name of Closing Company: (as it is to appear on check):	
Closing Agent Contact:	Mailing Address:
Mailing Address:	
Phone: () - Fax: () - Contact Email:	

HOUSEHOLD CERTIFICATION & CONSENT FORM
TO BE COMPLETED BY BORROWER(S)

You are applying for a mortgage loan through _____ (Name of Company)
 _____ (Address of Company)

and you hereby provide consent for this Company to release any and all information regarding income, employment, rental history, assets, and household composition to the City of Lakeland's Housing Division in order to determine your eligibility to receive down payment and/or closing cost assistance funds administered by the City of Lakeland's Housing Division. The City of Lakeland's Housing Division administers funds to low and moderate-income home buyers. The actual funds are provided through State, Federal or Local sources and you understand that certain eligibility requirements must be met in order to receive these funds. You are further advised that all documents regarding this assistance will constitute public records and are subject to Florida's open records laws.

One requirement to receive these funds is that you must be certified by City of Lakeland's Housing Division to be a low or moderate-income family. You are required to disclose the gross amount of income of all adults who will be living in the home whether or not they are related to you or listed as a borrower on your mortgage loan. This includes income from all sources. You are also required to disclose all income received for the benefit of minors living with you including child support, social security, AFDC, or other. You do not have to disclose income from employment that is earned by a minor unless they are your spouse or a co-head of household. Disclose all income that is anticipated to be received during the coming 12-month period. You are also required to disclose all assets for all household members including assets held by minors. Furthermore, it is important that you understand that you must be eligible on the day that assistance is awarded to you, not the application date, and any changes to your income, family size, etc. should be reported to the Housing Division or your mortgage lender during the mortgage application process.

Your mortgage lender may not have required you to disclose all income and assets for purposes of your loan approval with them. This form is being provided to you as an application for assistance and full disclosure of income and assets.

Your application will be reviewed for other eligibility requirements relating to the price, condition, location, affordability of the property, and others as established by the City of Lakeland, as applicable.

PART I - HOUSEHOLD CERTIFICATION

The head of household and any co-head of household or spouse do hereby certify to the following:

- a. I/We plan to reside in the home.
- b. All household members who will reside in the home are listed below.
- c. I/We are disclosing all income earned by or for the benefit of any household member who is a head of household, co-head of household, or spouse regardless of age, the income earned by other household members 18 and over, and any and all income received for the benefit of any household member under the age of 18.
- d. No other persons are expected to reside in the property other than those disclosed below.

Head of Household Name:	Social Security #: . -	Age:
Sources of Income: (check as applicable) <input type="checkbox"/> Employment <input type="checkbox"/> Alimony <input type="checkbox"/> Child Support <input type="checkbox"/> Social Security <input type="checkbox"/> Pension <input type="checkbox"/> Public Assistance <input type="checkbox"/> Other _____		
Has this income been disclosed on the application to your lender? <input type="checkbox"/> Yes <input type="checkbox"/> No. If No, Amount \$ _____ per _____		
If No - provide proof of income with this form such as a copy of a check, award letter, or court order.		
Co-Head of Household Name:	Social Security #: - -	Age:
Sources of Income: (check as applicable) <input type="checkbox"/> Employment <input type="checkbox"/> Alimony <input type="checkbox"/> Child Support <input type="checkbox"/> Social Security <input type="checkbox"/> Pension <input type="checkbox"/> Public Assistance <input type="checkbox"/> Other _____		
Has this income been disclosed on the application to your lender? <input type="checkbox"/> Yes <input type="checkbox"/> No. If No, Amount \$ _____ per _____		
If No - provide proof of income with this form such as a copy of a check, award letter, or court order.		

List Other Members of Household Here

Household Member Name:		Age:	DOB: / /
Social Security #: - -		Relationship to you:	
If 18 or over - Income earned per month: \$		Employer Name & Address:	
Student: (yes/no)	Disabled: (yes/no)		
Household Member Name:		Age:	DOB: / /
Social Security #: - -		Relationship to you:	
If 18 or over - Income earned per month: \$		Employer Name & Address:	
Student: (yes/no)	Disabled: (yes/no)		
Household Member Name:		Age:	DOB: / /
Social Security #: - -		Relationship to you:	
If 18 or over - Income earned per month: \$		Employer Name & Address:	
Student: (yes/no)	Disabled: (yes/no)		
Household Member Name:		Age:	DOB: / /
Social Security #: - -		Relationship to you:	
If 18 or over - Income earned per month: \$		Employer Name & Address:	
Student: (yes/no)	Disabled: (yes/no)		
Household Member Name:		Age:	DOB: / /
Social Security #: - -		Relationship to you:	
If 18 or over - Income earned per month: \$		Employer Name & Address:	
Student: (yes/no)	Disabled: (yes/no)		
Household Member Name:		Age:	DOB: / /
Social Security #: - -		Relationship to you:	
If 18 or over - Income earned per month: \$		Employer Name & Address:	
Student: (yes/no)	Disabled: (yes/no)		

I/We certify that I/We have read and understood the above and the information I/We am/are providing is true and correct as of this date. I/We understand that all income for each household member must be disclosed and that I/We will be asked to provide proof of income and dependent relationships.

Signature of Head of Household

Signature of Co-Head of Household or Spouse

Date

Date

WARNING: Florida Statute 817 provides that willful false statements or misrepresentation concerning income and assets or liabilities relating to financial condition is a misdemeanor of the first degree and is punishable by fines and imprisonment provided under S775.082 or 775.83.

ATTACH TO THIS CERTIFICATION (for each dependent named above): Copy of Birth Certificate, or copy of a school record showing **your** name and address, or letter of adoption, or social security card, or copy of court-ordered guardianship letter, or copy of divorce decree.

PART II - ASSET CERTIFICATION

I/We understand that we must disclose all assets, cash or non-cash items that can be converted to cash, for all household members **including minors**. Typical assets include savings, checking accounts, certificates of deposit, stocks, bonds, IRA accounts, lump sum receipts such as lottery winnings, insurance settlements, and personal property held as an investment such as gems, jewelry, and coin collections.

Check one:

_____ All assets have been disclosed on our application.

_____ The following assets have not been disclosed on our application.

Type of Asset	Held By* (If a Financial Institution, Company, etc.)	Name of Household Member Owning Asset	Value of Asset

*NOTE: Attach statements providing value of asset if held by a third party such as a checking, savings, certificate, pension fund, stocks, etc.

In addition, I/We certify that during the preceding 24 months, I/We (check one) _____ HAVE _____ HAVE NOT disposed of more that \$1,000 in asset(s) for less than fair market value.

If HAVE is checked above, complete the following for each disposition:

1. The asset was _____. The date of disposition was _____.
The fair market value of the asset was \$ _____. We disposed of it for \$ _____.
2. The asset was _____. The date of disposition was _____.
The fair market value of the asset was \$ _____. We disposed of it for \$ _____.
3. The asset was _____. The date of disposition was _____.
The fair market value of the asset was \$ _____. We disposed of it for \$ _____.

Signature of Head of Household

Signature of Co-Head of Household or Spouse

Date

Date

PART III - AUTHORIZATION TO RELEASE INFORMATION

By signing the following you agree to allow City of Lakeland's Housing Division to verify any and all income, credit, savings, and rental references in regards to your application as needed to determine eligibility. You also agree to furnish information requested by City of Lakeland's Housing Division directly from you to facilitate your request for assistance or document your eligibility.

City of Lakeland's Housing
1104 Martin L. King Jr. Ave
Lakeland, FL 33805
863/834-3360

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

I have made an application to City of Lakeland's Housing Division to obtain a loan to purchase or refinance a home.

I hereby authorize City of Lakeland's Housing Division and/or its assigns to verify my past and present employment earnings records, bank accounts, stock holdings, and any other asset balances that are needed to process my mortgage loan application.

Photocopies of this letter may be made to facilitate multiple inquiries. In the event you do receive a photocopy of this letter, it should be treated as an original and the requested information be released.

The information obtained by City of Lakeland's Housing Division is only to be used in the processing of my application for a mortgage loan.

PRIVACY ACT NOTICE: This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38, USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. seq. of 7 USC, 1921 et. seq. (if USDA/FMHA).

Signature - Head of Household

Social Security Number

Date

**Signature - Co-Head of Household
(or Spouse)**

Social Security Number

Date

**CITY OF LAKELAND
Gap Program**

Registration Form
(Revised 09/19/2025)

Date of Request: / /		
Name of Applicant:		
Property Street Address:		
City:	Home must be inside city limits	
Sales Price: \$	Check one: <input type="checkbox"/> New <input type="checkbox"/> Existing with <input type="checkbox"/> rehab/repairs <input type="checkbox"/> no repairs <input type="checkbox"/> Check here if Modular Home	
Under Contract?: ___Yes ___No	Contract Date: / /	Anticipated Closing Date: / /
Number in Household:	Gross Annual Income: \$	Check one: <input type="checkbox"/> Very Low <input type="checkbox"/> Low <input type="checkbox"/> Mod
Funds Requested		
Down Payment: \$	Funds Requested By: (Name of Contact)	
Closing Cost: \$	Company:	
Total Request: \$	Address:	
	Phone: ()	Fax: ()
Homebuyer Education Class:		
Date Attended: / / Provider:		
Current Address for Applicant:		
Home/Cell Phone: ()	Work Phone: ()	Email:

Important: By sending this form, you as the Contact, acknowledge that you have pre-screened the applicant for eligibility under the City of Lakeland's Housing Division. Gap Program guidelines, and have pre-qualified or obtained approval for a first mortgage loan meeting the requirements of those guidelines. You also agree to provide documentation to assist City of Lakeland's Housing Division regarding a final determination of the client's eligibility for program assistance funds within the required time frame as may be requested.

For City Use Only	Inside city limits: _____Yes _____No	
	_____Very Low	_____Low _____Moderate/WF
Registration Confirmation Date: / /	Good through: / /	
Authorized Signature:	Confirmation <input type="checkbox"/> Faxed <input type="checkbox"/> Mailed	<u> </u> Initials

Registration is not valid without confirmation from City of Lakeland's Housing Division
ONLINE SUBMISSION ONLY

Exhibit 1

LBP Inspection Minimums

Based on: Guidelines for the Evaluation and Control of Lead-Based Paint Hazards in Housing

The client should hire a certified (licensed) lead-based paint inspector or risk assessor (see 40 CFR part 745). Lists of inspectors and laboratories can be obtained by calling 1-888-LEADLIST or through the Internet at www.leadlisting.org. Lists are also available through State agencies (call 1-800-LEAD-FYI for the appropriate local contact). All lead-based paint inspections must be performed by a certified lead-based paint inspector or risk assessor in accordance with 40 CFR part 745, section 227.

The inspector should use the HUD/EPA standard for lead-based paint of 1.0 mg/cm² or 0.5% by weight, as defined by Title X of the 1992 Housing and Community Development Act. For the purposes of the HUD/EPA lead-based paint disclosure rule, 1.0 milligrams per square centimeter (mg/cm²) or 0.5% by weight are the standards that must be used.

Report lead paint amounts in mg/cm² because this unit of measurement does not depend on the number of layers of non-lead-based paint and can usually be obtained without damaging the painted surface. All measurements of 1997 Revision 7-iv lead in paint should be in mg/cm², unless the surface area cannot be measured or if all paint cannot be removed from the measured surface area. In such cases, concentrations may be reported in weight percent (%) or parts per million by weight (ppm).

For each unit, common area, and exterior site to be inspected, identify all testing combinations in each room equivalent. A testing combination is characterized by the room equivalent, the component type, and the substrate. A room equivalent is an identifiable part of a residence (e.g., room, house exterior, foyer, etc.). Painted surfaces include any surface coated with paint, shellac, varnish, stain, paint covered by wallpaper, or any other coating. Wallpaper should be assumed to cover paint unless building records or physical evidence indicates no paint is present.

Take at least one individual XRF reading on each testing combination in each room equivalent. For walls, take at least four readings (one reading on each wall) in each room equivalent.

Classify XRF results for each testing combination. Readings above the upper limit of the inconclusive range are considered positive, while readings below the lower limit of the inconclusive range are considered negative. Readings within the inconclusive range (including its boundary values) are classified as inconclusive. Some instruments have a threshold value separating ranges of readings considered positive from readings considered negative for a given substrate. Readings at or above the threshold are considered positive, while readings below the threshold are considered negative.

In single-family housing inspections, all inconclusive readings must be confirmed in the laboratory or assume that all inconclusive results are positive. Inconclusive readings cannot be assumed to be negative.

If the inspector collected paint-chip samples for analysis, they should be analyzed by a laboratory recognized under the EPA's National Lead Laboratory Accreditation Program (NLLAP). Paint-chip samples are collected when the overall results for a component type are inconclusive. They may be collected by a properly trained and certified inspector, client, or third party. Paint-chip samples should contain all layers of paint (not just peeled layers) and must always include the bottom layer. If results will be reported in mg/cm², including a small amount of substrate with the sample will not significantly bias results. Substrate material should not, however, be included in samples reported in weight percent. Paint from 4 square inches (25 square centimeters) should provide a sufficient quantity for laboratory analysis. Smaller surface areas may be used, if the laboratory indicates that a smaller sample is acceptable. In all cases, the surface area sampled must be recorded.

The inspector should write an inspection report indicating if and where lead-based paint is located in the unit or the housing development (or building). The report should include a statement that the presence of lead-based paint must be disclosed to potential new buyers (purchasers) and renters (lessees) prior to obligation under a sales contract or lease, based on Federal law (see 24 CFR part 35, subpart H or 40 CFR part 745, subpart F).

The inspection report should contain detailed information on the following:

- Who performed the inspection;
- Date(s);
- Inspector's certification number;
- All XRF readings;
- Classification of all surfaces into positive or negative (but not inconclusive) categories, based on XRF and laboratory analyses;
- Specific information on the XRF and laboratory methodologies;
- Housing unit and sampling location identifiers;
- Results of any laboratory analyses