

Carbondale City-Funded Residential Housing Programs

(<https://www.explorecarbndale.com/179/City-Funded-Housing-Programs>)

Single-Family Housing Conversion Program

"The Single-Family Housing Conversion Program is designed to stimulate and encourage the conversion of single-family houses registered as rentals to owner-occupied homes. A \$5,000 grant will be given to approved home buyers of a single-family house registered with the City of Carbondale's [Mandatory Rental Housing Inspection Program](https://www.explorecarbndale.com/FormCenter/BNS-17/Rental-Housing-Registration-and-Designat-74) (<https://www.explorecarbndale.com/FormCenter/BNS-17/Rental-Housing-Registration-and-Designat-74>) for more than two consecutive years at purchase." (Here is the full City [Ordinance](https://www.explorecarbndale.com/DocumentCenter/View/5746/Single-Family-Housing-Ordinances-PDF) (<https://www.explorecarbndale.com/DocumentCenter/View/5746/Single-Family-Housing-Ordinances-PDF>) for the program.)

This program is for people who are in the process of purchasing an eligible property. "Applicants must have a signed sales contract and be in the process of arranging a closing date." They can fill out the [Application](https://www.explorecarbndale.com/FormCenter/Encrypted-Forms-21/Single-Family-Housing-Conversion-Program-122) (<https://www.explorecarbndale.com/FormCenter/Encrypted-Forms-21/Single-Family-Housing-Conversion-Program-122>) online or get hard copies from Ashley Gibson at 618-457-3258. They will also need to fill out and submit a [W-9](https://www.explorecarbndale.com/DocumentCenter/View/5735/W-9-PDF) (<https://www.explorecarbndale.com/DocumentCenter/View/5735/W-9-PDF>) Request for Taxpayer ID and Certification.

The City will pay the \$5,000 within 60 days after closing date of the purchase. The house buyer must agree to live in the house as their single-family home for 5 years.

The City will require a house inspection, to be performed by the City at no cost, to check for any housing code violations. Grant funds must be used to rectify any problems found. Any additional funds after this is taken care of can be used as the home buyer wishes.

This program also waives all applicable permit fees for improvements made to the residence.

Single Family Housing Conversion Program Application

Name of Applicant/Home Buyer*

Current Address of Applicant/Home Buyer*

Phone*

Number of Occupants*

Applicant/Home Buyer Email*

Address of Property to be Purchased*

Date of Property Transfer/Possession*

Current/Previous Property Owner*

Name and address of Lending Institution if property acquisition is being financed*

Lending Officer*

PLEASE NOTE:

This program is for those applicants that are in the process of purchasing a property that has been registered with the City for TWO OR MORE CONSECUTIVE YEARS. Applicants must have a signed sales contract and be in the process of arranging a closing date.

Attach Sales Contract*

No file selected.

Attach Request for
Taxpayer Identification
Number (W-9)*

No file selected.

Acknowledgment*

By checking the "I agree" box below, you acknowledge that you have reviewed Ordinance No. 2007-39 and 2016-29 and understand the terms and conditions and further allow the City to verify all the above information in order to ensure that the program requirements are met. Submission of this application does not in itself obligate the City or Home Owner without execution of the agreement.

I agree.

Electronic Signature*

First M. Last

Electronic Signature Agreement*

By checking the "I agree" box below, you agree and acknowledge that 1) your application will not be signed in the sense of a traditional paper document, 2) by signing in this alternate manner, you authorize your electronic signature to be valid and binding upon you to the same force and effect as a handwritten signature, and 3) you may still be required to provide a traditional signature at a later date.

I agree.

Electronic Signature*

First M. Last

Electronic Signature Agreement

By checking the "I agree" box below, you agree and acknowledge that 1) your application will not be signed in the sense of a traditional paper document, 2) by signing in this alternate manner, you authorize your electronic signature to be valid and binding upon you to the same force and effect as a handwritten signature, and 3) you may still be required to provide a traditional signature at a later date.

I agree.

Down Payment Assistance Program

The City will pay from \$500 to \$3,000 to help with the down payment for qualified people buying their first house, for owner-occupied single-family occupancy, within the Carbondale city limits. Buyer's income must be no more than 180% of the median family income (MAI) for Jackson County. Here's a link to an income chart and [Instructions](https://www.explorecarbondale.com/DocumentCenter/View/5734/Down-Payment-Assistance-Program-Application-Online-PDF) (<https://www.explorecarbondale.com/DocumentCenter/View/5734/Down-Payment-Assistance-Program-Application-Online-PDF>) for applying.

The buyer must contribute matching funds for the down payment, in a percentage varying according to household income. The information on the City website about this is confusing, and it is best to talk to Ashley Gibson at 618-457-3258 to clarify the amounts of the home buyer and City contributions.

The home buyer and the City will enter into a "restrictive covenant on the home which will require a portion of the grant funds to be repaid in the event the home is no longer maintained as the applicant's principal residence. The grant funds will be prorated and forgiven in equal amounts each month the home remains owner-occupied, with all funds being forgiven five years after the grant. Funds are provided after closing." (Here is the full City [Ordinance](https://www.explorecarbondale.com/DocumentCenter/View/5743/Down-Payment-Assistance-Program-Ordinances-Online-PDF) (<https://www.explorecarbondale.com/DocumentCenter/View/5743/Down-Payment-Assistance-Program-Ordinances-Online-PDF>) for the program.)

The application must be filed before the home purchase is completed. The home buyer will need to provide information showing income. They can fill out the [Application](https://www.explorecarbondale.com/FormCenter/Encrypted-Forms-21/Single-Family-Housing-Conversion-Program-122) (<https://www.explorecarbondale.com/FormCenter/Encrypted-Forms-21/Single-Family-Housing-Conversion-Program-122>) online or get hard copies from Ashley Gibson at 618-457-3258. They will also need to fill out and submit a [W-9](https://www.explorecarbondale.com/DocumentCenter/View/5735/W-9-PDF) (<https://www.explorecarbondale.com/DocumentCenter/View/5735/W-9-PDF>) Request for Taxpayer ID and Certification.

Down Payment Assistance Program Application

Name*	Area Code & Phone Number*	
<input type="text"/>	<input type="text"/>	
Email Address*	Address*	
<input type="text"/>	<input type="text"/>	
City*	State*	Zip Code*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Number of family members which occupy the residence*	Estimated Annual Household Income*	
<input type="text"/>	<input type="text"/>	
Address of Property to be Purchased*	Current Property Owner*	
<input type="text"/>	<input type="text"/>	
Previous Property Owner*	Estimated Date of Property Transfer/Possession*	
<input type="text"/>	<input type="text"/>	
Name of Lending Institution*	Loan Officer*	Amount of Down Payment*
<input type="text"/>	<input type="text"/>	<input type="text"/>
Address of Lending Institution*		
<input type="text"/>		
City*	State*	Zip Code*
<input type="text"/>	<input type="text"/>	<input type="text"/>

PLEASE NOTE:

Applicants should consult their lending institution and real estate agent about their desire to apply for this program.

Please attach the following:

Signed Sales Contract (If applicable) <input type="button" value="Browse..."/> No file selected.	2 months recent paystubs of all employed occupants of the household (18+)* <input type="button" value="Browse..."/> No file selected.	Previous year's tax returns for all employed occupants of the household (18+)** <input type="button" value="Browse..."/> No file selected.
2 recent months of checking/savings account statements for all occupants* <input type="button" value="Browse..."/> No file selected.	Request for Taxpayer Identification Number (W-9)* <input type="button" value="Browse..."/> No file selected.	

Acknowledgment*

By checking the "I agree" box below, you acknowledge that you have reviewed Ordinance No(s). 2016-28 and 2016-54 and understand the terms and conditions and further allow the City to verify the information in order to ensure that the program requirements are met. Submission of this application does not in itself obligate the City or Home Buyer without execution of the agreement.

I agree.

Electronic Signature*

Electronic Signature Agreement*

By checking the "I agree" box below, you agree and acknowledge that 1) your application will not be signed in the sense of a traditional paper document, 2) by signing in this alternate manner, you authorize your electronic signature to be valid and binding upon you to the same force and effect as a handwritten signature, and 3) you may still be required to provide a traditional signature at a later date.

I agree.

Electronic Signature*

Curb Appeal Assistance Program

"The Curb Appeal Assistance Program offers funding for homeowners to renovate and update the exterior of their homes. The City will provide \$500 to \$3,000 towards curb appeal projects."

The home must be owner-occupied as their primary residence, and located within the Carbondale City limits. It must remain as owner-occupied single-family occupancy housing for five years; the home buyer and the City will enter into a restrictive covenant requiring pro rata repayment of the City funds if the home is no longer maintained as the applicant's principal residence.

Funds are provided after closing. (Here's a link to the full City [Ordinances](https://www.explorecarbndale.com/DocumentCenter/View/5742/Curb-Appeal-Assistance-Program-Ordinances-Online-PDF) (<https://www.explorecarbndale.com/DocumentCenter/View/5742/Curb-Appeal-Assistance-Program-Ordinances-Online-PDF>) for the program.)

"Eligible projects include, but are not limited to, the following:

1. Siding, Exterior cladding, Exterior brickwork, etc.
2. Windows
3. Roofing
4. Front doors and garage doors
5. Driveways
6. Front yard decks, sidewalks, and porches."

Buyer's income must be no more than 180% of the median family income (MAI) for Jackson County. Here's a link to an income chart and [Instructions](https://www.explorecarbndale.com/DocumentCenter/View/5733/Curb-Appeal-Assistance-Program-Application-Online-PDF) (<https://www.explorecarbndale.com/DocumentCenter/View/5733/Curb-Appeal-Assistance-Program-Application-Online-PDF>) for applying.

The buyer must contribute matching funds for the down payment, in a percentage varying according to household income. The information on the City website about this is confusing, and it is best to talk to Ashley Gibson at 618-457-3258 to clarify the amounts of the homeowner and City contributions.

"Once application is submitted, staff will conduct a pre-approval process. The applicant will be responsible to complete the proposed scope of work and submit all necessary documents, including all receipts and invoices. City staff will perform an inspection of the project upon completion to verify that the project executed as proposed."

They can fill out the [Application](https://www.explorecarbndale.com/FormCenter/Encrypted-Forms-21/Curb-Appeal-Assistance-Program-Applicati-127) (<https://www.explorecarbndale.com/FormCenter/Encrypted-Forms-21/Curb-Appeal-Assistance-Program-Applicati-127>) online or get hard copies from Ashley Gibson at 618-457-3258. They will also need to fill out and submit a [W-9](https://www.explorecarbndale.com/DocumentCenter/View/5735/W-9-PDF) (<https://www.explorecarbndale.com/DocumentCenter/View/5735/W-9-PDF>) Request for Taxpayer ID and Certification.

Curb Appeal Assistance Program Application

Name*

Email Address*

Address*

City*

State*

Zip Code*

Phone Number*

Number of persons which
occupy the residence*

Estimated annual household
income*

Estimated \$ contributions
by the homeowner*

Type of work performed (or to be performed) with homeowner's contribution:*

PLEASE ATTACH THE FOLLOWING:

Proof of Ownership (Quitclaim or
Warranty Deed)*

2 months recent paystubs of all
employed occupants of the household
(18+)*

Request for Taxpayer Identification
Number (W-9)*

Two recent months of checking/savings
account statements for all occupants*

A written bid, breaking down the cost of the project, from the
contractor performing the work*

If there are more than one employed occupant 18+ years of age, please upload previous year's tax return for each individual:

Previous year's tax return*

Previous year's tax return*

Previous year's tax return*

Electronic Signature Agreement*

By checking the "I agree" box below, you agree and acknowledge that you have reviewed Ordinance No(s). 2016-27 and 2016-53 and understand the terms and conditions and further allow the City to verify all the above information in order to ensure that the program requirements are met. Submission of this application does not in itself obligate the City or Home Owner without execution of the agreement.

I agree.

Electronic Signature*