



CITY OF MIRAMAR

PURCHASE ASSISTANCE PROGRAMS

APPLICATION GUIDELINES



Moderate Income Mortgage Assistance (MIMA) First-Time Homebuyer Program

The documents listed below are to be uploaded with your completed application in the Neighborly portal via:
<https://portal.neighborlysoftware.com/CITYOFMIRAMARFL/Participant>.

Before you begin:

- Please ensure you have an accessible email address to sign up for the Neighborly application.
- All sections of the application must be completed (no blank spaces).
- Be prepared to upload photocopies of the documentation listed below.
- Please note that additional documents may be requested to process your application.

APPLICATION CHECKLIST

1. **Lender pre-approval letter** (City assistance cannot be included in determining the pre-approval amount)
2. **Executed Purchase/Sale Contract** for a property located within the City of Miramar
3. **State Issued Photo IDs.** Driver's License, State ID, or Military ID (If applicable), for applicant, and each household member above 18 years old.
4. **Social Security Cards for all household members.**
5. **Proof of citizenship or legal alien status documents for applicant.**
 - a) United States of America birth certificate **or**
 - b) Naturalization papers **or**
 - c) Alien registration card
 - d) As a non-citizen you are otherwise a lawful resident of the United States with documentation supporting the same.
6. **Divorce decree or certified court documents, as applicable.**
7. **Proof of Number of Dependents Claimed.** Dependents must be listed on your federal tax return, and the following document(s) must be submitted as applicable:
 - Birth Certificate with the parent/applicant's name listed, **OR**
 - School records which give the parents' names and address, **OR**
 - Court-ordered letters of guardianship, **OR**
 - Divorce decree/Marital Settlement, **OR**
 - Letters of adoption.

If a dependent 18 years or older is a **full-time** student, submit a copy of their class schedule and financial aid documents in addition to the above documents.

Income

8. **Two (2) most recent consecutive pay stubs or earning statements for each employed household member 18 years of age or older.** The pay stubs must show the employee's name, gross pay per period, deductions, and frequency of pay.

- 9. Proof of Social Security, Supplemental Security Income (SSI), and/or Disability Benefits.** Provide a current award, benefit statement or notification letter prepared by the authorizing agency.
- 10. Proof of Veterans Administration Benefits, as applicable.** Provide benefactor's written confirmation of amount of assistance for the next 12 months.
- 11. Proof of Self-Employment Income.** Provide: 1040, with 1099 Schedule C, E, or F with your federal income tax returns, **AND** A notarized, sworn statement, from an accountant or bookkeeper of the self-employed individual, with net income for the past 3 months and expected for the next 12 months
- 12. Documentation of Recurring Contributions and Gifts.** For non-household members paying part or all of your living expenses or contributing money on a regular basis, provide:
- a) A notarized statement or affidavit signed by the person providing the assistance, giving the purpose, dates, and value of the gifts, OR
 - b) A letter from a bank, attorney, or a trustee providing verification of purpose, dates, value of payments.
- 13. Unearned Income. Please** provide documents for all that apply.
- a) Unemployment Compensation - Unemployment benefit award notice with six (6) copies of unemployment check stubs.
 - b) Disability Compensation - Notice of eligibility from employer or authorizing agency and six (6) copies of check stubs.
 - c) Worker's Compensation - Notice of eligibility with amount awarded and six (6) copies of check stubs.
 - d) Severance Pay - Notice of employer stating the amount received in severance pay.
 - e) Welfare of other needs-based payments given to any household members
- 14. Alimony or Child Support Payments**
- a) A printout from the court or governmental agency through which payments are made **or**
 - b) An original notarized letter from the non-custodial parent stating the amount given weekly, bi-weekly, or monthly, OR
 - c) An original notarized statement from custodial parent stating that child support is not received for each child.
- 15. Federal income tax returns.** Copies of returns filed with the IRS for the last two (2) years to include W-2's for the last two (2) years. Provide:
- a) A copy of the original signed federal tax return with W-2's, OR
 - b) A transcript of your federal return from the IRS with W-2's. You can request a transcript by filling out IRS form 4506-T and sending it to the IRS. The form can be obtained from the IRS website www.irs.gov, by calling the IRS at 1-800-829-3676, or by going to the IRS office.
 - c) Letter of Non-Filing

Assets

- 16. Last one (1) Month's Statements for all Accounts Held by Every Household Member, Regardless of Age.** Please be sure to provide all pages, including those intentionally left blank. This is applicable

for all checking, savings, money market, vacation savings, holiday savings, credit union accounts, Cash app, PayPal, Venmo, Chime etc. regardless of balance.

17. Other Asset statements. Provide most recent statements for each of the assets listed below, held by each household member, as applicable.

- 401(K) account statement
- Retirement statement
- Pension statement
- IRA statement
- Certificate of deposit (CD) statement
- Annuities

18. Life Insurance policy (ies) of each household member, with current cash value and the type (term or whole). Please provide all pages of the most current policy statement.