



Beyond Housing

Catch the Dream – Keep the Dream

The Homebuyer's Team

Realtor/Lender Informational Booklet

**For closing cost loan closings in the St. Louis
County, City of Florissant, unincorporated St.
Charles County, Wentzville, O'Fallon, the City of
St. Charles, and Jefferson County**

4156 Manchester Avenue, St. Louis, MO 63110

Phone (314) 533-0600

Fax (314) 533-0476



Catch the Dream – Keep the Dream

A program provided by Beyond Housing's NeighborWorks®
HomeOwnership Center

Beyond Housing's mission is to strengthen neighborhoods, one family at a time. We do this by providing affordable housing, helping families achieve and sustain homeownership, fostering the well-being of families, and identifying and addressing neighborhood needs.

For over 30 years, two of the region's most prominent non-profit organizations, Beyond Housing and Neighborhood Housing Services, have helped low-income families establish economic independence. Established in 1980 to address the need for affordable rental housing for large, low-income families, Beyond Housing had much in common with Neighborhood Housing Services of St. Louis, which began in 1975 as an organization focused on revitalizing St. Louis neighborhoods. In January 2003 when these separate organizations recognized their similar philosophies, approaches, and target audiences, they merged under the name that encompasses both organizations' former missions: Beyond Housing.

Beyond Housing is a member of the NeighborWorks® Network, a national network of community-based organizations that improves and strengthens communities through cooperative efforts with residents, business people, government officials, and other partners. Beyond Housing has been recognized on a local, national, and international level for its unique and successful approach to meeting the needs of low-income families. Awards have been presented by the United Nations, Metropolitan Life Foundation, U.S. Department of Housing and Urban Development, National Association of Housing and Redevelopment Officials, Mortgage Bankers Association, Missouri Bar Association, FOCUS St. Louis, East-West Gateway Coordinating Council, and the Ethical Society.

The principal functions through which we deliver products and services in the core business content areas include **Service-Enriched Rental Housing, Homeownership Services, and Community Building.**

The staff of Beyond Housing's NeighborWorks® HomeOwnership Center is excited to work with you in being a part of The Homebuyer's Team. The Homebuyer's team all works together to make the dream of homeownership a reality for low to moderate income households in the St. Louis region a reality. We also work to make homeownership an asset-building and wealth-creating experience.

As a team, we collectively strive to help each Homebuyer get through the home purchase process timely and as stress-free as possible.

Attached is information to aid you in assisting eligible homebuyers in obtaining funds at closing to cover down payment and closing costs.

The Catch the Dream – Keep the Dream program benefits the homebuyer in many ways. Highlights include:

- △ Providing the homebuyer with knowledge to make good decisions and to not be afraid to ask important questions;
- △ Linking homebuyers with professional and trustworthy partners including loan officers and real estate agents;
- △ Homebuyers will be alleviated of financial burden, with assistance of down payment and closing cost funds;
- △ Access to services after the closing including ongoing budget and credit consultations, early intervention for mortgage delinquencies and loss mitigation, if necessary.

Included in this Booklet are the following:

- △ The Catch the Dream – Keep the Dream 2012 Orientation and Home Buyer Training schedule
- △ Down Payment and Closing Cost Assistance Program Overview
- △ Down Payment and Closing Cost Assistance Loan Overview
- △ Income Guidelines (these guidelines are established by HUD and are subject to change)
- △ First time homebuyer class schedule
- △ File Checklist
- △ St. Louis County Inspection Process
- △ City of Florissant Inspection Process
- △ St. Charles County Inspection Process
- △ St. Charles City Inspection Process
- △ City of O'Fallon MO Inspection Process
- △ Jefferson County Inspection Process
- △ Title Company Information

Beyond Housing

NeighborWorks Homeownership Center

Catch the Dream – Keep the Dream 2012 Home Buyer Education Training Schedule

Month	Date	Location
*January	28	Forest Park Community College
*February	18	Forest Park Community College
*February	25	Jefferson County
*March	24	Forest Park Community College
*April	21	Forest Park Community College
*April	28	Jefferson County
*May	19	Forest Park Community College
*June	23	Forest Park Community College
*July	21	Forest Park Community College
*July	28	Jefferson County
*August	11	Forest Park Community College
*September	22	Forest Park Community College
*October	6	Jefferson County
*October	20	Forest Park Community College
*November	17	Forest Park Community College
*December	1	Forest Park Community College

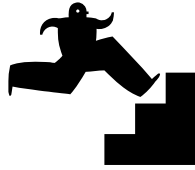
Dates & Locations Subject to Change – Please Call Ahead to Confirm

2011 Class Tuition - \$95.00 (Includes all Education and Lunch)

Online Class Tuition - \$125.00

Register online at www.beyondhousing.org

WE NOW HAVE ONLINE CLASSES
AVAILABLE AT
WWW.BEYONDHOUSING.ORG



The step by step process:

1. Complete 8 hours of education class. **(Your certificate is good for two years)**
2. Meet with assigned counselor for one on one session. **(Once counselor indicates that you are ready for homeownership) Your counselor cannot qualify you for down payment assistance**
3. Obtain Realtor and Lender
4. Have Lender and Realtor send all information requested from File checklist to Lending Department attn: Nona Goforth 314-533-0600 ext. 26 ngoforth@beyondhousing.org. or fax 314-533-0476
5. Work with Lending Department for loan approval and to complete your file to be clear to close on your new home.

Beyond Housing Lending Department staff issues a commitment letter for down payment and closing cost funds after verifying required documents. Do not assume you are qualified.

The guideline on AS IS Property:

The above listed occupancy permits are required, sorry no exceptions. If the client is planning on fixing the property in order to obtain the occupancy permit. Which we do not recommend this it is a risk. Beyond Housing will need all failed inspection, and all receipts of repairs. We will also need to see the bank statements of the client if doing the repairs. The repairs plus the sales price cannot exceed the appraised value. If the appraised value is the same as the sales price the client cannot make repairs. The properties condition must be approved by Beyond Housing prior to making any repairs.

DOWN PAYMENT & CLOSING COSTS ASSISTANCE PROGRAM OVERVIEW

Each home buyer will receive a Certificate of Completion for Beyond Housing when they successfully complete coursework. This starts them down the path to becoming a homeowner, makes them a better consumer and eligible for special loan products and down payment and closing cost assistance, depending upon certain restrictions. In order to be eligible for down payment and closing cost assistance, each home buyer must meet certain guidelines.

- They must be a first time homebuyer, having not owned a home in the past three years or having lost a home due to divorce and they have custody of children from the divorce. (Unincorporated St. Charles County does NOT have this restriction)
- Total Household income must be below 80% of the HUD Median income. Beyond Housing staff performs the income qualifying function as one of the first steps in the process.
- The Homebuyer must qualify for a fixed-rate FHA, VA, MHDC, Fannie Mae or Freddie Mac loan or an **approved** portfolio product. It should be fixed-rate, of A or A- quality. Total CLTV cannot exceed 105%.
- The home being purchased with the funds must pass occupancy inspection for the applicable jurisdiction as well as other required inspections. Each client is given the full list of inspections.
- **An approval letter issued from Beyond Housing's Lending Department will be furnished to the Lender and Realtor upon approval of the loan. This booklet is not underwriting guidelines. It is for information purposes only and should not be consider for underwriting guidelines for Lender or Realtors.**

The Homebuyer will sign a separate set of loan documents and a lien will be placed against the property for the down payment and closing cost assistance loan.

We work with the buyer's real estate agent and loan officer to gather documents necessary to make the closing happen. Much of the required documentation is already in place, so we try to minimize the amount of time we ask the buyer to spend delivering documents to us. This requires cooperation from the agents, their assistants, the loan officers and their processors. Thank you in advance!

NOTE: This is not a cash back program, only needed funds will be utilized at closing. Funds from Beyond Housing CANNOT be used to pay the agents commission or to pay down debt needed to qualify for the loan.

Beyond Housing does not allow a 'broker fee', 'brokerage commission' etc.

The exact amount of funds receive will reflect on the Hud is minus title service charges and recording fees.

Down Payment and Closing Cost Loan Overview

Both the homebuyer and the house itself must qualify to be eligible for down payment and closing cost assistance. Below is a brief loan overview.

**** Any closings from May 1st, 2009 and on must have \$500.00 of buyers' funds into the deal****

The exact amount of funds receive will reflect on the Hud 1 is minus title service charges and recording fees.

Verify at www.beyondhousing.org where funds are available on
BREAKING NEWS

St. Louis County – all municipalities except Florissant

- △ Down payment and closing cost assistance is provided in the form of a five-year forgivable loan;
- △ This loan requires NO monthly payments and is forgiven after five years;
- △ If at any time during the five year term, the Homebuyer decides to move or sell the property, the total loan amount will have to be paid back to St. Louis County;
- △ The maximum loan amount is \$3,000.

St. Louis City – No Funds Available

City of Florissant

- △ Down payment and closing cost assistance is provided in the form of a five-year forgivable loan;
- △ This loan requires NO monthly payments and is forgiven after five years;
- △ If at any time during the five year term, the Homebuyer decides to move or sell the property, the total loan amount will have to be paid back to the City of Florissant;
- △ The maximum loan amount is \$3,500.

St. Charles County

- △ Down payment and closing cost assistance is provided in the form of a deferred loan;
- △ This loan requires NO monthly payments and is due on sale, transfer of title or refinance;
- △ When the Homeowner transfers title to the property to another, the total loan amount will have to be paid back to HOME St. Charles;
- △ The maximum loan amount is \$10,000.00;

Please note: The Saratoga Development in Lake St Louis only receives \$7,500.00 and has different inspection guidelines.

Verify at www.beyondhousing.org where funds are available on
BREAKING NEWS

City of St. Charles -

- △ Down payment and closing cost assistance is provided in the form of a deferred loan;
- △ This loan requires NO monthly payments and is due on sale, transfer of title or refinance;
- △ When the Homeowner transfers title to the property to another, the total loan amount will have to be paid back to the City of St. Charles;
- △ The maximum loan amount is \$10,000.00;

City of O'Fallon MO

- △ Down payment and closing cost assistance is provided in the form of a deferred loan;
- △ This loan requires NO monthly payments and is due on sale, transfer of title or refinance;
- △ When the Homeowner transfers title to the property to another, the total loan amount will have to be paid back to The City of O'Fallon;
- △ The maximum loan amount is \$10,000.00;

Jefferson County

- △ Down payment and closing cost assistance is provided in the form of a five-year forgivable loan;
- △ This loan requires NO monthly payments and is forgiven after five years;
- △ If at any time during the five year term, the Homebuyer decides to move or sell the property, the total loan amount will have to be paid back to Jefferson County;
- △ The maximum loan amount is \$7,500

**Verify at www.beyondhousing.org where funds are available on
BREAKING NEWS**

**Total household* income of Homebuyer must be
80% or below the St. Louis Area Median Income (AMI) as established
by the Department of Housing and Urban Development**

2012 Maximum Household Income

Family Size	1	2	3	4	5	6	7	8
Closing Cost Assistance Loan (DPA)	\$39,450	\$45,050	\$50,700	\$56,300	\$60,850	\$65,350	\$69,850	\$74,350
Neighborhood Stabilization Program Max. 120 %(NSP)	\$59,150	\$67,600	\$76,050	\$84,500	\$91,250	\$98,000	\$104,750	\$111,500

NSP PROGRAM

<http://ww5.stlouisco.com/plan/NSP/> Website for St Louis County

<http://www.florissantmo.com/CD/NSP/NSPprogram.shtml> Website for City of Florissant

*For income guideline purposes, a household includes **all** people residing in the home.

These guidelines are established by HUD and are subject to change annually. Beyond Housing Lending staff issues a commitment letter for down payment and closing cost funds after verifying required income/credit documents. The homebuyer cannot assume they have funds until the letter is issued to them.

Only Beyond Housing Lending Department can make the determination if a household is eligible for down payment assistance.

- An approval letter issued from Beyond Housing's Lending Department will be furnished to the Lender and Realtor upon approval of the loan. This booklet is not underwriting guidelines. It is for information purposes only and should not be consider for underwriting guidelines for Lender or Realtors.

NSP Homebuyer Rehab Purchase Program

The Neighborhood Stabilization Program is offering a limited number of loans to homebuyers acquiring foreclosed homes within the St Louis County's targeted area. Funds can be used for down payment, closing costs and rehabilitation costs. Homebuyers are restricted from occupying the property until all repairs have been completed and a final inspection has been approved. Homes must meet NSP rehab guidelines, homebuyers be income eligible, complete homebuyer education and qualify for an approved first mortgage. Loans will be forgiven after expiration of period of affordability, or repayable on a prorated scale.

Homeowner requirements:

☑ **Must be purchasing a foreclosed home**

☑ **Must be purchasing the home as an owner-occupied residence**

☑ **Buyer income may not exceed 120% of the Area Median Income Limits according to family size**

1 person household	2 person household	3 person household	4 person household	5 person household	6 person household	7 person household	8 person household
\$59,150	\$67,600	\$76,050	\$84,500	\$91,250	\$98,000	\$104,750	\$111,500

○ **Buyer must obtain Homebuyer Education certificate Beyond Housing- (314) 533-0600**

Loan Terms:

☑ **County loan cannot buy down primary mortgage past 36% of buyer's gross annual income (front-end ratio), and will not exceed 25% of acquisition price**

☑ **Loans are at zero percent**

☑ **Forgivable at expiration of period of affordability. Five to fifteen years based upon loan amount**

☑ **Funds can be used for down payment, closing costs or rehab**

☑ **Approved Lenders**

- **First State Bank Rehab Loan**
- **US Bank Rehab Loan**

Property requirements:

☑ **Property must be located in an eligible area ROUGHLY determined by zip code. Zip Codes included are: 63031, 63033, 63034, 63042, 63074, 63114, 63120, 63121, 63125, 63130, 63132, 63133, 63134, 63114, 63135, 63136, 63137, 63138, 63140, 63145 (St. Louis County reserves the right to determine eligibility of each home – properties within the cities of Bellerive & Florissant are not eligible). County will determine eligibility prior to acceptance into program.**

☑ **Rehab to include but not limited to: safety, sanitary, and energy efficiency improvements (Scope of work to be determined by an ASHI certified inspector & approved by the St. Louis County Office of Community Development) Property must meet St Louis HOME Consortium Neighborhood Stabilization Program Housing Quality Standards upon completion of rehabilitation.**

☑ **Property cannot be occupied during rehab, affidavit must be signed by the buyer**

☑ **Contractor must be approved by St. Louis County**

☑ **Rehab work must be completed within 60-90 days of closing of the loan**

☑ **Homebuyer must have an occupancy permit and approval from St. Louis County prior to move in**

☑ **Properties are subject to all HUD regulations, including Environmental, URA, Lead Hazard Reduction & Fair Housing**

☑ **The County reserves the right to require funds be disbursed by an authorized disbursing agency.**

Other requirements may apply & program guidelines are subject to change. Please contact Beyond Housing, 314-533-0600.

Beyond Housing
NeighborWorks® HomeOwnership Center

Please forward all items listed below and forward Checklist to your Lender and Realtor

File Checklist

Items Required for Down Payment and Closing Cost Assistance

- ❑ ***8 hours of education and one-on-one counseling with an approval from your assigned counselor indicating that you are ready for homeownership. Please note the counselor cannot approve or qualify clients for down payment assistance.**
- ❑ ***Good Faith Estimate with subject property listed**
- ❑ ***Recent Credit Report**
- ❑ ***Residential Sales Contract with all addendums**
- ❑ ***Most recent consecutive pay stubs showing at least one month worth of income and all dated within 6 weeks of closing for **all** household members of the age of 18. Self employed , social security, disability and all income must be provided for all household members. (Married individuals that are legally separated must provide the legal separation agreement if they are not legally separated the spouse's income and credit will be included in the household and must be provided.)**
- ❑ ***Previous year's W-2s**

***These items are needed immediately and prior to Beyond Housing qualifying client and issuing approval letter for down payment and closing cost assistance funding.**

Please note the client is not approved until an loan approval has been issued if they must have the assistance to close I would suggest NOT ordering inspections until you have received an approval letter.

- ❑ **Loan commitment letter showing final loan amount, rate and term**

- ❑ **1003 Application from Lender**
- ❑ **Commitment for Title Insurance showing applicable jurisdiction as a lien holder**
- ❑ **Name and number of closing agent from Title company- This must be an **approved title agent** with Beyond Housing. All title agent approved with Beyond Housing have approval certificates.**
- ❑ **Residential Appraisal Report – Full URAR**
- ❑ **Survey at closing**
- ❑ **Flood Certification from Lender**
- ❑ **Homeowner’s Insurance Certificate showing coverage and contact information for insurance agent.**
- ❑ **Occupancy permit and visual lead from applicable jurisdiction based on their First-time Homebuyer’s Inspection**
- ❑ **Occupancy Permit from local municipality, if applicable**
- ❑ **Third-party building inspection performed by a NACHI or ASHI-Certified Building Inspector**
- ❑ **Inspection notice signed by seller and buyer**
- ❑ **Termite Inspection with any infestations treated**
- ❑ **Laclede Gas Inspection with all items cleared**

All items should be faxed to (314) 533-0476 Attn: Nona Goforth Homeownership Lending Manager or emailed to ngoforth@beyondhousing.org or hand delivered as soon as possible.

Beyond Housing must be clear to close **5 days prior to closing. Please keep this in mind when scheduling the closing.**

The guideline on AS IS Property:

The above listed occupancy permits are required, sorry no exceptions. If the client is planning on fixing the property in order to obtain the occupancy permit. Which we do not recommend this it is a risk. Beyond Housing will need all failed inspection, and all receipts of repairs. We will also need to see the bank statements of the client if doing the repairs. The repairs plus the sales price cannot exceed the appraised value. If the appraised value is the same as the sales price the client cannot make repairs. The properties condition must be approved by Beyond Housing prior to making any repairs.

Beyond Housing Lending Department staff issues a commitment letter for down payment and closing cost funds after verifying required documents. If the information changes or expires a new approval letter will need to be issued.

The exact amount of funds received is reflected on the HUD 1. Recording fees and title service fees will deducted from the total amount received.

Please provide all Paid Outside of closing receipts to the Title company agent.

St. Louis County Public Works Department HOME Inspection

Procedures:

Buyer must call or visit appropriate Public Works Office and request a “First Time Homebuyer Inspection”

Inspection will be scheduled within 1 to 2 days. Buyer must specify who will meet inspector at the home. Inspection will take 1 ½ hours to complete.

Buyer will receive a copy of the checklist and if no violations occur will receive an Occupancy Permit* and Visual Lead Clearance in the mail, or may pick it up within 1-2 days. (You must get this to Beyond Housing at least 5 business days prior to your closing)

If violations are present, buyer must notify Public Works when violations have been repaired and schedule re-inspection.

Costs:

\$95.35 for initial inspection plus one re-inspect.

\$44.00 per hour for additional inspections.

No checks accepted, only money order, cash or cashiers checks.

Offices:

**North of Hwy 40
North County Government Center
21 Village Square
Hazelwood MO 63042
314/615-7346**

**South of Hwy 40
South County Government Center
4558 Lemay Ferry Road
St. Louis MO 63125
314/615-4142**

*** All occupants of the house MUST be listed on the permit***

City of Florissant

DOWNPAYMENT ASSISTANCE PROGRAM

REQUIREMENTS

FLORISSANT MINIMUM HOUSING INSPECTION

- Must be arranged and paid for by the seller
- Initial inspection and all reinspections must be completed at least 2 weeks prior to closing

VISUAL LEAD INPSECTION

- Visual Lead Assessment conducted by Community Development Office
- Visual Lead Clearance Letter issued by CD Director when approved

PROCEDURES

Once our office has received the reservation form and determined that the property is within the city limits:

The City of Florissant Community Development Office will verify that a housing inspection has been scheduled & paid for by the seller.

- The buyer can not schedule this housing inspection
- We will determine the status of this inspection and inform Beyond Housing of that status.
- All code violations associated with this housing inspection must be completed, re-inspected & approved at least 2 weeks prior to closing.
- Approval for occupancy must be obtained 2 weeks prior to closing
- No “conditional” occupancy permits will be accepted.

Once the final inspection has been approved, the Community Development Office will conduct the Visual Lead Assessment and if approved, issue a Visual Lead Clearance Letter to Beyond Housing.

*** All occupants of the house MUST be listed on the permit***

**St. Charles County HOME Inspection Process
International Code Council
Property Maintenance Code 2003**

HUD now requires that all properties purchased with the assistance of HOME funds will be inspected to ensure that the property is code compliant. St. Charles County has opted to perform the inspections through our Building Code Enforcement Division.

Contact Information:

**Dave Hammond
Division Director
201 North Second St., Rm. 412
St. Charles, MO 63301
636-949-7900 ext. 7260**

Inspection Cost:

\$80 for initial inspection and one follow up, additional inspections will be approximately \$30 per hour.

Procedures:

Buyer must call or visit the Building Code Enforcement Division and state that they are a homebuyer using HOME funds, and would like to request an inspection.

The buyer must specify who will meet inspector and plan 1 ½ hours for the inspection.

If no violations occur, the buyer will receive a Certificate of Compliance that includes a visual lead clearance.

If violations are present, the buyer must notify the Building Code Enforcement Division when the violations have been repaired to schedule a re-inspection. If the property passes, the Certificate of Compliance will be issued. If the property fails, additional inspection fees will be charged for subsequent inspections.

*** All occupants of the house MUST be listed on the permit***

City of St. Charles 1st HOME Inspection Process International Code Council Property Maintenance Code 2003

HUD now requires the City to contract with inspectors to perform code compliances, or have City staff complete the inspection. The City of St. Charles has opted to perform the inspections through its Community Services, Code Enforcement Division, on all property for clients requesting assistance through the Homeownership Assistance Program.

City of St. Charles
Department of Community Development
200 N. Second Street, STE 303
St. Charles, MO 63301
636/949-3224 Anita Telkamp

Procedures:

Buyer or Realtor must call 24 hours in advance to receive an inspection the following day, (inspections must be called in prior to 3:30 p.m. to be scheduled for the following day) It is the City's preference to have the buyer present for the inspection so that the buyer understands what needs to be repaired if there are violations.

To schedule inspections call Anita Telkamp 636-949-3224.

Inspection usually lasts about ½ hour to 45 minutes you need to allow the some extra time in case the inspector runs late due to previous days inspections.

If there are violations the buyer will receive a copy of the "Field Correction Notice" If the buyer is not present then the field correction notice may be provided to the Housing Counseling Agency. City will provide buyer or agency (not both) with a field correction notice. It will be the responsibility of the Housing Counseling Agency to provide the buyer with the field correction notice if the buyer is not present.

If violations are present, buyer must notify Community Development when violations have been repaired and schedule re-inspection. If property passes, Occupancy Permit will be issued as above. There will be no charge for the inspection. The Occupancy Permit is good for 90 days.

1st Time Home Buyer HOME Certificate of Occupancy includes the Visual Lead Assessment: After approval of the inspection the Certificate is email or faxed to the housing counseling agency not the Homebuyer or Realtor. If the Buyer or Realtor wants a copy they will request one form the housing counseling agency.

*** All occupants of the house MUST be listed on the permit***

Wentzville Inspection Process:

The City of Wentzville will provide inspection services as required by HUD for the acquisition of properties using HOME funds. Recipients will be expected to follow these steps to ensure inspection in a timely manner.

Procedures:

- 1. Buyer or seller may secure the inspection approval however the inspection will only be valid for 90 days.**
- 2. Customers must contact the City of Wentzville Public Works Department and fill out an application for occupancy. The fee for occupancy permit application is \$35.00.**
- 3. The recipient will also be required to pay for a water deposit in the amount of \$50.00 to have the water turned on and the trash service started.**
- 4. Buyer may request an inspection date at this time.**
- 5. Inspection premises must be unlocked and a responsible party must be present. Inspections will be based upon the International Property Maintenance Code.**
- 6. Customer will receive either a field correction notice stating the deficiencies or approval delivered on site.**
- 7. If violations exist, the customer will have 7 days to make corrections. An extension may be granted by contacting the building commissioner. All re-inspections shall be scheduled within 24 hours of the desired date and time.**
- 8. If after the re-inspection violations still exist, a \$50.00 fee will be charged to the owner.**

*** All occupants of the house MUST be listed on the permit***

Inspection Procedures for O'Fallon Mo

The United States Department of Housing and Urban Development (HUD) requires that the City of O'Fallon either contract with inspectors to perform code compliances or have the City building inspectors inspect the properties. The City of O'Fallon has decided to have their own staff inspect the homes using the 2003 International Property Maintenance Code.

To schedule an inspection, participants in the First-Time Home Buyer Down Payment Assistance program need to contact **BEYOND HOUSING LENDING DEPARTMENT PRIOR TO ORDERING INSPECTION**. The inspection can not be ordered until the funds have been reserved by **BEYOND HOUSING**.

The O'Fallon Building Department. The office is located on the second floor of O'Fallon City Hall at 100 North Main Street.

To schedule an inspection over the phone please call the inspection line at (636) 379-5595. This is a voice mailbox for the building department; please leave a detailed message including the following information:

Type of Inspection (Down Payment Assistance)
Address
Subdivision
Date of inspection
Time of inspection
Name
Phone Number

Inspection requests received by 4:00 p.m. will be on the next day's schedule. Inspections are done Monday through Friday from approximately 8:30 a.m. – 3:00 p.m. with a break for lunch from 11:30 – 12:30. The buyer or agent must be present during the inspection.

The buyer will receive an inspection sheet indicating whether or not the property passed the inspection. If the property passes, then the buying process may continue. If the property does not pass the inspection then the items listed must be repaired followed by another inspection that must pass before the buyer can close on the home.

If you have any questions or concerns please contact Jessie Hawkins, the CDBG Administrator, at (636) 379-5411 or jhawkins@ofallon.mo.us.

*** All occupants of the house MUST be listed on the permit***

**Jefferson County Building Division
1st Home Inspection Program**

HUD now requires that the County contract with inspectors to perform code compliances, or have County staff inspect. Jefferson County has opted to perform the inspections through our Jefferson County Building Division, on all property for clients requesting assistance through the Jefferson County 1st Time Homebuyer Program.

Jefferson County Building Division
P.O. Box 100
725 Maple Street
Hillsboro, MO 63050
636-797-5306

Cost: \$90 for initial inspection and one follow up, additional inspections approximately \$40.00 per hour. No checks, only money orders, cash or cashiers checks.

1st Home Inspection Admin:
Joyce Holland
636-797-5309

Permit length is 90 days.

Lead Inspector:
Dennis Rogers
636-797-5094

Procedures:

Buyer must call or visit the Jefferson County Building Division and request “First Time Homebuyer Inspection”.

Inspection will be scheduled within 1 to 2 days. Buyer must specify who will meet the inspector. Plan 2 hours for inspection.

If no violations occur, buyer will receive a copy of the inspection report, checklist and visual lead clearance indicating compliance with the standards. Copy will be mailed to address identified by buyer, or buyer may pick up within 1-2 days.

If violations are present, buyer must notify the Building Division when violations have been corrected and schedule the re-inspection. If property passes, compliance will be issued as above. If fails, additional inspection fees will be charged.

*** All occupants of the house MUST be listed on the permit***

TITLE COMPANY PARTNERS

2012

PLEASE ASK THE CLOSER IF SHE/HE IS A CERTIFIED TITLE CLOSER WITH BEYOND HOUSING PRIOR TO ORDERING TITLE. PLEASE HAVE TITLE AGENT CONTACT US TO BECOME A CERTIFIED CLOSER.

A representative from Beyond Housing will attend each closing and bring all necessary documents and wire the down payment assistance funds. This is a second lien on property and a title policy is required.

To become a title partner with Beyond Housing the title company closer must have a certificate. In order to receive a certificate the title company closer must have attended training by our Beyond Housing staff. The certificate is per closer not title company. Not all title company locations can be approved to be a closing partner with Beyond Housing.

The process of becoming a Title partner can take up to 1 month due to scheduling of training.

This certificate is good for One Year. Each year the title company will need to be renewed to receive an updated certificate.

Please contact Nona Goforth Lending Manager at 314-533-0600 ext. 26 or ngoforth@beyondhousing.org to become a title partner.

When ordering your title work, please note on the order form that your client is using funds from Beyond Housing.

We hope that this guidebook provides helpful information. Be aware that the information contained in this guidebook is subject to change due to changing program guidelines. If you have any questions, please feel free to contact us at any time during the home buying transaction.

The Homebuyer's Team!

www.beyondhousing.org

Lending Department For questions regarding contracts, inspections, loan approval, and closing procedures

Nona Goforth
Homeownership Lending Manager
(314) 533-0600 ext. 26
ngoforth@beyondhousing.org

Stacey Preston
Homeownership Lending Administrator
(314) 533-0600 ext. 27
spreston@beyondhousing.org

Education/Counseling Department For pre-purchase questions regarding education workshops credit repair and budgeting plans

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Post Purchase Counseling For post purchase budget counseling as well as foreclosure prevention

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Beyond Housing

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Keep The Dream*