



PUBLIC SERVICE ANNOUNCEMENT

- WHAT: HOME REPAIRS PROGRAM FOR QUALIFIED PORT ISABEL RESIDENTS**
- WHO: CITY OF PORT ISABEL AND COMMUNITY DEVELOPMENT CORP. OF BROWNSVILLE**
- WHEN: SEPTEMBER 23, 2011 AND EVERY FRIDAY AFTER BY APPOINTMENT ONLY.**
- WHERE: APPLICATIONS TO BE TAKEN A PORT ISABEL CITY HALL**
- TIME: 9:30 AM TO 12:00 PM**

The Community Development Corporation of Brownsville (CDCB) – a 37 year old Community Housing Development Organization and the City of Port Isabel are pleased to announce a new partnership to provide housing repair and reconstruction assistance to qualified residents of Port Isabel.

CDCB will offer grants up to \$65,000 to reconstruct or repair dilapidated and substandard homes for qualified residents of Port Isabel. Please call 956-541-4955 to make an appointment.





PRESS RELEASE

**Contact: Linda Garcia
541-4955**

HOUSING ASSISTANCE PARTNERSHIP TO ASSIST LOW INCOME PORT ISABEL FAMILIES WITH HOME REPAIRS AND RECONSTRUCTION

The Community Development Corporation of Brownsville (CDCB) – a 37 year old Community Housing Development Organization and the City of Port Isabel are pleased to announce a new partnership to provide housing repair and reconstruction assistance to qualified residents of Port Isabel. Port Isabel Mayor, Joe Vega stated “This partnership was developed to support innovative housing and economic development activities in Port Isabel. Specifically, CDCB will repair and/or reconstruct homes for low-income families in Port Isabel over the next 12 months”.

This is CDCB’s second major project in Port Isabel. The first was the highly popular Tarpon Field Subdivision. CDCB assisted over 50 first time homebuyers to purchase their first home. Tarpon Field was the first new subdivision built in Port Isabel since the late 1960’s.

Nick Mitchell-Bennett, Executive Director of CDCB, states that funds from the Texas Department of Housing and Community Affairs’ HOME program will be utilized to assist owners of dilapidated and substandard housing to repair or reconstruct their home. Mitchell-Bennett states, “The program is a model of a partnership that can be created between a government entity, a nonprofit, and the State of Texas if everyone is willing to work together.”

This award will expand the CDCB’s current Rural & Colonia Program. To date CDCB has built over 250 homes in the rural and colonia areas in Cameron and Willacy Counties. Families will be provided a 15 year, forgivable loan up to \$65,000; no monthly payments are due as long as the family lives in the home for 15 years. All new reconstructions will be Energy Star Certified and built to hurricane insurance standards.

Edward Meza, Port Isabel City Manager states, “Without the assistance of CDCB the City of Port Isabel would not have been able to assist families with these repairs and replacement housing. We see the Rural and Colonia Program as one answer to our housing needs in PI. CDCB’s willingness to offer funds to assist families in the greatest need will change many, many lives.”

CDCB will be taking applications at Port Isabel City Hall starting on September 23, 2011 and every Friday following by appointment only. Contact CDCB at 956-541-4955 to make an appointment.



Rehabilitation & Reconstruction Application

Aplicación De Reparación y Reconstrucción

Name(s): _____

Nombre: _____

Your Appointment Is Scheduled For: _____ At _____ A.M./P.M.

Su Cita Es Para Esta Fecha

*****PLEASE BRING COPIES OF ALL ITEMS TO YOUR APPOINTMENT*****

*****POR FAVOR TRAIGA COPIAS DE LO SIGUIENTE A SU CITA.*****

Driver License / I.D. Card or Resident Alien I.D. Card For Applicants and household members of 18 years old and over
(Licencia de conducir / Tarjeta de Identificación o Tarjeta de residencia para los aplicantes y miembros del hogar 18 años o mayor)

Original Social Security Card(s) for all Household Members.
Cartas de Numero Social de todos los Integrantes del Hogar

Pay check stubs for the last month (most recent 30 days) for applicants and for household members that are working
Talones de cheque recibidos durante los últimos 30 días para aplicantes y miembros del hogar que estén trabajando

Proof of any other income for homer owner(s) and household members (Self Employment, Social Security Benefits, Child Support, Retirement or Pension)
(Cualquier otro tipo de ingresos o dinero que recibe dueño(s) de la casa y los miembros del hogar. Propio Negocio, Beneficios de Numero Social, Manutención de Niños, Retiro o Pensión)

Last Income Tax Return (complete return with W-2's, 1099's, Schedule C etc.)
Copia de la declaracione de impuestos del ultimo año.

Property Taxes Paid Up to Date
(Taxas de su propiedad pagadas al dia).

Proof of Ownership (Warranty Deed, Title of Property)
(Prueba de que es dueño de su propiedad/ Titulo De Propiedad).



***The application must be fully filled**
***La aplicacion tiene que estar completa**

Community Development Corporation of Brownsville
901 East Levee St. Brownsville, Texas 78520
(956) 541-4955 FAX: (956) 982-1804

Main Borrower Name: _____ **DOB/Fecha de nacimiento:** _____ **Edad/Age:** _____
 Married/Casado Separated/Separado Unmarried:(Widowed,Divorced,Single,Common Law,Soltero,Divorciado,Viudo)
 U.S. Citizen/Ciudadano Permanent Resident Alien/ Residente Permanente Social Security # : _____

Co-Borrower Name: _____ **DOB/Fecha de nacimiento:** _____ **Edad/Age:** _____
 Married /Casado Separated/Separado Unmarried:(Widowed,Divorced,Single,Common Law,Soltero,Divorciado,Viudo)
 U.S. Citizen/Ciudadano Permanent Resident Alien/ Residente Permanente Social Security # : _____

CURRENT ADDRESS / DIRECCION ACTUAL: _____
TIME AT THIS ADDRESS / TIEMPO EN ESTA DIRECCION : _____

Lender/ Bank _____ **Mortgage Amount \$** _____
 Hipotecario / Banco Pagos de Hipoteca

Are you in Default ? Yes or No _____ **Default Amount \$** _____
 Esta atrasdo en su Pagos Pagos de Hipoteca atrasdo

TELEPHONE NUMBERS / NUMEROS DE TELEFONO

CASA: _____ **TRABAJO:** _____ **OTRO:** _____
HOME: _____ **WORK:** _____ **OTHER :** _____

Family Members Dependents Name & Ages: _____ Family Member's Income, if any Source: SSI , Alimony,
Nombres de todos los miembros de la familia y Edad _____ Ingresos de los miembros de la familia

Name	Relationship	Age	Date of Birth	Monthly Income / Source
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

SAVINGS / AHORROS
 Checking Account: Bank Name: _____ \$ _____ (balance)
 Savings Account: Bank Name: _____ \$ _____ (balance)
 Cash: Cash Savings _____ \$ _____ (balance)
 How will you complete the downpayment? _____

EMPLOYMENT HISTORY

Employment history for the last **2** years for each of the borrowers / Historial de trabajo por los **2** ultimos años

BORROWER :

***CURRENT JOB/ TRABAJO ACTUAL**

EMPLOYER / EMPLEADOR : _____
POSITION/ACTIVIDAD : _____

FROM (MO/YR) _____
TO (MO/YR) _____ # OF YEARS / AÑOS: _____

PAY RATE: HOURLY \$ _____ OR SALARY \$ _____

PAY PERIODS: WEEKLY, _____ BI-WEEKLY, _____ MONTHLY _____

*** PREVIOUS JOB / TRABAJO ENTERIOR**

EMPLOYER / EMPLEADOR : _____
POSITION/ACTIVIDAD : _____

FROM (MO/YR) _____
TO (MO/YR) _____ # OF MONTHS / YEARS: _____

PAY RATE: HOURLY \$ _____ OR SALARY \$ _____

PAY PERIODS: WEEKLY, _____ BI-WEEKLY, _____ MONTHLY _____

CO-BORROWER* CURRENT JOB / TRABAJO ACTUAL

EMPLOYER / EMPLEADOR: _____
POSITION/ACTIVIDAD : _____

FROM (MO/YR) _____
TO (MO/YR) _____ # OF MONTHS / YEARS: _____

PAY RATE: HOURLY \$ _____ OR SALARY \$ _____

PAY PERIODS: WEEKLY, _____ BI-WEEKLY, _____ MONTHLY _____

EMPLOYER / EMPLEADOR: _____
POSITION/ACTIVIDAD : _____

*** PREVIOUS JOB / TRABAJO ANTERIOR**

EMPLOYER / EMPLEADOR: _____
POSITION/ACTIVIDAD : _____

FROM (MO/YR) _____
TO (MO/YR) _____ # OF MONTHS / YEARS: _____

PAY RATE: HOUR \$ _____ OR SALARY \$ _____

PAY PERIODS: WEEKLY, _____ BI-WEEKLY, _____ MONTHLY _____

OTHER COMMENTS:

√ - Explain if some of your work is seasonal. √ - Explain any employment gaps between jobs.



APPLICANT DISCLOSURE

As a Certified HUD Housing Counseling Grantee, the Community Development Corporation of Brownsville agrees to avoid conflict of interest by disclosing to all participants the following information:

Counseling participants are free to choose any lender, lending product, realtor, real estate agency, and home. The client is not required to purchase a home or originate a loan with the CDCB to receive counseling services.

CDCB provides a variety of housing and mortgage loan and down payment assistance programs, including Self Help housing. CDCB provides first and second lien mortgage financing in association with private, Federal, State, and local funds that assist families seeking homeownership. CDCB also provides interim construction financing to builders constructing and selling homes in CDCB affordable housing subdivisions.

Applicant Name _____

Applicant Signature _____

Co-Applicant Name _____

Co-Applicant Signature _____

Date _____

Authorization to Release Information

I/We authorize you to provide to Community Development Corporation of Brownsville (CDCB) any and all information that they request. Such information includes, but is not limited to: employment history and income, bank accounts balances, credit history and copies of tax returns.

Applicant's Signature

Co-applicant's Signature

Applicant's Printed Name

Co-applicant's Printed Name

Address

Address

Date of Birth

Date of Birth

Social Security Number

Social Security Number

Date

Date



Residents of Port Isabel



“My home needed major repairs and due to my fixed income, I barely have money for groceries. I didn’t have time to get bids, choose the right contractor and make sure the job was done correctly. I then decide to call CDCB. They did it all, from managing the project from start to finish...and with affordable financing and grants. Now it rains and I don’t worry. Need a home improvement? Don’t wait. Talk with CDCB.”

**Need Home Improvements for your home?
Call CDCB To Make An Appointment!**

- **Financial Assistance For Qualified Families**
- **Access to licensed and insured Contractors**
- **Fair bidding process**
- **A CDCB construction Specialist to assist you through your project**

- **Roofs**
- **Windows and Doors**
- **Heating and Cooling**
- **And More**



To Make an Appointment Call (956) 541-4955



Recidentes de Puerto Isabel

Reparaciones
de Casa !

“Mi casa necesitaba reparaciones, y mis ingresos son limitados. Muy apenas tengo para la despensa de mi casa. No tengo tiempo para obtener presupuestos o de buscar un contratista. Entonces me decidi llamar a CDCB. Ellos se encargaron de todo desde el comienzo del proyecto hasta el final... Ahora llueve y no me tengo que preocupar.”

**Su Casa Necesita de reparaciones?
Llame a CDCB To Make An Appointment!**

- Asistencia financiera para las familias calificadas
- Contratistas con licencia y seguro
- Proceso de hacer oferta justa
- Un especialista de construcción de CDCB que le ayudara en su proyecto

- Techos
- Ventanas y Puertas
- Aire Central y Calefacción
- Y Mas

Oferta
por
Tiempo
Limitado

Para Hacer Una Cita Llame Al (956) 541-4955

