

**CITY OF WOODBINE APPLICATION FOR HARVEST HILLS  
NEW CONSTRUCTION – ZERO-COST LOTS**

**Applicant Information**

Date of Application: \_\_\_\_\_

Name of Applicant: \_\_\_\_\_

Indicate if Applicant is a Contractor or a Purchaser: \_\_\_\_\_

Current Address: \_\_\_\_\_

Current City, State, Zip: \_\_\_\_\_

Phone number: \_\_\_\_\_

Email Address: \_\_\_\_\_

How the name(s) should appear on all documents: \_\_\_\_\_  
\_\_\_\_\_

**Project Description: describe your project. Please include relevant housing project and cost/budget related information. Indicate the qualified lot that the Applicant seeks to purchase and build upon.**

**Lot address & Lot #:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Please provide the following information about your lender:**

Financial Institution: \_\_\_\_\_

Lender Name: \_\_\_\_\_

Phone number: \_\_\_\_\_

**I (we), the undersigned, certify that I (we) have read and understand the entire Applicant Statement and that the information in this application is true and correct. I (we) also acknowledge that I (we) have read and understand all aspects of the Program Guidelines as outlined in the information guide and have received a copy of the .**

**I further authorize the City of Woodbine and its agents to collect information relating to my project from my Lender listed above.**

\_\_\_\_\_  
*Applicant Name (printed or typed)*

\_\_\_\_\_  
*Applicant Name (printed or typed)*

\_\_\_\_\_  
*Applicant Signature & Date*

\_\_\_\_\_  
*Applicant Signature & Date*

**Submit your completed original (not faxed or copied) application to:**

**City of Woodbine  
Lisa Koch, City Administrator  
517 Walker Street  
Woodbine, IA 51579**

**Questions or help with this application can be addressed by calling 712-647-2550**

## PROGRAM GUIDELINES

### Equal Opportunity and Affirmative Action

1. **Non-discrimination by City.** The City shall not deny assistance under the Housing Programs for any reason based upon race, color, creed, religion, national origin, sex, sexual orientation, marital status, age, familial, status, or disability.
2. **Non-discrimination by Other Parties.** All developers, contractors and subcontractors must agree not to discriminate in any manner against an employee or applicants because of race, color, creed, religion, sex, marital status, age, familial, status, or disability.

### Administration

1. **Program review.** The City Administrator and City Clerk will take final action on all applications.
2. **Conflict of Interest.** All city officials and employees shall comply with the applicable conflict of interest regulations set forth in the Code of Iowa and any local ordinances or resolutions.
3. **Staff responsibility.** City staff shall have the general responsibility for coordinating the application process on behalf of the City.
4. **Application process.** Every application completed under any of the Housing Programs will be evaluated according to the following process:
  - a. Staff is required to have a conference with any potential applicant seeking information about the housing program. This is encouraged to help ensure the application process proceeds smoothly.
  - b. All applicants must file a standard application form. Application forms may be obtained from City Hall. The application form must be accompanied by other information or documents as may be required by the program guidelines.
  - c. Staff will review each application for sufficiency and perform any required inspections or investigations. If a third-party, such as a bank, will also play a role in the application review process, staff will also coordinate with such third-parties to validate the sufficiency of the application.
  - d. Upon determining the application is sufficient, staff will notify the applicant.
  - e. If the application is approved, staff will issue a conditional commitment of program benefits on behalf of the City to the applicant. The conditional commitment will require the fulfillment of all applicable program requirements.

## New Construction Program Guidelines and Requirements

1. **Purpose.** The purpose of the “New Construction Program” is to ensure the vitality and growth of the community by offering free building lots for the construction of new housing units.
2. **Determination of Eligibility.** Program beneficiaries are limited to applicants pledging to construct a new housing unit that will be completed within eighteen (18) months from the date the City approves the application.
3. **Benefits.** The Applicant must pledge to complete construction of a new housing unit within the program guidelines to receive the lot approved for this application for free, subject to an eighteen (18) month forgivable loan secured against the property by a secondary mortgage in the amount of \$30,000.00 on the lot to the City which will be executed by the applicant as a condition to conveying the lot. When the housing unit is completed (ready to be occupied) the eighteen (18) month forgivable loan will be forgiven by the City and the mortgage will be released. If the housing unit is not completed within the guidelines, the lot will be returned to the City.
4. **Other Guidelines and Requirements**

**Please initial each of the following and return with the application:**

\_\_\_\_\_ Each applicant must submit a letter of approval of construction financing from their financial institution to build the housing unit subject to the program application.

\_\_\_\_\_ Each applicant must demonstrate proof of builder’s risk insurance covering the construction of the housing unit subject to the program application.

\_\_\_\_\_ Each property subject to the program must be in compliance with all applicable ordinances, plans and covenants.

\_\_\_\_\_ The City will execute a release of the mortgage when the terms of the loan have been completely satisfied.

\_\_\_\_\_ Each applicant must get a building permit from the City and submit a set of plans along with Contractor names and contact information.

\_\_\_\_\_ The applicant will be responsible for closing costs

\_\_\_\_\_ The City owns and operates the Natural Gas Utility. At a minimum a Gas furnace is required to be included in the new home. The Electric Utility is owned and operated by Harrison County REC.

\_\_\_\_\_ Since the City owns the lots, there is no abstract for each lot. The applicant will be responsible for obtaining an abstract.