



**NEIGHBORHOOD HOUSING INITIATIVES DIVISION
NEIGHBORHOOD ENHANCEMENT PROGRAM
LANDLORD WRITTEN PARTICIPATION & CERTIFICATION AGREEMENT**

Eligible Tenant(s) / Principal Occupant(s):

Landlord(s) / Non-Occupant(s):

Property Address:

The parties identified above are receiving rehabilitation assistance. All parties must have read and signed below to certify their understanding and acceptance of the following:

1. Landlords will be required to put 50% of the project down up front (can be leveraged funds or landlord's personal funds).
2. A 5-year 100% forgivable lien will be required for all assisted rental/land contract properties (MSHDA Pre-Approved), regardless of the dollar amount of assistance.
3. The Loan (mortgage and note) is a lien against your property. Must be executed prior to funds disbursed for the final billing.
4. The Loan bears no interest.
5. The Loan is NOT a grant or gift.
6. All or a portion of the Loan may be due and payable, pursuant to the terms of the Note, upon the sale, transfer or conveyance of the property and/or upon the death of Eligible Owner.
7. The following requirements remain in effect until the funds are repaid or forgiven per the terms of the Note.
 - The property has no unaddressed mortgage and/or tax delinquencies.
 - The property is not subject to a foreclosure proceedings, court-order receivership, or nuisance abatement.
 - The property has utility services turned on.
 - The property has a formal written lease agreement and rents cannot be increased during the first year after the completion of NEP Housing Enhancement activities.
 - The property is affixed to a permanent foundation.
 - The occupant household is income eligible. Tenant is required to complete the Tenant Household Self Certification form.
 - The rental insurance policy recommendation is to list MSHDA (per Mortgage and Note) as an additional insured.
 - The property may not be used for any illegal activity. The Landlord(s) must keep the home in reasonably good repair and free from code violations. Must keep all debris to a minimum to reduce fire, health, and safety hazards.

I/We, being the Landlord(s) of the property located at _____ hereby
certify my/our understanding and acceptance of the above-written participation & certification agreement.

LANDLORD(S)

Date: _____

Print Name

Date: _____

Print Name

GRANTEE NAME

Date: _____

Program Administrator Name and Title