

**APPENDIX H**  
**EXHIBIT B**  
**PARTICIPATION CONTRACT FOR IOWA ROSE PROGRAM**



This Participation Contract (this "Contract") with respect to the Iowa ROSE Program is entered into by and between \_\_\_\_\_ (Sponsor) and \_\_\_\_\_ (Participant)(s). The family includes everyone in the household and is referred to in this Contract as "family or "participant." Members of the family include:

_____	_____
_____	_____
_____	_____
_____	_____

**PURPOSE OF CONTRACT**

This Contract will be effective on \_\_\_\_\_ and expires on \_\_\_\_\_. Parties may renew this Contract annually. It may not be terminated except under Section E of this Contract.

**RESOURCES AND SUPPORTIVE SERVICES**

During the term of this Contract \_\_\_\_\_ (Sponsor) will assist the participant/family in identifying and accessing the necessary resources and services to help it achieve the goals outlined in the participant's/family's Homeownership Plan, as described below. These goals are designed to help the participant/family overcome obstacles to purchasing and maintaining a home.

**SECTION A**

The adult members of the family agree to:

1. Meet quarterly with the Housing Counselor to:
  - a. Determine each participant's progress toward meeting the goals outlined during the application process and incorporated into a written agreement called the Homeownership Plan;
  - b. Make any necessary modifications to the Homeownership Plan as recommended by the Housing Counselor;
  - c. Discuss difficulties experienced by participant in reaching goals;
  - d. Define areas of needed improvement; and
  - e. Determine tasks or outcomes to be completed during the quarter.
2. Attend two workshops on homeownership. The Housing Counselor will schedule these workshops for the participant based on the participant's availability and readiness for the workshops.
3. Sign a Maintenance Contract with \_\_\_\_\_ (Sponsor).  
\_\_\_\_\_ (Sponsor) will offer two maintenance training workshops annually. These workshops will seek to familiarize the participants with the electrical, heating and plumbing systems in their homes as well as discuss do-it-yourself repairs and home safety tips. Each participating must attend at least two workshops.
4. Provide the Housing Counselor with requested information to assist in evaluating the participant's progress toward completing the Homeownership Plan.

**SECTION B**

All family members agree to:

1. Abide by terms of the Maintenance Agreement;
2. Be law-abiding citizens and good neighbors to other residents in the area; and
3. Comply with all terms of the lease agreement.

**SECTION C**

Responsibilities of \_\_\_\_\_ (Sponsor):

1. Provide a Housing Counselor to provide case management support to participants in the Iowa ROSE Program;
2. Assist participants in identifying the services that they need as well as how to access these services and support:

3. Assist participants with maintaining positive relations with all families in their neighborhoods as well as the agencies they are working with;
4. Assist participants in their search for a property and identify the public and private resources necessary to purchase their property;
5. Establish a Homeownership Fund to be used to assist participants with financial obstacles to their purchase of a home. No participant shall be guaranteed to receive funds from the Homeownership Fund. The following list, which is not inclusive, describes uses of funds in the Homeownership Fund:
  - a. Down payment assistance;
  - b. Closing costs assistance;
  - c. Hardship credit assistance to assist in paying off hardship debt such as emergency medical bills, for credit qualification purposes;
  - d. Home improvement assistance to make repairs in order to purchase another home;
  - e. Moving expenses; and
  - f. Other expenses related to homeownership, as may be approved by Sponsor.
  - g. Other information - Contract should specify:
    - How much money will be put in the account;
    - Source of money (portion of tenant's rent or owner contribution);
    - When tenant can withdraw the money and the process for requesting that withdrawal;
    - What will happen to the money if the tenant does not move into homeownership; and
    - What happens to the interest on the account (accrues or pays for classes)

**SECTION D**

Completion of Participation Contract

Completion of this Contract occurs when the Housing Counselor determines that:

1. Participant has fulfilled all of the responsibilities under this Contract;
2. Participant has identified a property to purchase;
3. Participant has secured financial resources necessary to purchase a home; and
4. Participant closes on their purchase of a property.

**SECTION E**

Termination of Participation Contract

\_\_\_\_\_ (Sponsor) may terminate this Contract when one or more of the following occur:

1. Participant and \_\_\_\_\_ (Sponsor) agree to terminate this Contract; or
2. Participant is in default under the lease agreement and subject to eviction.

\_\_\_\_\_ (Sponsor) must give notice of termination or nullification to all adults listed on the family's lease agreement. The notice must state the reasons for \_\_\_\_\_ (Sponsor's) decision to terminate or nullify this Contract. If this Contract is terminated or nullified for any of the above stated reasons, the lease agreement will also be terminated and the participant's rights to the Homeownership Fund will be forfeited.

Dated \_\_\_\_\_  
 Sponsor \_\_\_\_\_  
 By \_\_\_\_\_  
 Name \_\_\_\_\_  
 Title \_\_\_\_\_

Participants:  
 By \_\_\_\_\_  
 (Adult Family Member)  
 By \_\_\_\_\_  
 (Adult Family Member)  
 By \_\_\_\_\_  
 (Adult Family Member)