

CITY OF VICTORVILLE



VICTORVILLE
California

OWNER OCCUPIED HOME REPAIR LOAN APPLICATION

Administered by Neighborhood Partnership Housing Services, Inc.

Submit completed application and all requested information to:

NPHS, Inc.
Redevelopment Department
ATTN: Adam Hicks
320 W. G Street, Suite 103
Ontario, CA 91762

Or email to: adam@nphs.info

Phone: (909) 988-5979
eFax: (909) 545-8689



Dear Homeowner(s):

Thank you for your interest in the City of Victorville's Owner Occupied Home Repair Loan. The Owner Occupied Home Repair Loan is designed to provide financing for home improvements to low-income homeowners in the City of Victorville. The program is available for owner-occupied single family homes. The program is administered by Neighborhood Partnership Housing Services (NPHS) on behalf of the City of Victorville.

Applications are prioritized for funding purposes on a first-come, first-served basis. Therefore, you are required to complete and return the application within 30 days. If after three (3) contacts made to you, staff has not received your completed application, your file will be closed and your name will be placed at the bottom of the list. Delays can jeopardize the City's funding since, as stated above, funds are available on a first-come, first-served basis. Staff will go to the next household on the list.

Homeowners whose applications have been accepted for this Program will receive up to \$40,000 for eligible home repairs and in accordance with the City of Victorville housing rehabilitation standards as set forth in the City's Housing Code, adopted under Title 15 of the Victorville Municipal Code. The finished rehabilitation work must be free of any Health and Safety Code, Building Code, or other State and local code violations and must, at a minimum, meet Section 8 Housing Quality Standards (HQS). Loans are available through the City of Victorville and funded by the California Department of Housing and Community Development CalHome program.

Please submit your completed application and all requested information to:

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TO BE ELIGIBLE, YOU MUST:

1. Be an owner occupant of a single-family home or mobile home within the city limits of Victorville.
2. Property must have a debt to property value ratio of 105% or less, using the after rehabilitation property value
3. Have a maximum total family income (including all adult members of the household and all sources of income) of no more than:

1 person household	\$35,700
2 person household	\$40,800
3 person household	\$45,900
4 person household	\$50,950
5 person household	\$55,050
6 person household	\$59,150
7 person household	\$63,200
8 person household	\$67,300

(2012 Income Limits – Department of Housing and Urban Development)

The Owner Occupied Home Repair Loan requires the completion of the application in order to participate in the Program. The following is a listing of what information you will be required to provide in order to initially submit a completed application.

Checklist

PROOF OF HOUSEHOLD MAKE-UP

- ✓ Copy of **California Driver's license/identification card** and **Social Security card** of ALL homeowners
- ✓ Copy of **Social Security card** of all other household members and,
- ✓ Copy of the applicant's **Federal Income Tax return** to support the stated household size
- ✓ A completed and signed **Household Size Affidavit**

PROOF OF HOME OWNERSHIP

- ✓ If you own a *Single-family home*, please attach a copy of the recorded **Grant Deed**, and a copy of the most recent **Property Tax Bill** for your property.
- ✓ If you own a *Mobile Home*, please attach a copy of the **Certificate of Title** and a copy of the current **Housing and Community Development Registration Card OR Department of Motor Vehicle (DMV) Registration Certificate**.

PROOF OF RESIDENCY

- ✓ You must reside at the address named on the application. Attach a copy of two **(2) current, different utility bills** (i.e., water, gas, telephone, or electricity bill) to your application. If you live in a mobile home park and have several utilities billed on your rent, please provide your space rent bill and another bill such as a telephone bill.

PROOF OF HOMEOWNERS INSURANCE

- ✓ Copy of the **homeowners insurance policy**

PROOF OF INCOME ELIGIBILITY

- ✓ If you are currently *employed*, please provide copies of the last **three (3) paycheck stubs**;
- ✓ If applicant(s) is self-employed, copy of most recent **profit & loss statement, balance sheet, and cash flow statement**;
- ✓ If you are receiving *Social Security, annuities, insurance policy benefits, retirement funds, pensions, unemployment, disability or death benefits, worker's compensation, severance pay, alimony, child support, or Armed Forces income*, please attach a copy of the **entitlement letter or equivalent**;
- ✓ If the applicant(s) is receiving *AFDC, other public assistance, or welfare income* a copy of the **benefit statement** shall be required from the Department of Social Services or other agency that states the amount of benefits;
- ✓ Provide copies of two (2) most recent **monthly bank statements for each account**. If you have more than one bank account, please provide copies of the two (2) most recent bank statements for each account.
- ✓ Provide a copy of your most recent **income tax return or a letter from the Internal Revenue Service (IRS)** stating you were not obligated to file income taxes for the preceding calendar year, and
- ✓ Complete and sign the **Income Tax Affidavit** with the supporting documents (letter from the IRS). You may contact the IRS at 1-800-829-1040.

NOTE: Applications without the required proof of HOUSEHOLD, OWNERSHIP, RESIDENCY, HOMEOWNERS INSURANCE and INCOME as described above will be considered incomplete. All incomplete applications will not be processed.

Staff reviews the Owner Occupied Home Repair Loan Application:

Staff will review your completed application to determine whether you are eligible for assistance. At this time, please **DO NOT** request bids or hire a contractor. If you are deemed eligible to participate in the program, you will receive a letter of approval, authorizing a City official to contact you and schedule an inspection to evaluate the housing repairs for which you have requested assistance. Once the inspection has taken place, the inspector will prepare a Project Cost Estimate/Bid listing the items deemed eligible by the City. Again, this is a 30 year deferred payment loan secured by a Deed of Trust and due on sale.

APPLICATION

(1) **Applicant Name** Mr. Mrs. Ms. **Social Security No.** _____ **Home Phone** _____ ()

(2) **Co-Applicant Name** _____ **Social Security No.** _____ **Home Phone** _____ ()

(3) **Property Address** _____

(4) **Mailing Address (If different from above)** _____
Street _____ *City* _____ *State* _____ *Zip Code* _____

_____ *Street* _____ *City* _____ *State* _____ *Zip Code* _____

(5) **Total Number of Persons in household:** _____
 List all **OTHER** members who live in your home at the time of application.

<u>Full Name</u>	<u>Age</u>	<u>Relation to Owner(s)</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

(6) **Total Monthly Gross Income** \$ _____
Source of Income: (Please indicate amount)

<input type="checkbox"/> Social Security Income (SSI) \$ _____	<input type="checkbox"/> Disability Income (SSI) \$ _____
<input type="checkbox"/> Workers Compensation \$ _____	<input type="checkbox"/> Pension (SSI) \$ _____
<input type="checkbox"/> Alimony/Child Support \$ _____	<input type="checkbox"/> Investment \$ _____
<input type="checkbox"/> Employment Income \$ _____	<input type="checkbox"/> Self Employment Income \$ _____
<input type="checkbox"/> Other Income: \$ _____	

(7) **What is the age of the head of household?**
 (Please check only one)

Under 18 years 18 to 24 years
 25 to 44 years 45 to 59 years
 60 to 64 years 62 years or older

(8) **Marital Status**

Married Divorced Legally Separated
 Widower/Widow Single

(9) **What is the gender of the head of household?**
 Male Female

(10) **Is the applicant or co-applicant handicapped?**
 Yes No

(11) **Is the applicant or co-applicant permanently disabled?** Yes No

(12) **I/We currently:**

Own my/our house free and clear
 Have a mortgage to pay off
 Lease with an option to buy
 Other: _____

(13) **Are you the OWNER-OCCUPANT of the property to be repaired?** Yes No

(14) **How many years have you occupied the home?**
 Less than 1 year 1 to 5 yrs Over 5 yrs
 Not an Occupant

(15) **My/Our residence is a:**
 Single-Family Home Mobile Home
 Unit in a Co-Op or Condominium Other: _____

(16) **How many bedrooms in your home?**
 1 bedrooms 2 bedrooms 3 bedrooms
 4 bedrooms 5 or more bedrooms

(17) **What year was the house built?** _____

(18) **What year did you buy the house/mobile home?** _____

(19) How did you first hear about this Program?

- Referral from Public Housing Waiting List Friend or Relative Community Bulletin Board/Flyers
 Referral from another Department/Agency Other:

(20) Have you had this service before? Yes No If yes, what year? _____

For NPHS use only: MIS

(21) Briefly describe the repairs needed. Attach a separate sheet if more room is necessary. The City will work with the Owner in establishing repair priorities. However, the City reserves the right to make final priorities based upon health and safety issues.

1. _____

2. _____

3. _____

4. _____

5. _____

6. _____

7. _____

8. _____

9. _____

10. _____

Application Affidavit

You are hereby signing this Application Affidavit under the False Claims Act, 31 U.S.C. §§ 3729-3733, those who knowingly submit, or cause another person or entity to submit, false claims for payment of government funds are liable for three times the government's damages plus civil penalties of \$5,500 to \$11, 000 per false claim.

Applicant Signature: _____

Co-applicant Signature: _____

Applicant Name: _____

Property Address: _____

FEDERAL STATISTICAL PURPOSE ONLY

Per HUD regulations, data on ethnicity and race is to be collected by one ethnicity and ten race categories. Please select one ethnicity and one race category.

(22) What is the ethnicity and race of the head of your Household?

Hispanic or Latino

Not Hispanic or Latino

And

White

Black/African American

Asian

American Indian or Alaskan Native

Asian AND White

American Indian or Alaskan Native AND White

Black/African American AND White

American Indian/Alaskan Native AND Black/African American

Native Hawaiian or Other Pacific Islander

Other: _____

INCOME TAX AFFIDAVIT

I (we) the undersigned, being first duly sworn, state the following: *(Please check all that apply)*

(Check and complete Number 1 & 2 if you were not required by law to file a Federal Income Tax Return.)

___ 1. I (we) hereby certify that I (we) was (were) not required by law to file a Federal Income Tax Return for the following year(s) _____ for the reason(s) below:

Form 4506-T "Request for Transcript of Tax Return" must be submitted to the IRS for verification of non-filing status.

___ 2. I (we) certify that I (we) cannot produce a copy of a signed federal tax return. I (we) agree that I (we) will provide the City with the following:

___ A Transcript of Tax Return by completing Form 4506T

(Check and Complete Number 3 if you are providing the City with acceptable tax documentation other than copies of tax fillings.)

___ 3. I (we) certify that I (we) filed Form 1040EZ /1040A/1040 for Tax Year (s) _____. I am providing this certification in addition to a tax account summary provided by the IRS since I cannot produce a copy of the tax filing.

(Check and complete Number 4 only if the Owner Occupied Home Repair Loan Application is submitted between January 1 and April 15 and you have not yet filed a Federal Income Tax Return for the previous year, but intend to file.)

___ 4. I (we) hereby certify that I (we) have not yet filed a Federal Income Tax Return for the previous tax year. I hereby certify that the information submitted to the City is in accordance and consistent with the tax documentation which I (we) intend to submit for the previous tax year. I (we) agree that I will provide the City with a copy of my tax filing documents no later than April 16 of this year.

CERTIFICATION OF ALL APPLICANTS

By my (our) signature below, I (we) certify that the above information is true. I (we) understand that the City of Victorville can revoke any funds granted upon discovery of an Applicant's material misstatement, whether negligent or fraudulent.

Signature of Applicant _____

Date _____

Signature of Applicant _____

Date _____

HOUSEHOLD SIZE AFFIDAVIT

I (we) the undersigned, being first duly sworn, state the following: *(Please check all that apply)*

___ 1. I (we) hereby certify that my (our) household size is ___ and income limits do not exceed the established limits for household size indicated in the Owner Occupied Home Repair Loan application.

(Check and complete Number 2 only if you share ownership of property with someone not residing in the property)

___ 2. I (we) hereby certify that I (we) share title of ownership with someone other than those residing in my (our) household on the Owner Occupied Home Repair Loan application. I (we) hereby certify that the information submitted to the City is in accordance and consistent with the tax documentation which I (we) submitted. I agree that I will provide the City with a copy of my tax filing documents or proof of non-filing, which will be used to determine household size.

CERTIFICATION OF ALL APPLICANTS

By my (our) signature below, I (we) certify that the above information is true. I (we) understand that the City of Victorville can revoke any funds granted upon discovery of an Applicant's material misstatement, whether negligent or fraudulent.

Signature of Applicant _____

Date _____

Signature of Applicant _____

Date _____

RIGHT OF ENTRY

Right of Entry:

I/We the undersigned, hereby consent to allow authorized representatives of the City and NPHS to enter my/our place of residence for the purpose of evaluating the housing repairs needed described herein. The undersigned and the representatives of the City and NPHS will perform this evaluation jointly.

I/We understand that the City and NPHS shall receive all repair estimates within 15 calendar days following the receipt of a Project Cost Estimate/Bid that is prepared by an authorized representative of the City. Failure to do so will result in no further processing of my/our application and transferring committed funds to another eligible project. **Please initial here** _____/_____.

Applicant Signature

Date

Co-Applicant Signature

Date