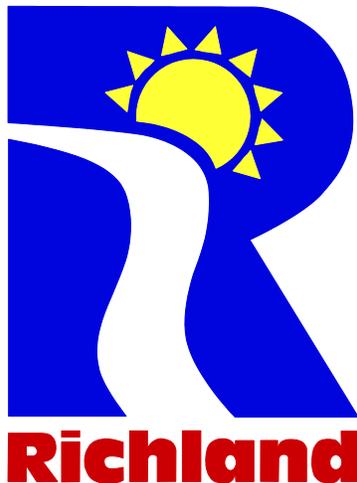


CITY OF RICHLAND

2020 COMMUNITY DEVELOPMENT BLOCK GRANT (CDBG)

SINGLE-FAMILY HOMEOWNER EMERGENCY REPAIR PROGRAM GUIDELINES & APPLICATION



Development Services
625 Swift Blvd. MS19
Richland, WA 99352
(509) 942-7580 [F] (509) 942-7764

No qualified person shall be denied the benefits of, the participation in, or be subjected to discrimination under any program or activity funded by the City of Richland on the basis of race, color, national origin, sex, religion, disability or familial status.

"Building Quality Neighborhoods one House at a Time"

I. INTRODUCTION AND GOALS

Through the Development Services Single Family Housing Emergency Repair Program (the Program), the City of Richland will make home emergency repair loans up to \$5,000.00 for low to moderate-income owner-occupants of single-family residential properties within the City, with emphasis placed on those residences located in the central core area of town, Census Tracts 103-106 and in the Richland Wye, Census Tract 108.04, Block Group 4. It is the intent of the Program to provide housing emergency repair assistance to eligible homeowners in an efficient manner and at a low administrative cost. Funds for the Program are available to the City through the federal Community Development Block Grant Program (CDBG), under Title I of the Housing and Community Development Act of 1974, as amended. Loan repayments are also a source of funding for the Program.

1. The primary goal of the Program is to provide assistance to single family homeowners to:
 - (a) Protect the health and safety of the homeowner and their family;
 - (b) Preserve or restore the structural integrity of the building to assure its continued fitness for use as a single family dwelling; and
 - (c) Improve the energy efficiency of the dwelling in a cost effective manner.
2. A secondary goal is to "assist" in the preservation of neighborhoods and property values, as well as to prevent further deterioration, giving priority to Central Richland.

II. BORROWER AND PROPERTY CRITERIA FOR ELIGIBILITY

1. Eligibility. Homeowner eligibility for emergency repair assistance is based on gross household median income as revised annually by the U.S. Department of Housing and Urban Development (HUD) for the Richland, Kennewick and Pasco area. Homeowners must have a credit history that provides evidence of responsible borrowing with no unresolved negative credit, including judgments and collections. Also, a homeowner's overall debt-to-income ratio may not exceed forty-three percent (43%). The City will pull a credit report to verify credit history.

The Program must comply with Title IV of the Personal Responsibility and Work Opportunity Reconciliation Act of 1996 which provides that only United States citizens, United States non-citizen nationals and "qualified aliens" are eligible for public benefits. All household members six (6) years of age or older are required to have a valid social security number in order for borrower(s) to be eligible for assistance. To ensure compliance, the Program follows the guidance provided by the United States Department of Justice and the United States Department of Housing and Urban Development.

2. Income Limits. Household income may not exceed eighty-percent (80%) median income to participate in the Program. Household income is defined as the total annual gross income and some assets of all household members (18 years or older) that is anticipated to be received during the coming 12-month period. The gross annual household limits are as follows:

2019 Maximum Income Limit (80%) For Richland, Kennewick, Pasco WA (June 28, 2019)

Income Limit (AMI)	Number of Household Members							
	1	2	3	4	5	6	7	8
80%	\$43,700	\$49,950	\$56,200	\$62,400	\$67,400	\$72,400	\$77,400	\$82,400

3. Asset. An asset is a cash or non-cash item that can be converted to cash. Asset items to include, but are not limited to; stocks, bonds, savings accounts, certificates of deposit, investments, mutual funds, money market accounts, 401(K), retirement or pension funds, antiques, jewelry, boats, other luxury items of substantial value, equity in rental property, mortgages or deeds of trust held by an applicant (other than your primary residence).
4. Location. The home must be situated within Richland city limits.
5. Ownership. The home must be the applicant(s) primary residence. Applicant must also have legal ownership of the property for a period of one year prior to making application for a emergency repair loan.
6. Combined Loan-to-Value. The proportion of mortgage loans in relation to the value of the home. Loan-to-Value may not exceed 100% of the “after emergency repair” property value to be eligible for the Program.
7. Value Limit. The value of the house may not exceed the current homeownership sales price limit for the Tri-Cities market to be eligible for the Program.
8. Title. A title search of the property must show that the property is free of objectionable liens, encumbrances or other liens, except for a first mortgage and/or a Limited Improvement District (LID).
9. Eligible and Ineligible Dwelling.
 - (a) The dwelling may be an owner-occupied, single family dwelling.
 - (b) Duplex. Owner occupied side is only eligible for emergency repairs.
 - (c) House for Sale. A house offered for sale is not eligible for assistance.
 - (d) Contract Purchase. A contract purchase is not eligible for assistance.
 - (e) Rental Property. A rental property is not eligible for assistance.

Program staff may deny loan assistance to an applicant if the loan cannot be adequately secured.

10. Soundness Determination. The dwelling must be basically sound as determined by a written evaluation prepared by the Program staff or in some cases by Development Services, (i.e., the substandard building criteria of the Existing Building and Conservation Code Chapter 11.11.410 Substandard Building). To be determined sound, the dwelling must be judged capable of remaining in use as a single family dwelling for the foreseeable future after the expenditure of Program funds for its emergency repair. Examples of areas to be considered include, but are not limited to, structural soundness, proper sanitation, adequate safety features, proper weatherproofing, adequate light and ventilation, plumbing, electrical and mechanical systems in a safe working order, elimination of fire hazards. Also, any prior



alterations or additions to the dwelling must have been properly permitted through the City of Richland, Building Department.

11. Pride of Ownership Determination. An applicant may be declared ineligible for assistance who displays evidence of low pride of ownership in his/her property. Conditions reported by the Program, Development Services or Code Enforcement staffs which may warrant deferral or denial of assistance under this paragraph include:
- (a) Abuse by Animals: evidence of unsanitary conditions or of damage to floors, carpets, furnishings, or yards caused by animal urine or feces.
 - (b) Illegal or Improper Use of the Property: use of the property for purposes other than as a single family residence in violation of building, zoning local ordinances, e.g., maintaining or operating junking, salvage, auto storage or repair, woodcutting or storage (other than for personal use), or activities on the property when such use is illegal or constitutes a health or safety hazard or is a visual detriment to the neighborhood.
 - (c) Deliberate Abuse: excessive damage to the home or fixtures not attributable to normal wear and tear.
 - (d) Housekeeping and Maintenance: conditions of clutter or unseemliness in or around the house when such conditions:
 - i) constitute a potential health or safety hazard to staff, contractors, employees, or others;
 - ii) will severely hamper or increase the costs of emergency repair work; or
 - iii) adversely impact the appearance of the neighborhood.

Determination of eligibility may be deferred for a specified period to allow time for the homeowner to correct the low pride of ownership condition(s).

12. House Payments. House payments must be current at the time the applicant is declared eligible for assistance.
13. Property Taxes. Real Property taxes must be current at the time the applicant is declared eligible for assistance.
14. Homeowners Insurance. The house must be insured against loss by fire, and the City of Richland acknowledged by the insurer as a loss payee, before funds can be committed. The homeowner must also agree to keep the home continuously insured for the life of the loan. Any subsequent lapse in coverage will be regarded as an event of default on the loan. The insurance requirement may be temporarily waived when the homeowner cannot obtain insurance due to the condition of the house, provided insurance is obtained as soon as necessary repairs are completed.
15. Homeowner's Responsibilities. It is the responsibility of the homeowner to complete all necessary application forms, provide financial, title and personal information, and cooperate fully with Program staff in a timely manner. The homeowner must provide access to the property for Program staff, contractors, and workmen to allow for the bidding process and to

accomplish needed repairs and carry out other tasks as necessary for the successful completion of scheduled emergency repair work. The homeowner shall be responsible for signing loan documents; signing bid requests and work contracts; and, monitoring and accepting work reasonably completed according to the contract. The homeowner shall cooperate with Program staff to achieve the efficient execution of work without delays and repay loans as agreed. Homeowner is responsible for all costs that exceed the \$5,000 limit of the Program.

16. Non-Cooperation. In order to achieve the Program's goals it is essential that participating homeowners cooperate fully with Program staff in order that construction and administrative costs, as well as processing time, can be kept to a minimum. If, while in process, a homeowner does not cooperate or meet his/her responsibilities, Program staff may declare the homeowner ineligible for further assistance and close out the file. A homeowner who is found ineligible for the reason of non-cooperation may be considered for future assistance based on evidence that circumstances have changed to warrant reconsideration.
17. No Response. If a homeowner does not respond to the Program's efforts to contact him or her, the homeowner shall be mailed a certified letter of notification. If that is not successful, the homeowner will then be declared ineligible, with a letter sent to that effect and acknowledgement of his/her opportunity to reapply in the future.
18. Misrepresentation. Any homeowner who knowingly misrepresents information to the Program pertinent to his/her eligibility for assistance shall be declared ineligible. Applicants determined ineligible for reason of misrepresenting their situations may not be considered for future assistance.

III. SINGLE FAMILY HOUSING EMERGENCY REPAIR PROCESS

1. Application and Eligibility.
 - (a) Application Processing. The homeowner will file an application with Program staff. The application will be date-stamped and reviewed for borrower eligibility. Applications will be processed on a first-come, first-eligible basis within the goals of the program until the funds available are exhausted. When funds are exhausted, a wait list will be established for interested applicants.
 - (b) Eligibility. An applicant will be reviewed based on eligibility criteria as described in Section II.
2. Property and Emergency repair Evaluation. When applicant eligibility is confirmed, Program staff shall obtain authorization from the homeowner to proceed with the property and repair evaluation. The property and evaluation process may take up to thirty five (35) days to complete. This process includes:
 - (a) Title. Program staff will order a title search ensuring the property is free of objectionable liens, encumbrances or defects.
 - (b) Appraisal. Program staff will order an appraisal ensuring equity in the home for a emergency repair loan and establish an after-emergency repair value.
 - (c) Environmental Review (24 CFR Part 58). Program staff will perform an Environmental and Historic Review as required, identifying and evaluating the likely impacts of the proposed project on the environment and the impacts of the environment on the proposed project. Emergency repair of historic properties will be carried out in

- compliance with Section 106 of the National Historic Preservation Act.
- (d) Housing Quality Standard (HQS) Inspection. Program staff will perform a HQS inspection as part of the emergency repair evaluation and will be carried out to ensure the property meets the minimum requirements of the Program and would also subject the homeowner of the property to correct any code deficiencies noted as part of the overall emergency repair.
 - (e) Risk Assessment and Lead Based Paint Inspection. Program staff will order a risk assessment and lead based paint inspection on a home built prior to 1978 to determine the areas in the home that could pose a potential health hazard. The findings from the risk assessment and inspection will serve as a guideline for emergency repair work to be done on the property and, if warranted, be included in the work write up.
 - (e) Asbestos Survey. Program staff will order an asbestos survey to determine the areas in the home that could pose a potential health hazard. Asbestos is most commonly found in older homes, in pipe and furnace insulation materials, asbestos shingles, millboard, textured paints and other coating materials, and floor tiles. The findings from the asbestos survey will serve as a guideline for emergency repair work to be done on the property and, if warranted, be included in the work write up.
3. Work List and Cost Estimates. Program staff will prepare a work list and provide the homeowner with preliminary cost estimates for the repairs identified. The evaluation will list essential and allowable improvements. The applicant shall review the evaluation report and authorize the Program to proceed to commitment phase.
 4. Commitment and Loan Closing. Program staff will review with the homeowner all proposed work schedules and the loan amount. On the basis of cost estimates, Program staff will commit loan funds to the homeowner for the proposed repair project, giving priority to essential repairs. The borrower will sign a Disclosure outlining the loan amount and terms and an Opportunity to Rescind, giving the borrower three (3) business days to cancel the emergency repair loan transaction. If borrower proceeds with the emergency repair project, Program staff will order title insurance on the loan. When loan security on the property is assured, Program staff will prepare the Promissory Note and Deed of Trust for the borrower's signature. The Deed of Trust will be recorded with the County Auditor.
 5. Bid, Contracting and Work.
 - (a) Bid. Once staff and the homeowner approves the work write-up (Work to be done), the homeowner will contact and secure a minimum of two (2) itemized bids from licensed, bonded and insured contractors. The homeowner and Program Staff reserve the right to reject all bids or to reject unqualified contractors.
 - (b) Contracting. When acceptable bids are received, contracts will be drawn up and signed by the homeowner and the contractor. Program staff will assist the homeowner to understand his/her responsibilities and work with the contractor and to select the finish materials.
 - (c) Notice to Proceed. When all aspects of the contracts are in order, Notice(s) to Proceed will be issued. The necessary permits will be secured by the contractor and the work commenced.
 - (d) Inspections. Inspections required by the Building Codes will be performed by the City Development Services, and inspections for compliance with the Contractors Manual and for overall quality of work will be performed by the Program staff. If the work has not been performed consistently with applicable codes, the requirements of the Contractors Manual, and accepted standards of good practice, the Program staff may require that

the contractor make changes in the work, which would require additional inspections to assure that corrections are made.

- (e) Payment. Payment for partial and final work completed will be made when compliance with requirements of applicable City Building Codes is completed and acceptable, and Program staff and the homeowner will sign a certificate of acceptance. The Program staff may approve the acceptance of that work and authorize partial or final payment thereof. The Program staff shall verify all billings submitted for construction work and materials and shall certify that the work has been performed and/or the materials installed. Said billings shall be paid by the Program fund.
- (f) Disputes/Arbitration. All emergency repair contracts executed through the Program are binding upon the parties to the contract. Any disputes arising over the contract work must be ultimately resolved by those parties. Program staff may offer its advice in efforts to mediate disputes and reserves the right to arbitrate all disputes and make the final decision on any issue.

5. Contract Completion and Payment. Upon completion of the repair work the homeowner is responsible for repaying his or her loan as agreed. If future problems with materials and workmanship arise, during the one year guarantee, they will be resolved by the homeowner and the contractor with the assistance of the program administrator.

IV. ALLOWABLE REPAIRS

All repairs must comply with City code and are described as follows:

1. Health & Safety. Repairs allowed are:

- (a) Electrical repairs needed to correct defects in wiring or fixtures, remove hazards, upgrade systems to better handle modern electrical demands, and bring the home electrical systems and sub-systems into compliance with local Codes applicable to existing housing.
- (b) Repair defective or hazardous plumbing to assure the availability and sanitary delivery of hot and cold running water and sanitary disposal of waste, including sewer hookups for houses using septic systems, and repair or replacement of unserviceable fixtures and hot water tanks.
- (c) Repair, cleaning or proper installation of furnaces or other space heating equipment or systems needed to provide adequate and affordable heating of the dwelling. Only electrical or gas heating systems shall be installed as the primary heat source.
- (g) Installation of emergency egress windows/doors and smoke detectors;
- (h) Installation of wheelchair ramps, grab-bars, and other safety or accessibility devices required by a disabled occupant.
- (i) Replacement of the dwelling roof and garage roof when attached to dwelling, including repair or replacement of sheathing, when deteriorated or near the end of its service life, and roof structural repairs when cost effective.

2. Essential Repairs. Priority will be given to essential repairs. Program staff will identify all repairs indicated by the survey which are essential to remove an immediate threat to the health or safety of the homeowner or preserve the integrity of the structure. Program staff will explain to the homeowner the requirements of completing repairs. If the homeowner declines to authorize completion of essential repairs, he/she will be considered to have voluntarily withdrawn his/her application.

V. LOAN TERMS, FEES AND CONDITIONS

1. A loan shall be secured as a lien on the property and shall bear zero percent interest.
2. Miscellaneous Fees and Costs. Funds to pay certain loan-related fees and costs for which the homeowner is responsible may be included in emergency repair loans, which may include:
 - (a) Recording fees;
 - (b) Credit report fees;
 - (c) Appraisal fees;
 - (d) Energy Audit; and
 - (e) Title insurance premiums.
3. Assistance Limit/Minimum. A homeowner may not receive more than \$5,000.00 in combined program assistance. The minimum loan for the emergency repair program shall be \$1,000.00.
4. Sale, Transfer, or Refinance of the Property. A emergency repair loan will be immediately due and payable if a homeowner sells, transfers, rents, refinances or no longer uses the property as his/her primary residence; whether by operation of law or otherwise by actual sale or attempted sale by contract, assignment, refinance, lease, rental or other conveyance of the property to a person other than the borrower, whether by gift or value.
5. Assumptions. A surviving borrower, upon the death of another co-borrower, can assume the Emergency repair loan.
6. Forfeitures and Foreclosures. If a homeowner with an outstanding emergency repair loan defaults on mortgage payments and is in danger of foreclosure or forfeiture, Program staff may take action as warranted to protect the Programs interest in the property.
7. Title insurance. Title insurance is required for all emergency repair loans.
8. Subordination. A emergency repair loan subordination is allowed if a borrower is refinancing his/her first mortgage and all of the following criteria are met:
 - (a) The City's lien position does not change;
 - (b) The borrower is refinancing the existing debt to lower the first lien right interest rate of at least one (1) percent;
 - (c) No cash equity to the borrower;
 - (d) The Title Report is acceptable to the City; and
 - (e) The borrower must meet the low to moderate-income guidelines at the time of the request for subordination.

VI. NON DISCRIMINATION

The Program shall be administered and assistance rendered without discrimination on the basis of race, color, national origin, religion, gender, disability, or familial status.

VII. CONFLICT OF INTEREST

No person who is an employee, agent, consultant, officer, or elected official or appointed official of the participating jurisdiction, State recipient, or subrecipient which are receiving funds directly involved in the implementation of and who serves in a decision or policy-making capacity with the Program shall obtain a financial interest or benefit from the Program or have an interest in any contract, subcontract or agreement with respect thereto, or the proceeds thereunder, either for themselves or those with whom they have family or business ties, during their tenure or for one year thereafter.

VIII. REAPPLICATION

Applications for assistance by homeowners living in houses previously assisted with CDBG or HOME funds may be considered for assistance, provided combined program debt does not exceed \$15,000. For those applicants who have an existing emergency repair loan, the existing loan and new loan will be combined, subject to the loan terms specified in Section VI. All combined loans may not exceed \$15,000

IX. EXCEPTIONAL SITUATIONS

It is understood, that there may be special circumstances applying to some applicants which are not individually addressed in this Program Outline. In such cases Program staff will, after evaluating the application, consult with management who may authorize assistance as appropriate to meet the goals of the Program. The reason(s) for the exception shall be documented in writing in the homeowner's file.

ACCOMMODATIONS

For more information or Requests for Accommodations: please contact City of Richland, Michelle Burden at 509-942-7580, mburden@ci.richland.wa.us or you may contact Washington State Relay at 711 or 1-800-833-6384.

Accommodations will be provided, to the maximum extent feasible, to meet the needs of non-English speaking, deaf, hearing impaired and visually impaired persons. HUD will make arrangements to provide an interpreter, a signer or a reader upon request, if such a request is made at least 72 hours prior. If you need additional accommodations, please call or email 72 hours in advance at the contact information listed above.

**ATTACHMENT
EMERGENCY REPAIR PROGRAM - LOAN APPLICATION**

Please read and answer each question completely, the information that you provide will be used to determine eligibility for the Program.

PROPERTY INFORMATION				
Year Home was Built	Date Purchased	Purchase Price \$	Benton County Assessed Value \$	Amount Owed \$

Do you have any other loans secured by the property? (i.e. second mortgage, line of credit) Yes No
If you answer yes to this question, you are not eligible for an owner occupied emergency repair loan.

Emergency Repair Program (ERP)
Please explain the emergency? (leaking roof, no heat, plumbing failure, etc.)

PART A - BORROWER(S) INFORMATION

Borrower		Co-Borrower	
Borrower's Name (include Jr. or Sr. if applicable)		Co-Borrower's Name (include Jr. or Sr. if applicable)	
Social Security Number	DOB (mo/dd/yy)	Social Security Number	DOB (mo/dd/yy)
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)	Dependents (not listed by Co-Borrower) No. ages	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)	Dependents (not listed by Borrower) No. ages
United States Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No, if No are you a Permanent Resident of United States <input type="checkbox"/> Yes <input type="checkbox"/> No		United States Citizen <input type="checkbox"/> Yes <input type="checkbox"/> No, if No are you a Permanent Resident of United States <input type="checkbox"/> Yes <input type="checkbox"/> No	

Street Address:

Home #: (incl. area code)	Alt. #1: (incl. area code)	Alt. #2: (incl. area code)
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Have you had ownership interest in the property for at least a year? Do you occupy this property as your primary residence? Are you delinquent on mortgage payment? Are you delinquent on your Benton County property taxes? Do you have a current homeowner's insurance policy? Do you have <u>any</u> ownership interest in another property? Have you or the co-borrower declared bankruptcy within the last 2 years?	<p align="center"><u>Borrower</u></p> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No	<p align="center"><u>Co-Borrower</u></p> <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Yes <input type="checkbox"/> No
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PART B - HOUSEHOLD INFORMATION

Household Size (total number of people who will be residing in the home) _____

List **every person** residing in your home including yourself:

Last, First, M.I.	Relationship to Applicant(s)	Age	Male or Female	*Social Security #	Full-time Student? (Yes or No)
	Borrower				
	Co-Borrower				

* Valid Social Security Number required for each household member six (6) years of age or older.

PART D - EMPLOYMENT AND OTHER INCOME INFORMATION

Income Sources include: Employment, Seasonal Employment, Bonus/Tips/Commission, Social Security, Supplemental Social Security Income, Unemployment, Educational Benefits, Public Assistance, Pension, Child Support, Alimony, Rental Income, Dividend/Investment Income, and Pension.

Borrower	Co-Borrower
I am currently: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed	I am currently: <input type="checkbox"/> Employed <input type="checkbox"/> Self-Employed
Name and Address of Employer:	Name and Address of Employer:
Date Hire: ____/____/____	Date Hire: ____/____/____
<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal	<input type="checkbox"/> Full-Time <input type="checkbox"/> Part-Time <input type="checkbox"/> Seasonal
Pay Rate: <input type="checkbox"/> Hourly OR <input type="checkbox"/> Salaried	Pay Rate: <input type="checkbox"/> Hourly OR <input type="checkbox"/> Salaried
Pay Frequency: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Monthly	Pay Frequency: <input type="checkbox"/> Weekly <input type="checkbox"/> Bi-Weekly <input type="checkbox"/> Bi-Monthly <input type="checkbox"/> Monthly
Monthly Gross Income \$	Monthly Gross Income \$
Overtime \$	Overtime \$
Tips \$	Tips \$
Bonuses \$	Bonuses \$
Commissions \$	Commissions \$
Other: (please explain below) \$	Other: (please explain below) \$
TOTAL \$	TOTAL \$
	I certify that as the co-borrower I do not have any sources of income, nor do I anticipate receiving an income during the next twelve (12) month period. _____ Co-Borrower signature

OTHER INCOME, INCLUDING OTHER HOUSEHOLD MEMBERS 18 YEARS OR OLDER

List all other income for Borrower (B), Co-Borrower (C) or other household members (O)

<u>B/C/O</u>	<u>Description Other Income</u>	<u>Monthly Amount</u>
		\$
		\$
		\$
		\$
	TOTAL	\$



PART E - ASSETS

Assets include cash on hand, checking accounts, savings accounts, savings bonds, certificates of deposit and other.			
Assets	Cash/Market Value	Assets	Cash/Market Value
Name of Bank/Credit Union	\$	Real estate owned	\$
Name of Bank/Credit Union	\$	Vested interest in retirement fund	\$
Name of Bank/Credit Union	\$	Automobiles owned (Make and Year)	\$
Stocks & Bonds (Company Name)	\$	Other Assets	\$
Total Liquid Assets	\$	Total Assets	\$

Schedule of any other real estate owned:

Address	Present Market Value	Amount of Mortgage & Liens	Gross Rental Income	Mortgage Payment	Insurance, Maint. & Taxes	Net Rental Income
	\$	\$	\$	\$	\$	\$

PART F - HOUSING EXPENSES & LIABILITIES

		Liabilities are debt, individually or jointly owed – these include credit cards auto loans, medical, etc.		
Monthly Housing Expense	Monthly Amount	Liabilities	Monthly Payment	Unpaid Balance
Mortgage Payment	\$	Name of Company	\$	\$
Homeowners Hazard Insurance	\$	Name of Company	\$	\$
Electricity	\$	Name of Company	\$	\$
Gas	\$	Name of Company	\$	\$
Oil	\$	Name of Company	\$	\$
Water/Garbage/Sewer	\$	Name of Company	\$	\$
Total Monthly Expenses	\$	Total Liabilities	\$	\$
Total Monthly Expenses			\$	
Total of Combined Debt			\$	

Mortgage Company Name & Address: **(Attach a copy of current mortgage statement)**

Homeowners Hazard Insurance Company Name & Address: **(Attach a copy of your homeowners policy)**

Agent's Name:	Phone No. (include area code)	Policy No.
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The following information is requested for statistical purposes so that HUD may determine the degree to which its programs are being utilized by minority families and for other evaluation studies.

Type of Household (select one of the following based on the Head of the Household):

- Single, non-elderly Elderly Other
 Single Parent Two Parents

Ethnicity of Household Members (select only one of the following):

- Hispanic or Latino or Not Hispanic or Latino

and

Race of Household Members (select all that apply):

- White American Indian/Alaskan Native & White
 Black/African American Asian & White
 Asian Black/African American & White
 American Indian/Alaskan Native American Indian/Alaskan Native & Black/African American
 Native Hawaiian/Other Pacific Islander Other Multi-racial

Do you consider yourself handicapped (physically, mentally, or sensory)? Yes No

AUTHORIZATION FOR RELEASE OF INFORMATION

I declare under penalty of law that the information given by me in this application is true, correct a complete to the best of my knowledge and realize that willful falsification by me may subject me to penalties as provided in Washington State Law. RCW 74.08.055. I further understand that if I have willfully misrepresented any information, I may be disqualified from participation in the Owner Occupied Emergency repair Program.

I understand that I am required to submit my home to an inspection to determine what repairs are needed and that the information reported in this declaration will be used to determine my eligibility for a loan to improve my home.

I will cooperate fully with the City of Richland in the evaluation of this application. I also authorize The City of Richland to contact the various Federal, State and private companies to investigate my credit history, sources of income and current employment.

Signature of Applicant

Date

Signature of Co-Applicant

Date



Single Family Housing Emergency Repair Program
Loan Application

Documentation required to establish Borrower's eligibility for Single Family Housing Emergency repair Program (check box and attach documentation)

<u>CHECK ITEMS INCLUDED</u>	<u>THESE ITEMS ARE REQUIRED FOR FILE</u>	<u>CITY USE ONLY</u>
<input type="checkbox"/>	Completed Single Family Housing Emergency repair Program Loan Application	<input type="checkbox"/>
<input type="checkbox"/>	Copy of Social Security Card for each household member six (6) years of age or older	<input type="checkbox"/>
<input type="checkbox"/>	Copy of Drivers License for borrower(s)	<input type="checkbox"/>
<input type="checkbox"/>	30 days current paystubs (every household person 18 years or older)	<input type="checkbox"/>
<input type="checkbox"/>	90 days other income verification (every household person 18 years or older)	<input type="checkbox"/>
<input type="checkbox"/>	Signed and dated copy of current Federal Income Tax returns and W-2's If self employed, attach Schedule C and Profit and Loss Statement from your accountant	<input type="checkbox"/>
<input type="checkbox"/>	3 months current certified bank statements	<input type="checkbox"/>
<input type="checkbox"/>	Current mortgage statement	<input type="checkbox"/>
<input type="checkbox"/>	Current Hazard Insurance Policy	<input type="checkbox"/>
<input type="checkbox"/>	Mortgage Statements and Rental Agreements from all other real estate properties owned	<input type="checkbox"/>

Once completed call and schedule an appointment:

Staff Contact: Michelle Burden, Block Grant Coordinator
Phone: 509-942-7580
Email: mburden@ci.richland.wa.us

FOR CITY USE ONLY

Date stamped

APPROVED DECLINED

Funds Reserved Date: _____

Comments:



CITY OF RICHLAND OWNER OCCUPIED EMERGENCY REPAIR PROCEDURES

Homeowner:

1. Homeowner makes application to the City for needed emergency repairs
2. Homeowner schedules an appointment with City staff for application intake and approval
3. City staff conducts an Environmental Review
4. Homeowner makes home available for a Housing Quality Standard (HQS) Inspection
5. Homeowner makes home available for a Risk Assessment and Lead Based Paint (LBP) Inspection (Homes built prior to 1978)
6. Homeowner makes home available for an Asbestos Survey
7. Homeowner solicits a minimum of two (2) bids based on City staff prepared Work Write-Up and identification of any LBP or Asbestos
8. Homeowner returns bids to Development Services and discusses bids with City staff
9. Homeowner chooses a contractor and notifies contractor of their choice
10. Homeowner schedules appointment with City staff for closing loan

Awarded Contractor:

1. Contractor completes and submits to City staff required contract and if applicable LBP documentation
2. A pre-construction meeting is conducted
3. Contractor obtains all applicable permits
4. Contractor is faxed or emailed a Notice to Proceed by City staff
5. Contractor makes appointment with homeowner to schedule contract work
6. Clearance must be met by a licensed professional for Lead Based Paint Renovation work
7. During and upon completion of work, contractor schedules all necessary inspections
8. All inspections must be final before payment will be made
9. After work has passed inspection and homeowner is satisfied with emergency repair work, contractor will submit an invoice to Development Services for approval by the Homeowner and City Staff
10. City staff will process invoice for payment to contractor