

APPLICATION FOR HOME REHABILITATION LOAN

**Hillsborough County Affordable Housing Department
Housing Rehabilitation Program**

Only for owner-occupied, single-dwelling residential property

FOR OFFICE USE ONLY

Application Date: _____

Application Number _____

Per the Affordable Housing Department's Housing Rehabilitation Program Policy Effective 4/27/09:

Households that have received financial assistance from the Affordable Housing Department County through any other program within 10 years from the date of the Application will not be accepted. Additionally, perspective Applicants must have owned and lived in their home for at least two (2) years prior to Application date.

I/We certify that I/We have not received previous assistance through any program administered by the Community Improvement Department, Housing and Code Enforcement Department, or the Affordable Housing Department within the last ten (10) years.

Print Name

Signature

Print Name

Signature

Name of Applicant(s) _____

Street Address _____ Home Phone _____

P.O. Box _____ E-mail _____

City _____ Folio No. _____

Single Family _____ How long have you lived in this home _____ Year home was built _____

Mobile Home? _____ In Mobile Home Park? _____ Pay Mobile Home Lot Rent? _____

APPLICANT EMPLOYMENT

Occupation _____ Employer _____

Employer's Address _____ Years Employed _____

Work Phone _____ If employed less than two years, provide previous employer info below:

Occupation _____ Employer _____

Employer's Address _____ Years Employed _____

Work Phone _____

CO APPLICANT (SPOUSE) EMPLOYMENT, IF ANY

Occupation _____ Employer _____

Employer's Address _____ Years Employed _____

Work Phone _____ If employed less than two years, provide previous employer info below:

Occupation _____ Employer _____

Employer's Address _____ Years Employed _____

Work Phone _____

INFORMATION ON PROPERTY TO BE REHABILITATED

	First mortgage	Home Equity loan
<i>Name of lender</i>		
<i>Street Address</i>		
<i>City, State, Zip</i>		
<i>Phone number</i>		
<i>Original loan amount</i>	\$	\$
<i>Unpaid balance</i>	\$	\$

If there is someone else listed on title to your property that does not live in the house, fill out below:

Name _____ Relationship _____

Address _____ City/state/zip _____

Give present market value of Home \$ _____

List all other real estate you own. _____

NAME OF INSURANCE CARRIER _____

Street Address _____ Telephone Number _____

City _____ State / ZipCode _____

NAME OF BANK _____

Street Address _____ Checking Savings Credit card

City _____ State / Postal Code _____

PREVIOUS FORECLOSURE RECORD (*circle one*) →

YES

NO

If "YES"

Property Address:

Name of Lender:

Lender's Address:

PREVIOUS BANKRUPTCY RECORD (*circle one*) →

YES

NO

If "YES"

Court Date:

Court Location:

Discharge Date:

APPLICANT'S INFORMATION FOR CREDIT APPROVAL

Fill in ALL blanks. If answers is "None," write "None."

MONTHLY HOUSING EXPENSE	
House Payment	
Heat (<i>Gas, Oil, Electric, Wood</i>)	
Utilities (<i>Electric, Water, Sewer</i>)	
Homeowner's Insurance	
Property Taxes	
Maintenance	
Other (<i>Phone, Cable TV</i>)	
Total Monthly Housing Expense	
Percentage of Total Income	

MONTHLY INCOME	
Wages:	Husband
	Wife
	Others
Unemployment Benefits	
Child Support	
Social Security	
Veteran's Benefit	
Pension Benefit	
Disability Benefits	
Interest Income	
AFDC / Cash welfare	
Other Income	
Total Monthly Income	

MONTHLY FIXED EXPENSES	
Other Property Payments	
Balance Due → \$	
Notes Payable	
Property Taxes	
Life Insurance	
Health Insurance	
Lot Rent	
Car Payments	
Balance Due → \$	
Charge Accounts	
Balance Due → \$	
Other:	
Total Monthly Fixed Expenses	

YEARLY INCOME	
Adjusted Gross Income	
From Previous Year	
Estimated Yearly Income	
From Current Year	
For Office Use Only	
Project Income	
Next Twelve (12) Months	

CURRENT LIQUID ASSETS	
Cash Accounts	
Other Savings	
Checking Accounts	
U.S. Savings Bonds	
Cash Value of Insurance Policies	
Stocks, Securities, Money Market	
Other:	
Other:	
Total Liquid Assets	

CURRENT FIXED ASSETS	
Retirement Account	
(<i>IRA, Keogh, 401K, etc.</i>)	
Real Estate Equity	
of Primary Residence	
(<i>Market Value Minus Balance Due</i>)	
Other Real Estate Equity	
Total Fixed Assets	

PERSON TO CONTACT FOR ADDITIONAL INFORMATION IF NECESSARY:

Name _____ Relationship (if any) _____

Address _____ Telephone # _____

IMPROVEMENTS NEEDED

Briefly list the improvements needed at this residence. If the improvements are an emergency situation (such as "no heating in house") please list the improvement and state "EMERGENCY" next to the item.

AUTHORIZATION

For purposes of processing my application, I (we) do hereby authorize Hillsborough County to make an inspection of my (our) house, for the purpose of determining the housing repairs necessary to bring the house up to Housing Quality Standards as defined by HUD.

I (we) understand that the repairs necessary and the amount of money required for such repairs will be the basis for a loan application from Hillsborough County. **I (we) also understand that an inspection of the house is in no way a guarantee that a loan application will be approved.**

The undersigned certifies that all information in this application, and all information furnished in support of this application, is given for the purpose of obtaining a loan under the Hillsborough County Housing Rehabilitation Program, and is true and complete to the best of the applicant's knowledge and belief.

Signature _____ Date _____

Signature _____ Date _____

Penalty for False or Fraudulent Statement: U.S.C. Title 18, Sec. 1001, provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies...or makes any false, fictitious statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than 5 years, or both."

AT THIS TIME WE HAVE A WAITING LIST OF RESIDENTS REQUESTING ASSISTANCE.

IN ORDER TO ASSIST US IN PROCESSING YOUR APPLICATION IN A TIMELY MANNER, THE REHABILITATION STAFF WILL CONTACT YOU TO PROVIDE MORE INFORMATION ON PROCESSING YOUR APPLICATION WHEN THE WAITING LIST OPENS.



FAMILY COMPOSITION AND INCOME OF HOUSEHOLD RESIDENTS:

The following form is to be used to verify the number of residents in a household, their income and related information. The purpose of the information is to determine the eligibility of the applicant in approving the application for a low interest loan.

Please list the name, age, employment status, income and social security number of each resident in the home. All information will be kept confidential.

Name	Relation	Age	Birth Date	Handicap/Disabled	Student	Social security #

Dependents 18 or older, who have earned income, please provide the current information.

Name _____ Living in home? _____ Are they a full time student? _____

Employer _____ Monthly Income \$ _____

Address _____

Name _____ Living in home? _____ Are they a full time student? _____

Employer _____ Monthly Income \$ _____

Address _____

Applicant Signature:

The information stated above is true and accurate according to the best of my knowledge and at the time of my loan application

X _____ Date _____

Hillsborough County
Affordable Housing Department
Housing Rehabilitation Program

APPLICANT AUTHORIZATION FORM

I/We hereby authorize release of the requested information to the Hillsborough County Affordable Housing Department for the purpose of performing a financial assessment of the submitted Application for a Housing Rehabilitation Loan determination. The information is kept confidential and will only be used to determine eligibility for a rehabilitation loan. Verification of any necessary information named in my Application is authorized including a credit report request.

A copy of this form is sufficient to obtain the requested information.

Signature _____ Date _____

Social Security # _____

Signature _____ Date _____

Social Security # _____

What to Expect During the Home Improvement Process

The Hillsborough County Housing Rehabilitation Program staff will assist you as the homeowner during the home improvement process and we encourage your participation by assisting us in the following manner:

- 1) Provide the necessary information promptly when requested. We will not ask for information if it is not needed.
- 2) Allow Construction Inspectors onsite to inspect the property. This is necessary to review what types of repairs are needed and determine how much it should cost. The loan amount approved is based on this assessment.
- 3) Listed below are examples of rehabilitation projects we have funded:
 - New roof, new windows or new doors
 - Heating, (new furnace) plumbing and electrical wiring improvements
 - New appliances, water heaters
 - New bathrooms or new kitchens, if in poor condition
 - New well or septic system
 - New siding, porches, foundation work, insulation
 - Room Additions if County, State, or Federal Guidelines are met
 - Health and Safety Related Issues

What to Expect From Project Start to Finish

- 4) Contractors may have to work in your home while you are present and it may be stressful living in your home during this time. Make preparations in consideration of your comfort zone in advance.
- 5) Cooperate with the Housing Rehabilitation Program construction inspectors and contractors to resolve any issue that may surface during the course of the project.
- 6) Be realistic about your rehabilitation project results. Your home will not look completely new after the project is completed. Remember, the project work is for essential repairs to bring properties up to minimum housing code standards. It is not a home remodel project. There is a difference.

- 7) After the final inspection has been performed by the Housing Rehabilitation Program construction inspectors, signed off and all work is deemed 100% complete, clients will need to contact contractors directly to resolve any warranty issues that may surface. Hired contractors provide a minimum one year warranty on their work and the cost of the warranty was built in to the pricing of the project, so take advantage of it and get your money's worth!

- 8) Add an additional \$25.00 towards your savings each month to help pay for future repairs and maintenance costs. Taking out a loan to pay for major repairs is not realistic.