



**City of Plano
Community Services
Application For
Housing Rehabilitation Assistance**

To be eligible household must meet the following criteria:

Household Size	Maximum Income	Minimum Criteria for Housing Rehabilitation Approval
1	\$39,300	Applicant income limits are subject to the parameters on the chart to the left.
2	\$44,900	Applicant must be current on existing mortgage and property taxes.
3	\$50,500	Applicant must have a current homeowner's insurance in effect.
4	\$56,100	Applicant must be a permanent legal resident or U. S. citizen
5	\$60,600	Applicant must be a current Plano homeowner.
6	\$65,100	Applicant shall meet credit worthiness and other underwriting parameters per program guidelines.
7	\$69,600	The Applicants' property's appraised value shall meet program guidelines.
8	\$74,100	The Applicant must have sufficient equity in the property to meet program guidelines. Additional property requirements apply.
		<i>Approval criteria may change subject to changes in program parameters. Applicants are urged to contact the Housing Coordinator (972-941-7151) prior to completion and submission of this form.</i>

Please complete the application COMPLETELY and ACCURATELY. Failure to provide complete and accurate information may result in a loss or denial of assistance. Only complete applications will be accepted.

III. Employment Information

List all money earned by everyone 18 years of age or older living in the household. If an adult family member lives with the applicant, all income of that individual will be considered as part of the borrower's income.

<i>Borrower</i>		<i>Co-Borrower</i>	
Name and Address of Employer:		Name and Address of Employer:	
Work Phone #	Fax #	Work Phone #	Fax #
How long have you worked at your present job?		How long have you worked at your present job?	
Position/Title/Type of Business:		Position/Title/Type of Business:	
Gross Monthly Income:		Gross Monthly Income:	
Second Part-Time Employment:		Second Part-Time Employment:	

IV. Combined Monthly Income

List all income received from household members. This includes money from employment, tips, bonuses, child support, Social Security, disability payments (SSI), Worker's Compensations, retirement benefits, AFDC, cash welfare benefits, Veteran's benefits, rental property income, stock dividends, income from bank accounts, alimony, unemployment, retirement accounts, and any other source.

Gross Monthly Income	Borrower		Co-Borrower		Other Household Members	Total	Combined Monthly Expenses	
	Account #	Acct. Bal.	Account #	Acct. Bal.			Account #	Acct. Bal.
Base Employment Income	\$		\$		\$		Mortgage/Rent	\$
Overtime							Utilities	
Bonuses							Credit Cards	
Commissions							Student Loans	
Child Support/Alimony							Auto Loans	
Social Security Benefits							Other loans	
Veteran's/Retirement Benefits							Medical	
Stock/Dividends/Interest							Childcare	
Other							Alimony	
TOTAL 1							Other	
All Bank Accounts:								
	Borrower		Co-Borrower		Other Household Members			
(includes: CD's, 401K, checking, savings, etc.)	Account #	Acct. Bal.	Account #	Acct. Bal.	Account #	Acct. Bal.	Account #	Acct. Bal.
TOTAL 2		\$		\$		\$		\$

V. Declarations

Answer "Yes" or "No" to the following questions.

1. Are there any outstanding judgments against you? _____
2. Have you been declared bankrupt within the past 7 years? _____
3. Have you filed for Chapter 7, 11 or 13 in the past 7 years? _____
4. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

5. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of the lieu of foreclosure, or judgment? _____
6. Are you presently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee? _____
7. Are you obligated to pay alimony, child support, or separate maintenance? _____
8. Are you a co-maker or endorser on a note? _____
9. Are you a U.S. citizen? _____
10. Are you a permanent resident alien? _____
11. Do you occupy the property as your primary residence? _____
12. If you are applying for down payment assistance, do you intend to occupy the house as your primary residence? _____ Not applying for down payment assistance: _____
13. Have you had an ownership interest in this property for the last three years? _____
14. Do you have a mortgage balance left? Specify the lender. _____

VI. Demographics

Ethnicity: _____ Hispanic or Latino _____ Not Hispanic or Latino

Please check the race/ethnicity which applies to you:

Race:

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

Elderly (62 or above):

- ___ Yes
- ___ No

Disabled:

- ___ Yes
- ___ No

VII. Federal Privacy Statement

The United States Department of Housing and Urban Development (HUD) is authorized to collect information about applicants and participants receiving housing assistance in the form of rehabilitation assistance, emergency assistance and first time home buyer assistance programs through the Community Development Block Grant (Title I of the Housing and Community Development Act of 1974, as amended) and HOME (Title II of the Cranston-Gonzalez National Affordable Housing Act, as amended, 42 U.S.C. 12701, et seq., and 42 U.S.C. 12704) programs. The Housing and Community Development Act of 1987 (42 U.S.C. 3543) requires applicants and participants to submit the Social Security Number of each household member who is six years old or older.

The household income and other information are being collected by the City and HUD to determine the household's eligibility (24 CFR Part 570, 24 CFR Part 5), and the amount, if any, the household will pay towards the housing rehabilitation assistance.

HUD uses the household income and other information to assist in managing and monitoring all HUD-assisted housing programs, to protect the Federal governments' financial interests, and to verify the accuracy of the information provided by the household. This information may be released to appropriate Federal, State and local agencies, when relevant, and to civil, criminal, or regulatory investigators and prosecutors. However, the information will not be otherwise disclosed or released outside of HUD, except as permitted or required by law.

VIII. Certifications

Applicant Certification:

The applicant certifies that all information given and furnished in this application is given for the purpose of obtaining a loan and/or qualifying for housing rehabilitation assistance. The applicant also certifies that all information is true and complete to the best of the applicant's knowledge and beliefs. The applicant also understand that incomplete, incorrect, or false information on the applicant application and provided in this will make the applicant liable for reimbursement to the City of Plano any payments made on my/our behalf for the housing rehabilitation completed on my/our property, and are grounds for denial or termination of the rehabilitation assistance. The applicant additionally certifies that he/she is the owner-occupant of the property to be repaired and that the property is his/her principal residence.

Penalty for False or Fraudulent Statement:

The applicant understands that the U.S.C. Title 18, Part I, Chapter 47, Sec. 1001, provides that: "...whoever, in any matter within the jurisdiction of any department or agency of the Government of the United States, knowingly and willfully falsifies...or makes any fictitious or fraudulent statements or representation, or makes or uses a false writing or document knowing the same to contain false, fictitious, or fraudulent statement or entry, shall be fined under this title, imprisoned not more than 5 years..."

Borrower's Signature

Date

Co-Borrower's Signature

Date

APPLICATION FOR HOUSING REHABILITATION ASSISTANCE

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APPLICANTS' LAST NAME: _____

Form Revision Date: 01-14-2012

IX. Credit Report Authorization and Privacy Disclosure Form

I hereby authorize and instruct the City of Plano to obtain and review my credit report. My credit report will be obtained from a credit reporting agency chosen by City of Plano. I understand and agree that the City of Plano intends to use the credit report for the purpose of evaluating my financial readiness to purchase a home, to obtain a rehabilitation loan, or to qualify for housing repair under the emergency repair program from the City of Plano.

My signature below also authorizes the release to credit reporting agencies of financial or other information that I have supplied to the City of Plano in connection with any such evaluation. Authorization is further granted to the credit reporting agency to use a copy of this form to obtain any information the credit reporting agency deems necessary to complete my credit report.

_____ **authorize**
_____ **do not authorize**

In addition, in connection with determining my ability to obtain a loan or any other housing repair assistance, I

_____ **authorize**
_____ **do not authorize**

the City of Plano to share with potential mortgage lenders and/or counseling agencies my report and any information that I have shared, including any computations and assessments that I have been produced based upon such information. These lenders may contact me to discuss loans for which I may be eligible, and these counseling agencies may contact me to discuss counseling services.

I understand that I may revoke my consent to these disclosures by notifying the City of Plano in writing.

I understand that the City of Plano may request additional information outside of the information listed in this application. Said additional information may be necessary to clarify or support the original application information provided. The City of Plano shall notify me in writing in the event the information contained herein is insufficient whereby I may be required to provide release to obtain said additional information.

_____ **I do agree to provide additional information**
_____ **I do not agree to provide additional information**

I further understand that my failure to provide authorization to the City of Plano to gather any financial, credit and other information necessary for housing rehabilitation assistance eligibility listed in this application may impact the approval of said assistance.

Client's Name (print)

Client's Name (print)

Client's Signature

Client's Signature

Social Security Number

Social Security Number

Date

Date

Application taken by:

Community Services Coordinator

Date

IX. Supporting Documentation

The following information must be submitted along with your completed application.

_____ Photo identification for both the borrower and co-borrower (driver's license, passport, resident alien cards, etc.)

_____ Proof of citizenship for every member of the household (Copies of birth certificates, alien cards, passports)

_____ Social Security cards of all household members

_____ Last 2 year's tax returns for every working member of the household over the age of 18 (Provide the last 3 years' returns if self-employed)

_____ Last 2 paycheck stubs for each working member of the household over the age of 18

_____ Verification of any other sources of earned and unearned income for all family members (Social security, SSI, TANF, unemployment, Medicaid, child support, alimony, retirement, food stamps, etc.)

_____ Divorce decree, if applicable

_____ Court ordered child support information and attorney general's of payment

_____ Last 3 complete bank statements (on all accounts including: checking, savings, CDs, stocks, 401K, etc)

_____ Mortgage information (Copies of payment coupons, mortgage statement, etc.)

_____ Deed and title information (Copies of deed, release of lien)

_____ Proof of paid taxes (City, county, school district taxes and any deferments)

_____ Proof of homeowner's insurance (declaration page)

_____ Proof of average utility bills for a 12-month period

_____ For condominium units, copy of the by-laws and declarations, copy of paid HOA dues

_____ If co-signor for or owner of another real estate property, copy of the current mortgage statement, deed-of-trust, and proof of paid taxes

_____ Copies of any debt owed not appearing on credit bureau reports

_____ If any bankruptcies, copy of release thereof

_____ If self-employed, copies of company profit and loss statements, bank statements, assets



**CITY OF PLANO
HOUSING REHABILITATION PROGRAM
PROPERTY CONDITION REVIEW
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Owner Name:		Address:		Date:
Project No.:	Rehabilitation Estimator:	Coordinator:		
Is there a mortgage or lien on the property? Yes or No			If yes, how much: \$\$	
Do you consider your home or your living conditions substandard? Yes or No (circle one) If yes, please describe:				
What property conditions motivated you to request housing rehabilitation assistance from the City of Plano?				



CITY OF PLANO
HOUSING REHABILITATION PROGRAM
PROPERTY CONDITION REVIEW
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The owner understands and agrees that:

1. The City of Plano, Texas (City) offers a Housing Rehabilitation Program, funded by the Community Development Block Grant (CDBG) and HOME Funds from the U. S. Department of Housing and Urban Development (HUD). The Housing Rehabilitation Program (Program) is administered by the Community Services Division through the Planning Department at 1520 Avenue K, Plano, Texas.
2. The purpose of the Housing Rehabilitation Program is to provide funding for housing repairs considered essential to the occupant's health, safety and welfare. The program does not cover remodeling of the residence. Approval of repairs is subject to:
 - a. The property meeting the housing rehabilitation program's minimum property standards and inspection by the Rehabilitation Estimator and other third party structural engineers (as appropriate) and energy audit professionals;
 - b. The repairs meeting the City of Plano's Housing Rehabilitation Program's Policies and HUD regulations;
 - c. Prioritization according to the following order: (1) health and safety; (2) removal of code citations; (3) energy efficiency; and (4) owner requested repairs.
 - d. The property's post rehabilitation value not exceeding 95% of the median price in the DFW metropolitan statistical area, and the pre-rehabilitation value not exceeding 85% of the median price in the DFW metropolitan statistical area; and
 - e. The Housing Rehabilitation Program's underwriting guidelines, which includes but is not limited to: the existing equity in and liens on the property; before and after appraised value of the property; creditworthiness and HUD-income qualification of the property owner; appropriate title to the property; and other financial considerations.
3. The owner shall choose a contractor from the Community Services pre-approved vendor list to complete the repairs.
4. About the inspection process:
 - a. Inspections are only conducted after you have been given conditional approval for the rehabilitation assistance.

- b. The inspection is not an exhaustive inspection of the structure, systems, or components.
 - c. The inspection does NOT verify compliance with manufacturer's installation instructions. The inspection does NOT imply insurability or warrantability of the structure or its components. The inspection does NOT anticipate future events or changes in performance of components or equipment due to changes in use or occupancy. **The inspector ONLY inspects to those minimum property standards required by the housing rehabilitation program.**
 - d. An inspection addresses only those components and conditions that are **present, visible and accessible** at the time of inspection. It is your responsibility for providing the City's inspector access to the property to conduct an inspection. Access includes ensuring that all building components and equipment are visible to the inspector. The inspector will not move furnishings or stored items.
 - e. It is your responsibility to provide the inspector with as much information about the current condition of your property prior to the inspection date. This may include providing copies of previous inspection report or completed repairs by third parties. It is not the inspector's responsibility to confirm that information obtained from these sources is complete or accurate or that the City's inspection results is consistent with the opinions expressed in previous or future reports.
 - f. Property conditions change with time and use. For example, mechanical devices can fail at any time, plumbing gaskets and seals may crack if the appliance or plumbing fixture is not used often, roof leaks can occur at any time regardless of the apparent condition of the roof, and the performance of the structure and the systems may change due to changes in use or occupancy, effects of weather, etc. These changes or repairs made to the structure after the inspection may render information contained in the inspection obsolete or invalid. It is your responsibility to inform the inspector of any such changes prior to the completion of the scope of work by the City and the execution of the construction contract.
 - g. The City is not required to change the scope of work after the start of construction for your failure to provide information regarding changes to the condition of the property prior to the completion of the scope of work and the execution of the construction contract.
5. What may you expect during the construction?
- a. Schedules are hard to follow or maintain due to severe weather, unforeseen delays in delivery of material or availability of workers, and inspection hold-ups.
 - b. Construction breeds dirt and noise. Be prepared for dusty and irritating conditions. Remove from your house what you want to protect. At a minimum, cover your household items.

- c. Accidents can happen; things can break. Store all valuables temporarily somewhere outside of your house (for example at a relative's home), or in a room where no work is taking place.
- d. Your household routine will be disrupted. You may not be able to sleep late, have company over without work going on, and you may have to keep a close eye on pets so they don't get out with all of the traffic coming in and out of your house, or damage completed work.
- e. When working with your electrical, plumbing, or heating/cooling systems, you may be without service for a few hours.
- f. Products come in three types: "economy", "standard", and "deluxe". The City only approves standard products or better.
- g. Discuss problems with the General Contractor and Rehabilitation staff only, as they are more familiar with the program requirements than the laborers.
- h. During the construction, be prepared for the unforeseen. Our Rehab staff is here to help you. Please call our office when you are confused or have a problem.
- i. As with any government program, there is some "red tape". You will have to sign construction contracts, and then authorize payments, as well as sign final acceptances of the work and fill out a survey. The City of Plano Rehabilitation staff will help you every step of the way!

Owner Name: _____

Date: _____

Owner Signature: _____

Owner Signature: _____