City of Arlington
Housing Rehabilitation Program
Forgivable Loan Preliminary Application

The purpose of this form is to place your name on the Rehabilitation Waiting List. This form does not qualify your household for participation in this program.

You may qualify for this program if you meet the following criteria:

- Current Arlington homeowner residing within the city limits of Arlington, TX.
- Must own or be in the process of purchasing a home that has been vacant at least 90 days (contract for deeds or land contracts are not considered a means of purchase).
- Must meet the Department of Housing and Urban Development's definition of low income based on verified gross household income and household size.
- Must have standard homeowner's insurance.
- Must be current on property taxes.
- Must not have more than two eligible liens against the home.
- Must certify that the property is not being offered for sale and is the primary residence.
- Homes must have a market value as listed on the Tarrant Appraisal District (TAD) website of less than the annual FHA 203(b) limit.

HUD Income Guidelines for PY 2009

Household Size	1	2	3	4	5	6	7	8
Income Limit (<80% MI)	$36,950	$42,250	$47,500	$52,800	$57,000	$61,250	$65,450	$69,700

Race and Ethnicity of Head of Household (Check One):
(This information is being collected to assure compliance with fair housing and equal opportunity rules).

Do you consider yourself to be Hispanic? _____ Yes _____ No

Please check the appropriate race category for your household:
_____White _____Black _____Asian/Pacific Islander _____ American Indian/Alaskan Native

_____Native Hawaiian/ Other Pacific Islander

Multi-race:
___American Indian/Alaskan Native & White ___Asian & White ___Black/African American & White

_____American Indian/Alaskan Native & Black/African American _____Other

WAITING LIST APPLICATION

DATE_____

SECTION A. APPLICANT DATA

Please include all types of income such as alimony, child support, savings, investments, real estate, part-time and full-time wages, Social Security Benefits, TANF, etc.

HEAD OF HOUSEHOLD:

NAME _____

SOCIAL SECURITY #_____

ADDRESS: _____ZIP CODE: _____

YEARS AT CURRENT ADDRESS: _____ PHONE: _____

IS THIS YOUR PRIMARY RESIDENCE? _____Yes _____ No

DATE OF BIRTH: _____ AGE: _____

INCOME_____MO/YR

SPOUSE:

NAME _____

SOCIAL SECURITY #_____

DATE OF BIRTH: _____ AGE: _____

INCOME_____MO/YR

OTHERS RESIDING IN HOME:

1) NAME_____ RELATIONSHIP_____

SOCIAL SECURITY #_____ AGE_____

INCOME _____MO/YR

2) NAME_____ RELATIONSHIP_____

SOCIAL SECURITY #_____ AGE_____

INCOME _____MO/YR

3) NAME_____ RELATIONSHIP_____

SOCIAL SECURITY #_____ AGE_____

INCOME _____MO/YR

4) NAME_____ RELATIONSHIP_____

SOCIAL SECURITY #_____ AGE_____

INCOME _____MO/YR

5) NAME_____ RELATIONSHIP_____

SOCIAL SECURITY #_____ AGE_____

INCOME _____MO/YR

REASONABLE ACCOMODATION INFORMATION

The information gathered in this section will help the City of Arlington, Housing Rehabilitation Program, better serve the housing needs of persons with disabilities. The special features are known as "reasonable accommodations." A reasonable accommodation is a change that can be made to allow a person with disabilities to have the same opportunity for housing as any other applicant. **YOU ARE NOT REQUIRED TO DISCLOSE A DISABILITIY. THIS INFORMATION, IN PART, WILL BE USED IN DETERMINING THE ORDER IN WHICH YOUR APPLICATION WILL BE PROCESSED.**

I am not requesting a reasonable accommodation at this time. ☐

If you are requesting a reasonable accommodation, complete the questions below:

1. Do you need parking for a raised roof van or wheelchair lift? ☐ Yes ☐ No

2. Do you or anyone you live with use any of the following devices? (Check all that apply):

   ☐ Wheelchair ☐ Walker ☐ Crutches ☐ Cane ☐ Other (specify) _____

3. What, if any, modifications do you or anyone in household need in your bathroom? (Check all that apply)

   ☐ Grab bars ☐ Roll in shower ☐ Extendable hand shower ☐ Raised toilet seat
   ☐ Lower toilet seats ☐ Extended handles on faucets
   ☐ Other (specify) _____

4. Is it hard for you or anyone who will live with you to:

   ☐ Open room doors ☐ Open kitchen appliances such as refrigerator, stove, microwave
   ☐ Turn on sinks, tubs, flushing toilets ☐ Lift ☐ Reach
   ☐ Other (specify) _____

5. Do you need:

   ☐ Lower light switches ☐ Lower room temperature control (thermostat)
   ☐ Adjustment of plumbing fixtures (sinks, toilets, tubs, showers, etc.)
   ☐ Adjustment of electrical appliances (refrigerators, stoves, laundry machines)
   ☐ Adjustment of table/counter height
   ☐ Other (specify) _____

6. Do you need flashing warning lights for:

   ☐ Smoke-detection ☐ Doorbell ☐ Security purposes

7. Do you or anyone you live with use a service animal? ☐ Yes ☐ No

8. Do you or any household member need any accommodation (s) not mentioned? ☐ Yes ☐ No
   If yes, please indicate how the City of Arlington, Housing Rehabilitation Program could accommodate your family:

   _____

   _____

   _____

   _____

   _____

_____ _____

SIGNATURE OF APPLICANT **SIGNATURE OF CO-APPLICANT**

WARNING: IT IS A CRIMINAL OFFENSE TO MAKE WILLFUL FALSE STATEMENTS OR MISREPRESENTATIONS TO ANY DEPARTMENT OR AGENCY OF THE UNITED STATES GOVERNMENT AS TO ANY MATTER WITHIN ITS JURISDICTION (SECTION 1001 OF TITLE 18, U.S. CODE).

Mail Application to:

Attn: Marisa Loera
City of Arlington
Housing Rehabilitation Program
P.O. Box 90231 MS 28-0100
Arlington, TX 76004-3231

HOUSING REHABILITATION PROGRAM
FREQUENTLY ASKED QUESTIONS

Owner-occupied Housing Rehabilitation

1. What is the Housing Rehabilitation Program?

The Housing Rehabilitation Program provides an opportunity for homeowners to bring their properties into compliance with local codes and provide safe, decent housing.

2. How do I apply for the housing rehabilitation assistance?

You must complete a preliminary application and send it to:

Arlington Housing Authority
Attn: Housing Rehabilitation Program
501 W. Sanford Street, Suite 20
Arlington, TX 76011

You can download a copy of the application from our website at www.arlingtonhousing.us or you may call (817) 276-6707 and ask for a preliminary application to be sent to you.

3. What kind of repairs/upgrades can be made?

Priority is given to fixing code violations such as electrical, plumbing, air conditioning, heating, leaky roofs, foundations and peeling paint.

AHA will also help persons who are disabled and elderly who need assistance due to their physical limitations. AHA can install wheelchair ramps, wheelchair accessible showers, lower light switches and widen doorways. AHA will assist elderly/disabled persons to determine what type of assistance they need.

4. How much will it cost me to have the repairs/modifications done?

There is no cost to have these repairs/modifications completed at your property. The program requires you to enter into an agreement where the City loans you up to $24,500 for 5 years at zero percent interest. The loan is forgiven on a monthly-prorated basis over the five-year period. Should the property change ownership during that period, the owner must reimburse the City from the sale's proceeds for that prorated portion of the loan that has not yet been forgiven.

5. What if the property does not need $24,500 in repairs, can the property qualify for a lesser amount?

Yes, the program provides up to $24,500 in repairs. If your home only needs $10,000 in repairs then you do not have to spend more than that amount. However, you may choose to have additional work completed at your home such as installation of energy efficient windows, attic insulation, storm doors, replacement of kitchen and/or bathroom cabinets and installation of carpet or vinyl flooring.

6. Why does the City place a 5-year lien against my property?

A lien is placed against the property to protect the City's investment.

7. What are the eligibility requirements?

Eligibility requirements are based on gross income of everyone in the household, verification of the title report, verification of property taxes being current, verification of mortgage being current, proof of hazard insurance on the property and proof of flood insurance if in a designated flood zone.

8. What if problems arise after the rehabilitation has been completed?

We require the contractor to provide a one year warranty on labor and materials an a two year warranty on a new roof. If a problem occurs after the work is completed, contact the contractor that completed the work first, if no response contact the Arlington Housing Authority.

9. If my property was rehabilitated in the past, may apply for another forgivable loan?

No.

10. Why do you need the social security number for everyone in my household?

Social security numbers must be submitted for everyone in the household, so that we may verify household income.

11. How long is the waiting list?

The program assists applicants on a first-come, first-serve basis. Because we have more applicants than available funding we have created a waiting list. At this time new applicants are waiting between 12 and 24 months or longer, depending on the availability of funds.

12. Why is the wait so long?

Because we lack a sufficient supply of available resources to assist all applicants at the same time.

13. What are the different preferences used to select applicants from the waiting list?

1. Disabled/Elderly
2. Elderly (62 or older)
3. No disability, non-elderly.

14. When I complete and submit the preliminary application, when will I know if I am eligible?

In the Housing Rehabilitation program, when a preliminary application is received, the applicant's name is placed on the waiting list based on preference. When the applicant's name reaches the top of the waiting list, staff will schedule an appointment to meet with the applicant to determine eligibility. The current waiting period is between 12 and 24 months.

City of Arlington
Housing Rehabilitation Program
Forgivable Loan Preliminary Application
Tenant Application

The purpose of this form is to place your name on the Rehabilitation Waiting List. This form <u>does not qualify</u> your household for participation in this program. This application must be submitted through a non-profit organization.

<u>You may qualify for this program if you meet the following requirements:</u>

- Property must be primary residence.
- Must meet the Department of Housing and Urban Development's definition of low income based on verified gross household income and household size.
- Property owner must maintain standard property insurance.
- Property owner must be current on property taxes, insurance and mortgage.
- Property must not have more than two eligible liens against the home.
- Property owner must certify that the property is not being offered for sale.
- Homes must have a market value as listed on the Tarrant Appraisal District (TAD) website of less than the annual FHA 203(b) limit.

HUD Income Guidelines for PY 2009

Household Size	1	2	3	4	5	6	7	8
Income Limit (<80% MI)	$36,950	$42,250	$47,500	$52,800	$57,000	$61,250	$65,450	$69,700

Race and Ethnicity of Head of Household (Check One)
(This information is being collected to assure compliance with fair housing and equal opportunity rules).

Do you consider yourself to be Hispanic? _____ Yes _____ No

Please check the appropriate race category for your household.

___White ____Black ____Asian/Pacific Islander ___ American Indian/Alaskan Native
____Native Hawaiian/ Other Pacific Islander

Multi-race:
___American Indian/Alaskan Native & White ___Asian & White ___Black/African American & White ___Other
___American Indian/Alaskan Native & Black/African American

WAITING LIST APPLICATION

SECTION A. APPLICANT DATA

Please include all types of income such as alimony, child support, savings, investments, real estate, part-time and full-time wages, Social Security Benefits, TANF, etc.

DATE_____

HEAD OF HOUSEHOLD

NAME _____

SOCIAL SECURITY #_____

ADDRESS: _____ZIP CODE: _____

YEARS AT CURRENT ADDRESS: _____ PHONE: _____

IS THIS YOUR PRIMARY RESIDENCE? _____Yes _____ No

DATE OF BIRTH: _____ AGE: _____

INCOME_____MO/YR

SPOUSE

NAME _____

SOCIAL SECURITY #_____

DATE OF BIRTH: _____ AGE: _____

INCOME_____MO/YR

OTHERS RESIDING IN HOME

1) NAME_____ RELATIONSHIP_____

SOCIAL SECURITY #_____ AGE_____

INCOME _____MO/YR

2) NAME_____ RELATIONSHIP_____

SOCIAL SECURITY #_____ AGE_____

INCOME _____MO/YR

3) NAME_____ RELATIONSHIP_____

SOCIAL SECURITY #_____ AGE_____

INCOME _____MO/YR

4) NAME_____ RELATIONSHIP_____

SOCIAL SECURITY #_____ AGE_____

INCOME _____MO/YR

REASONABLE ACCOMODATION INFORMATION

The information gathered in this section will help the City of Arlington, Housing Rehabilitation Program, better serve the housing needs of persons with disabilities. The special features are known as "reasonable accommodations." A reasonable accommodation is a change that can be made to allow a person with disabilities to have the same opportunity for housing as any other applicant. **YOU ARE NOT REQUIRED TO DISCLOSE A DISABILITIY. THIS INFORMATION, IN PART, WILL BE USED IN DETERMINING THE ORDER IN WHICH YOUR APPLICATION WILL BE PROCESSED.**

I am not requesting a reasonable accommodation at this time. ☐

If you are requesting a reasonable accommodation, complete the questions below:

1. Do you need parking for a raised roof van or wheelchair lift? ☐ Yes ☐ No

2. Do you or anyone you live with use any of the following devices? (Check all that apply):

   ☐ Wheelchair ☐ Walker ☐ Crutches ☐ Cane ☐ Other (specify) _____

3. What, if any, modifications do you or anyone in household need in your bathroom? (Check all that apply)

   ☐ Grab bars ☐ Roll in shower ☐ Extendable hand shower ☐ Raised toilet seat
   ☐ Lower toilet seats ☐ Extended handles on faucets
   ☐ Other (specify) _____

4. Is it hard for you or anyone who will live with you to:

   ☐ Open room doors ☐ Open kitchen appliances such as refrigerator, stove, microwave
   ☐ Turn on sinks, tubs, flushing toilets ☐ Lift ☐ Reach
   ☐ Other (specify) _____

5. Do you need:

   ☐ Lower light switches ☐ Lower room temperature control (thermostat)
   ☐ Adjustment of plumbing fixtures (sinks, toilets, tubs, showers, etc.)
   ☐ Adjustment of electrical appliances (refrigerators, stoves, laundry machines)
   ☐ Adjustment of table/counter height
   ☐ Other (specify) _____

6. Do you need flashing warning lights for:

   ☐ Smoke-detection ☐ Doorbell ☐ Security purposes

7. Do you or anyone you live with use a service animal? ☐ Yes ☐ No

8. Do you or any household member need any accommodation (s) not mentioned? ☐ Yes ☐ No
   If yes, please indicate how the City of Arlington, Housing Rehabilitation Program could accommodate your family:

   _____

   _____

   _____

_____ _____

SIGNATURE OF APPLICANT **SIGNATURE OF CO-APPLICANT**

WARNING: IT IS A CRIMINAL OFFENSE TO MAKE WILLFUL FALSE STATEMENTS OR MISREPRESENTATIONS TO ANY DEPARTMENT OR AGENCY OF THE UNITED STATES GOVERNMENT AS TO ANY MATTER WITHIN ITS JURISDICTION (SECTION 1001 OF TITLE 18, U.S. CODE).

City of Arlington
Housing Rehabilitation Program
Non-Profit Organization
Application

Date of Application: _____

Name of Organization: _____

Address: _____

_____

Telephone Number: _____

Contact Person: _____

Applicant must be a non-profit organization and the owner of single family or duplex housing located in a City Council approved target area that is currently occupied by, or intended to be occupied by eligible low-income households. Applicants must certify that the home is not currently offered for sale, and must maintain ownership of the properties for the applicable affordability period.

Application Process - In order to determine eligibility, the following documentation is required.

1. Organization Information – Provide a one-page executive summary of the organization describing brief history, mission, and services provided by the organization
2. Board Roster – Include name, address, affiliation, and position on board
3. Proof of nonprofit status
4. Articles of Incorporation – State of Texas
5. Proof of Board Liability Insurance
6. Copy of most recent audit
7. Code of Conduct
8. Organizational chart
9. Minutes authorizing approval to apply for grant
10. List of authorized representatives who can enter into a contract
11. List of single-family or duplex properties to be rehabilitated that are owned by the nonprofit organization. (See attachment # A).

Application Process Continued:

Once the above information has been submitted, please contact the Rehabilitation Secretary at (817) 276-6707 to schedule an appointment. At this appointment, staff will review the above information to determine eligibility. Once your application is approved, staff will conduct an orientation to provide you with an overview of the program policies and procedures.

Program Guidelines

Based on available funding, the City of Arlington provides non-profit organizations with funding by the U.S. Department of Housing and Urban Development (HUD), funds are in the form of forgivable loans. The purpose of these forgivable loans is for non-profit organizations to undertake general rehabilitation measures that will bring their rental properties up to the standards of the City of Arlington's written Code, and rehabilitation standards. A rental property may qualify for up to $24,500 of rehabilitation funds. For a rental property to be eligible it must meet the following requirements:

- Must be located within a designated target area.
- Non-profit organization must own or be in the process of purchasing a home that has been vacant at least 90 days (contract for deeds or land contracts are not considered a means of purchase).
- Tenant must meet the Department of Housing and Urban Development's definition of low-income based on verified gross household income and household size.
- Property must be occupied by a low-income tenant during the affordability period (length of the forgivable loan).
- Must have standard property insurance and flood insurance if required.
- Must be current on property taxes, if applicable.
- Must not have more than two eligible liens against the property.
- Must certify that the property is not being offered for sale.
- Non-profit organization must allow the city to review rental ledger on an annual basis or as requested.
- Homes must have a market value as listed on the Tarrant Appraisal District (TAD) website of less than the annual FHA 203(b) limit.

Eligible Rehabilitation

Eligible rehabilitation includes all rehabilitation necessary to bring the structure into compliance with the City of Arlington's applicable/locally adopted, written property standards, City Code and other applicable state and federal codes. This includes addressing present or impending code violations, foundation repairs, attic insulation, roofing, vinyl siding, and other activities as needed and that can be covered by the amount of the funds permitted.

Forgivable Loans

The non-profit organization will be required to enter into a "Housing Rehabilitation Assistance Agreement" with the City of Arlington authorizing the City to secure a debt obligation in the amount of the total rehabilitation costs. This debt obligation is in the form of a forgivable loan (i.e., when all the terms of the agreement are satisfied the non-profit organization's debt to the City will be forgiven). Terms to be met in order to receive loan forgiveness are as follows:

- Retain property as rental property occupied by a low-income tenant for 5 years following completion of rehabilitation. A property that is not occupied by a low-income tenant or, if the property remains vacant for a period of 90 days or more, the City may recapture any outstanding debt obligation;

- If property is sold, the remaining loan balance must be repaid;
- Must not default on any mortgage payments that would result in foreclosure on the property;
- Must maintain applicable insurance on the property.

Forgivable Loans Continued:

- Must comply with all other requirements as outlined in the current Housing Rehabilitation program policies and procedures

If all terms are met, the loan is fully forgivable at the end of 5 years. The loan is forgiven at a pro-rated rate of 1.67% per month. Failure to comply with the above terms will result in the City's recapture of any outstanding debt obligation. For example, if your total debt obligation is $24,500 and you sell the home 3 years after completion of the rehabilitation, then at that time, $14,700 of the loan will have been forgiven and the City will still be owed $9,800 which will be recaptured when the home is sold.

Definition of Low-Income

"Low-Income Household" shall mean all the persons occupying the housing unit whose total gross income does not exceed 80% of the area median income, adjusted for household size, as established by HUD.

HUD Income Guidelines for PY 2009

Household Size	1	2	3	4	5	6	7	8
Income Limit (<80% MI)	$36,950	$42,250	$47,500	$52,800	$57,000	$61,250	$65,450	$69,700

Household Income Calculations

The HUD definition of annual income is the gross amount of income of all adult household members that is *anticipated to be received during the coming 12-month period.* Income of all household residents aged 18 or over, unless they are a full-time student, will be included in the household income determination. This includes self-employment wages, TANF, alimony, Social Security benefits, pensions, child support, and regular gifts of money from friends, family, church, or social agency. Money earned from providing services, and interest from bank accounts or investments must be disclosed.

Contact Information:

Marisa Loera
Housing Rehabilitation Program
501 W. Sanford St, Suite 20
Arlington, TX 76011

Telephone (817) 276-6707
marisa.loera@arlingtonhousin.us

I/we have reviewed the requirements of the Housing Rehabilitation Program and agree to abide with all the terms and conditions.

_____ _____
Signature Date

Attachment #A

Property Inventory

Address Example = 123 Anytown St Arlington TX 76011	Tarrant County Appraisal District Value

HOUSING REHABILITATION PROGRAM
FREQUENTLY ASKED QUESTIONS

Non-profit Organizations

1. What is the Housing Rehabilitation Program?

The Rental Housing Rehabilitation Program provides an opportunity for non-profit organizations to bring their rental properties located in a City Council approved target area into compliance with local codes and provide safe, decent housing.

2. What is a City Council Approved Target Area?

A City Council Approved Target Area is a specific area of the city designated to receive targeted funding for neighborhood improvements. Please follow the link below for current target area.
(http://www.ci.arlington.tx.us/communityservices/grants/pdf/CentralArlNRSA)

3. Who is eligible to apply?

Any non-profit organization that owns single-family or duplex rental property located in a City Council approved target area. An eligible low-income tenant must occupy the rental property.

4. How do I apply for the housing rehabilitation assistance?

You must complete a preliminary application and send it to:

Arlington Housing Authority
Attn: Housing Rehabilitation Program
501 W. Sanford Street, Suite 20
Arlington, TX 76011

You can download a copy of the application from our website at www.arlingtonhousing.us or you may call (817) 276-6707 and ask for a preliminary application to be sent to you.

5. What kind of repairs are eligible to be fixed?

Priority is given to fixing code violations such as electrical, plumbing, air conditioning, heating, leaky roofs, foundations and peeling paint.

AHA will also help persons who are disabled and elderly who need assistance due to their physical limitations. AHA can install wheelchair ramps, wheelchair

accessible showers, lower light switches and widen doorways. AHA will work with the elderly/disabled person to determine what type of assistance they need.

6. How much will it cost me to have the repairs/modifications done?

There is no cost to have these repairs/modifications completed at your property. The program requires you to enter into an agreement where the City loans you up to $24,500 for 5 years at zero percent interest. The loan is forgiven on a monthly-prorated basis over five-years. Should the property change ownership during that period, the non-profit organization must reimburse the City from the sale's proceeds for that prorated portion of the loan that has not yet been forgiven.

7. What if the property does not need $24,500 in repairs, can the property qualify for a lesser amount?

Yes, the program provides up to $24,500 in repairs. If your home only needs $10,000 in repairs then you do not have to spend more than that. However, you may also choose to have additional work completed at your home such as installation of energy efficient windows, attic insulation, storm doors, replacement of kitchen and/or bathroom cabinets and installation of carpet or vinyl flooring.

8. Why does the City place a 5-year lien against my property?

A lien is placed against the property to ensure the non-profit organization rents the property to a low-income tenant during the affordability period.

9. What are the tenant eligibility requirements?

Eligibility requirements are based on gross income of everyone in the household, verification of the title report, verification of property taxes being current, verification of mortgage being current, proof of hazard insurance on the property and proof of flood insurance if in a designated flood zone.

10. What if problems arise after the rehab has been completed?

We require the contractor to provide a one year warranty on labor and materials an a two year warranty on a new roof. If a problem occurs after the work is completed, contact the contractor that completed the work to resolve the problem.

11. If my property was rehabilitated in the past, may apply for another forgivable loan?

No.

12. Why do you need the social security number for everyone in my household?

Social security numbers must be submitted for everyone in the household, so that we may verify household income.

13. How long is the waiting list?

The program assists applicants on a first-come, first-serve basis. Because we have more applicants than available funding we have created a waiting list. At this time new applicants are waiting between 12 and 24 months or longer, depending on the availability of funds.

14. Why is the wait so long?

Because we lack a sufficient supply of available resources to assist all applicants at the same time.

15. What are the different preferences?

1. Disabled/Elderly
2. Elderly (62 or older)
3. No disability, non elderly.

16. When I complete and submit the application, when will I know if I am eligible?

When an application is received, staff will schedule an appointment to meet with the non-profit organization to review the application and determine eligibility. When the application is approved, the non-profit organization may then submit tenant preliminary applications for each rental unit.