



Community and Economic Development
Community Development

EMERGENCY HOME REPAIR PROGRAM GUIDELINES

I. PROGRAM SUMMARY

The Emergency Home Repair Program is a program of the Ogden City Community Development Division. Under this program, low- and moderate-income owner-occupants of single family homes, anywhere in the City, may be eligible to receive loans for repairs to their homes that would correct an emergency situation that threatens the structure and/or the life and health of the occupants. A maximum of \$5,000.00 is available for each loan. To qualify, participants must have owned their homes for at least two years and meet household income requirements

The goal of the program is to correct urgent needs when the household has inadequate income to address the problem, or are not able to access other forms of assistance or make payments on conventional home improvement loans. The Emergency Home Repair Program typically addresses plumbing, electrical and heating emergencies. Loans for roofing repairs are not eligible under the Emergency Home Repair Program unless the damage is the result of a catastrophe, as opposed to normal deterioration, and repairs do not exceed the \$5,000.00 maximum amount allowed.

II. INCOME REQUIREMENTS & LOAN TERMS

The borrower’s annual household income must not exceed 50% of the area median income (AMI) as determined by the U.S. Department of Housing and Urban Development (HUD). Household income is calculated using the combined annual income of all household members age 18 and older.

- Loan terms for households with incomes at or below 50% of AMI:
No interest, due on sale, move or transfer of interest.

Income limits, adjusted for household size, are listed below:

<u>Persons in Household</u>	<u>50% AMI</u>
1	\$30,250
2	\$34,550
3	\$38,850
4	\$43,150
5	\$46,650
6	\$50,100
7	\$53,550
8	\$57,000

III. QUALIFICATIONS

The repairs required must meet the definition of creating an imminent danger that threatens the structure and/or the life and health of the occupants as determined by Ogden City Inspection Services. Associated building code violations may also be corrected. Because this program intends to correct limited urgent needs, sub-standard buildings that exhibit multiple building code violations may not be eligible. Only single family homes are eligible. The borrower must have fee simple title to the home no less than 24 months prior to the date of application. Homes purchased under contract and still legally in the name of the seller are not eligible to receive Emergency Home Repair loans. The home must be, and remain for the term of the agreement, owned by, and the principal residence of the borrower.

Manufactured housing: Manufactured housing must be situated on a poured foundation and be connected to permanent utility hookups. To receive assistance, borrowers must hold fee simple title to the building lot on which the manufactured home is located.

IV. APPLICATION PROCEDURE

Applications are accepted throughout the year depending upon the availability of funds. The project coordinator may delay applications when funds are limited, or if weather conditions prevent certain types of projects from being immediately started. Prospective borrowers begin the process with a phone call to or visit with the project coordinator who qualifies the household based on income requirements and the length of property ownership. If qualified, an intake appointment is made and the homeowner is informed as to the documents that will be required. This documentation includes:

- Copy of the Warranty Deed or Copy of the Deed of Trust
- Proof of homeowner hazard insurance for the property
- Proof of income for all household members
- Tax return Federal form 1040 for all household members
- Current photo identification and proof of residency if applicable

During the intake appointment a one-page application is completed and signed by the homeowner(s). Disabled applicants may have their intake appointment done in the home. After intake, an appointment is made with Ogden City Inspection Services to identify emergency situations in the home. The project coordinator accompanies the inspector to the home where a formal inspection notice is written detailing the work needing to be completed. The project coordinator develops a Work Description / Bid Form which is approved by the inspector. The homeowner, with the help of the project coordinator if needed, will then obtain three written bids from licensed contractors, and enter into a construction contract.

The loan is approved by Ogden City Community Development Division management. The loan is then closed and the contractor is informed by Notice to Proceed with the work as authorized. After the three day Right of Recession period, the Deed of Trust is filed with the Weber County Recorders Office thus encumbering the property for the amount of the loan.

When the work is completed, the contractor must present an invoice to the project coordinator which has been signed by the homeowner, approving the work. The contractor must also obtain a final inspection from Ogden City Inspections before payment can be made. No partial payments are made to contractors under the Emergency Home Repair Program.

V. ELIGIBLE USES OF FUNDS

Emergency Home Repair funds may be used only to directly pay licensed contractors for services contracted through Ogden City Community Development and approved by the borrower under the terms of the loan. Funds may be used, as needed, to pay for other costs related to completion of the loan process or construction project. These costs may include title reports, structural engineering costs or other related expenses. If required, these costs will be added to the total loan amount.

VI. APPLICATION MORATORIUM

Once an Emergency Home Repair loan has been received, borrowers must wait five (5) years before initiating another application. Borrowers aged 65 or older must wait three (3) years before initiating another application. If married, the eldest of the married couple must be at least 65 years of age.

For further information call or write:
Ogden City Community Development
2549 Washington Blvd., Suite 120
Ogden, UT 84401-2319
(801) 629-8903 / TTY/TDD: 711: or 888-35-5906
For Accessibility and Language Assistance help: (801)629-8701
Or visit <http://Accessibility.ogdencity.com>



**EQUAL HOUSING
OPPORTUNITY**

**Ogden City Community Development
EMERGENCY HOME REPAIR PROGRAM APPLICATION**

Applicant Name _____ Soc Sec # _____

Co-Applicant Name _____ Soc Sec # _____

Are you a United States Citizen? YES NO (If answer is no please provide documentation of legal residency)

Address _____ City _____ State _____ Zip _____

Home Phone _____ Cell _____ E-mail _____

Total number in household: _____ Ages _____

HOUSEHOLD INFORMATION

The following questions are for HUD purposes only; your response will help HUD evaluate the program.

Please select Ethnicity: Hispanic or Latino Yes No

Please select all that apply:

- | | | |
|-------|--|--|
| Race: | <input type="checkbox"/> White | <input type="checkbox"/> Asian |
| | <input type="checkbox"/> Black or African American | <input type="checkbox"/> Native Hawaiian or Other Pacific Islander |
| | <input type="checkbox"/> Other | <input type="checkbox"/> American Indian or Alaska Native |

Gender of Head of Household Male Female

Single Head of Household YES NO

Age of Head of Household Under 62 Over 62 years old

Member of Household is Disabled YES NO

Individual Gross Annual Income: (For each household member: submit their most recent federal tax return form with W2's & 60 days of most recent pay stubs from each income source).

Name _____ Source _____ \$ _____

Name _____ Source _____ \$ _____

Name _____ Source _____ \$ _____

Name _____ Source _____ \$ _____

Total Household Annual Income \$ _____ (all household members) % _____ AMI

Residency: I have lived in my home for: _____ years

I currently: _____ own the house free & clear and have no monthly payments.

_____ am buying my house and have a monthly mortgage payment

_____ am leasing my house with monthly payments on an option to buy.

_____ Other: _____

Mortgage Company _____ Monthly payment \$ _____

Homeowners Insurance Company _____

Please explain what is wrong with your house: _____

APPLICANT CERTIFICATION

I/we hereby apply for an Emergency Home Repair Loan. I agree to comply with all the terms and conditions outlined in the Emergency Home Repair Program Guidelines. I/we certify under penalty of perjury that the information in this application is true and correct. I authorize this program to verify the information provided by me. I understand that false and misleading information provided by me may cause this application to be denied, or, if discovered after work has been completed on my home using funds from this program, I will be held liable for the costs of the work performed plus interest and attorney fees. I received a copy the brochure Protect Your Family from Lead in Your Home". I/we allow the city to instruct my insurance carrier for the address stated above to add Ogden City to my policy as an "additionally insured" interest.

Applicant _____ Date _____

Co-Applicant _____ Date _____