



## 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	\$29,750
2	\$34,000
3	\$38,250
4	\$42,500
5	\$45,900
6	\$49,300
7	\$52,700
8	\$56,100

#### **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.

*In accordance with the requirements of Title II of the Americans with Disabilities Act ("ADA") and Section 504 of the Rehabilitation Act, Ogden City will not discriminate against qualified individuals with disabilities on the basis of disability in admission or access to its programs, services, or activities including federally assisted programs, services or activities.*

**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 888-735-5906  
For Accessibility and Language Assistance help: (801)629-8701**

Or visit <http://Accessibility.ogdencity.com>



**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 \_\_\_\_\_

Phone Home or Work \_\_\_\_\_ Cell \_\_\_\_\_ **Email:** \_\_\_\_\_

Total number in household: \_\_\_\_\_ Ages \_\_\_\_\_

**Individual Gross Annual Income:** (For each household member 18 years and older; submit their most recent federal tax return form 1040 & three most recent pay stubs from each income source)

Name \_\_\_\_\_ Source \_\_\_\_\_ \$ \_\_\_\_\_

Name \_\_\_\_\_ Source \_\_\_\_\_ \$ \_\_\_\_\_

Name \_\_\_\_\_ Source \_\_\_\_\_ \$ \_\_\_\_\_

**Total Household Annual Income \$ \_\_\_\_\_ (all members age 18 and older) % \_\_\_\_\_ 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 \_\_\_\_\_

**HOUSEHOLD INFORMATION**

Do you anticipate a change in your income or household in the next 12 months: [ ] Yes [ ] No

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

Please select all that apply:

- Ethnicity: Hispanic or Latino [ ] Yes [ ] No
- Race: [ ] American Indian/Alaska Native [ ] Asian  
 [ ] Native Hawaiian/Other Pacific Islander [ ] White  
 [ ] Black/African American [ ] Other
- Gender of Head of Household [ ] Male [ ] Female  
 Single Head of Household [ ] Yes [ ] No  
 Age of Head of Household [ ] Under 62 [ ] Over 62  
 Member of Household is Disabled [ ] Yes [ ] No

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 \_\_\_\_\_

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 For Accessibility and Language Assistance help: (801)629-8701; Or visit <http://Accessibility.ogdencity.com>





# Your Rights Under Section 504

In accordance with the requirements of Title II of the Americans with Disabilities Act (“ADA”) and Section 504 of the Rehabilitation Act, Ogden City will not discriminate against qualified individuals with disabilities on the basis of disability in admission or access to its programs, services, or activities including federally assisted programs, services or activities. This is a notice of your rights under Section 504 and the rights you have if you disagree with the City’s decisions.

## What is Section 504?

Section 504 of the Rehabilitation Act of 1973, commonly called “Section 504,” is a federal law that protects citizens from discrimination based on disability. Section 504 assures that persons with disabilities have opportunities and services equal to those provided to persons without disabilities. To be eligible, a person must have a physical or mental impairment that substantially limits one or more major life activity.

## Employment

Ogden City does not discriminate on the basis of disability in its hiring or employment practices and complies with all regulations promulgated by the U.S. Equal Employment Opportunity Commission under Title I of the ADA.

## Effective Communication

Ogden City will generally, upon request, provide auxiliary aids and services leading to effective communication for qualified persons with disabilities so they can participate equally in Ogden City’s programs, services, and activities, including qualified sign language interpreters, documents in Braille, and other ways of making information and communications accessible to people who have speech, hearing, or vision impairments.

## Reasonable Accommodations to Policies and Practices

Ogden City will make all reasonable accommodations to policies and practices to ensure people with disabilities have an equal opportunity to enjoy all of its programs, services, and activities. For example, individuals with service animals are welcomed in Ogden City’s offices, even where pets are generally prohibited. Anyone who requires a reasonable accommodation of policies or practices to participate in a program, service, or activity of Ogden City may contact Ogden City’s ADA Coordinator (801-629-8701 or email: [accessibility@odencity.com](mailto:accessibility@odencity.com)) or the City Department that is sponsoring the event. The request is to be made as soon as possible, but no later than 72 hours before the scheduled event. Anyone who requires an auxiliary aid or service for effective communication to participate in a program, service or activity may refer to the City’s Reasonable Accommodation Policy. Anyone requiring an auxiliary aid or service to participate in a City Council Meeting should contact the City Clerk’s Office at 801-629-8155 as soon as possible, but no later than 9:00 A.M. on the day of the meeting. The ADA does not require the Ogden City to take any action that would fundamentally alter the nature of its programs or services, or impose an undue financial or administrative burden. Complaints that a City program, service, or activity is not accessible to persons with disabilities are to be directed to the City’s ADA Coordinator.

## Fair Housing Complaint

If you feel you have been a victim of housing discrimination based on the seven federally protected classes (disability, race, sex, familial status, age, religion or national origin), you have the right to file a complaint with the U.S. Department of Housing and Urban Development (HUD). The Fair Housing Act protects people from housing discrimination based on the protected classes. To file a complaint, contact:

Denver Regional Office of FHEO U.S. Department of HUD  
1670 Broadway  
Denver, Colorado 80202-4801  
303-672-5437 TDD/TTY 1-303-672-5248

Or

Utah Anti-Discrimination and Labor Division  
160 East 300 South, 3rd Floor,  
Salt Lake City, UT 84111  
801-630-6801 TDD/TTY 1-801-530-7685