



Salt Lake Valley
**Habitat
for Humanity®**



APPLICATION PACKET

Critical Home Repair Program (CHiRP) is a program within Salt Lake County and Davis County that assists low-income homeowners who are in need of home repairs which include but are not limited to Critical Home Repair, Weatherization, and Aging in Place.

This Packet includes:

- Cover sheet with helpful tips for applying
- Loan Application/Title/Credit Release
- Good Faith Estimate
- Rights and Responsibilities of Owner and Salt Lake Valley Habitat for Humanity

Please review this packet carefully and fill out and sign all pages of the Loan Application if you are interested in pursuing a 0% - 3% loan from Salt Lake Valley Habitat for Humanity to make repairs or replace critical components in your home.

After we receive the Loan Application we will respond with a letter informing you of qualification or additional items needed. Following steps include; site assessment, developing a work write up of the repairs you need. The work write-up will be used to obtain bids from licensed contractors. Your application will be reviewed by a loan committee. If you do not meet the program requirements you may be turned down.

This document may need to be shared with partner organizations to enable you to get as much assistance as possible.

We will ask for your permission BEFORE sharing any information with another organization.

Credit and Title reports will be obtained by Salt Lake Valley Habitat for Humanity.

To Apply:

Fill out, sign and mail:

- Loan Application (all pages)
- Verification of income (last 3 months income) for everyone residing in the home over 18
- Copy of current mortgage statement
- Copy of current homeowner's insurance certificate

If you have any questions or concerns, please contact Laura at 801-263-0136

We will be happy to review the process involved in taking out a loan and the requirements for applying.

- **Mail Application to:** Salt Lake Valley Habitat for Humanity
Attn: CHiRP
1276 S 500 W
Salt Lake City, UT 84101
- **Email:** Laura@habitatsaltlake.com

Salt Lake Valley Habitat for Humanity does not discriminate on the basis of race, color, national origin, sex, or religion. No qualified individual with disabilities shall, on the basis of disability, be excluded from participation in, be denied the benefits of, or otherwise be subjected to discrimination under any program or activity conducted by this agency.

APPLICATION

Applicant's Name _____
Address _____
City _____ Zip _____
Email Address: _____
Phone # _____
Social Security # _____
Birthdate _____
Disabled? Y ___ N ___ Sex _____
Race _____ Hispanic? Y ___ N ___
*See Below for Race Categories.
Employer _____
Address (Work) _____
Work # _____
Years Employed here _____
Annual Income _____
Other Income _____
Female Head of Household? _____ Yes _____ No

Co Applicant's Name _____
Address _____
City _____ Zip _____
Email Address: _____
Phone # _____
Social Security # _____
Birthdate _____
Disabled? Y ___ N ___ Sex _____
Race _____ Hispanic? Y ___ N ___
*See Below for Race Categories.
Employer _____
Address (Work) _____
Work # _____
Years Employed here _____
Annual Income _____
Other Income _____
Relationship to applicant _____

Please list additional household members over the age of 18

Name _____ Social Security # _____ Birthdate _____
Monthly Income _____ Source of Income _____
Address (work) _____ Wk # _____
Disabled? Y ___ N ___ Sex _____ Race _____ Hispanic? Y ___ N ___
Total Household Income _____

Name _____ Social Security # _____ Birthdate _____
Monthly Income _____ Source of Income _____
Address (work) _____ Wk # _____
Disabled? Y ___ N ___ Sex _____ Race _____ Hispanic? Y ___ N ___
Total Household Income _____

Name _____ Social Security # _____ Birthdate _____
Monthly Income _____ Source of Income _____
Address (work) _____ Wk # _____
Disabled? Y ___ N ___ Sex _____ Race _____ Hispanic? Y ___ N ___
Total Household Income _____

Please list children living in the home under the age of 18

Full Name _____ Age _____ Sex _____ Race _____ Hispanic? Y ___ N ___
Full Name _____ Age _____ Sex _____ Race _____ Hispanic? Y ___ N ___
Full Name _____ Age _____ Sex _____ Race _____ Hispanic? Y ___ N ___
Full Name _____ Age _____ Sex _____ Race _____ Hispanic? Y ___ N ___

1 - White,

2 - Black/African American

3 - Asian

4 - American Indian/Alaskan Native

5 - Native Hawaiian/Other Pacific Islander

6 - American Indian/Alaskan Native & White

7 - Asian & White

8 - Black/African American & White

9 - American Indian/Alaskan Native & Black/African American

10 - Other Multi-Racial

What is the balance owing on your home? _____ How much is your monthly payment? _____
How long have you owned this property? _____ Property Insurance Holder _____
What is the approximate value of your home? _____ Do you have any liens on your property? _____
Do you have a large amount of credit debt? _____

List the names of persons on the title to the property and your relationship to them

Do you own any real estate other than the home in which you reside? Please Explain

Describe any problems you may have regarding credit history (bankruptcy, collections, and judgments)

Briefly describe the problems with your home and the repairs you would like to make. Please note that the items listed below will be considered for repair, but the final decision on what work can or will be done with our time and financial resources will be made at the discretion of Salt Lake Valley Habitat for Humanity and the CHiRP Program.

The information given on this application will be kept in confidence and used only for application for the CHiRP program.

I further affirm that I am aware that, if such a loan is approved, I will work with the staff to comply with all of the policies and procedures as outlined by Salt Lake Valley Habitat for Humanity, and that I will willingly secure the loan in the amount necessary with a duly executed Trust Deed and Trust Deed Note. Also, if such loan is approved, I will be notified by Salt Lake Valley Habitat for Humanity. After such notification, I will have two weeks to respond. If I do not respond within that time limit, re-application and re-approval will be necessary.

I have also read and understand the guidelines of this application and I agree to abide by the regulations of Salt Lake Valley Habitat for Humanity Program. I will not hold Salt Lake Valley Habitat for Humanity legally liable for any actions of Salt Lake Valley Habitat for Humanity staff, representative or the contractor.

DISCLAIMER

The undersigned hereby acknowledges that any discussions with or any information given by a Salt Lake Valley Habitat for Humanity employee or its designee regarding application for assistance, prior to receipt of a formal commitment letter from Salt Lake Valley Habitat for Humanity or its designee committing a specific amount of funds to the project, is only for program information and may not be considered a binding commitment on the part of Salt Lake Valley Habitat for Humanity to provide funds or technical assistance to the project.

By signing this application the applicant is giving authorization to Salt Lake Valley Habitat for Humanity, or its designee, to obtain and verify any information including credit history, income, title report and ownership.

The undersigned also acknowledges that any costs incurred prior to receipt of a formal commitment letter from Salt Lake Valley Habitat for Humanity or its designee committing a specific amount of funds to the project is at the risk and expense of the applicant.

Date: _____

Signature: _____

Date: _____

Signature: _____

Good Faith Estimate

Grants may be provided if there are critical needs in the home and/or if there is a critical health condition. To qualify for the grant, a housing inspection tool called HHRS will be used to assess the needs of the home. The amount of grant that could be provided will be determined by the HHRS assessment and the health of the family. Critical conditions of the home may be funded through a grant or a combination of a grant and loan. If the \$5,000 grant does not cover the cost of bringing the house up to property standard code (as verified by the GHHI inspection) a loan will be offered; a request for a grant will not be turned down if the homeowner does not wish to take out a loan.

Because of the limited funds we have, we may not be able to assist all applicants for funding. Each application will be reviewed for prioritization of need. Priority will be given to those with critical needs (broken waterline, broken sewer lines, and other critical needs as determined by inspection) and/or critical health needs (such as multiple visits to emergency or hospital because of housing related health condition). You will be notified of the priority status of your home. **Loan Processing Costs: (Included in rehab loan)**

Title Insurance, Document Prep, Recording Fees \$00.00 Credit Check \$00.00

Loan Terms:

Where possible all assistance is to be provided in the form of an amortized, payback loan. The terms and conditions of the loan will be determined by the underwriting of the loan, household income, and the status of the family (disabilities).

- All households at or below 50% of AMI qualify for a zero percent deferred loan or 0% loan with principal payments. Even though a household may qualify for a deferred loan, if the loan underwriting and due diligence shows the household is capable of making repayments, a principal payment loan should be provided.
- All households with at least one of the owners of the property who is over 65 will qualify for a zero percent deferred loan.
- All other households between 50% of AMI and 80% of AMI, qualify for a 3% amortized loan payable over ten years. The underwriting will be based on the current financial status of the household upon due diligence (review of credit reports, work history, loan to value, and critical needs) underwriting and approval by the loan committee. The start of the payments may be deferred for the time frame; payback may be adjusted.

Maximum Housing Rehabilitation Loan: \$11,000
 Maximum Interest Rate: 3%
 Maximum Repayment Period: 10 year

Sample Payments: \$5,000 Payment: \$48.30
 \$10,000 Payment: \$97.00

Income Limits:

Income limits for all assistance are based on a maximum of 80 percent of the median family income as outlined below:

FY 2023 Income Limits Summary

FY 2023 Income Limit Area	Median Family Income	FY 2023 Income Limit Category	Persons in Family							
			1	2	3	4	5	6	7	8
Ogden- Clearfield, UT HUD Metro FMR Area	\$111,900	Very Low (50%) Income Limits (\$)	37,250	42,600	47,900	53,200	57,500	61,750	66,000	70,250
		Extremely Low Income Limits (\$)	22,350	25,550	28,750	31,900	35,140	40,280	45,420	50,560
		Low (80%) Income Limits (\$)	59,600	68,100	76,600	85,100	91,950	98,750	105,550	112,350

Income Verification: Applicants must attach a copy of the most recent two (2) months' paycheck stubs or other income verification for all household members age 18 and over who receive income. If any applicant receives SSI benefits a letter of benefit is required. Information provided by the applicant must be true to the applicant's knowledge. Salt Lake Valley Habitat for Humanity reserves the right to terminate assistance and to recover funds expended if the applicant is found to have willfully withheld accurate information or to have deliberately falsified the application.

Property Eligibility:

Only owner-occupied units are eligible for rehabilitation loans. Each property must be inspected by Salt Lake Valley Habitat for Humanity or its designee and pass an environmental review. Property must be on a foundation. Mobile homes do not qualify.

Additions, appliances, and/or any objects not directly attached to the house itself are not eligible. All improvements must be physically attached to the house and of permanent nature. _____Initials

Rights and Responsibilities of Owner, Contractor and Salt Lake Valley Habitat for Humanity

The Owner understands that Salt Lake Valley Habitat for Humanity is not a party to the Bid Proposal submitted by the Contractor(s) or the approval by the Owner of the work and amount specified and does not act as the agent for either the Owner or Contractor(s). The Owner, Salt Lake Valley Habitat for Humanity and Contractor(s) with approved Bid Proposals, agree that the Rights and Responsibilities of each include the following:

Owner shall:

- Receive a copy of all rehabilitation documents signed by the Owner and Contractor(s)
- Receive a written Bid Proposal from Contractor(s) prior to making a final selection of the Contractor(s) to do the work • Choose the Contractor(s) to do the work (If the owner selects a Contractor other than the low bidder, the owner may be asked to pay any price difference between the low bidder and the selected bidder)
- Sign the Bid Proposal(s) from the Contractor(s) accepting the bid and the Home Repair Contract before loan closes and work proceeds
- Sign a Notice to Proceed to Contractor(s) after the 3 day right of rescission ends
- Approve any extension of time to complete the work granted to the Contractor(s)
- Approve Contractor's work before payment is made to the Contractor(s)
- Receive a copy of warranties of guarantees furnished by the Contractor(s)
- Cooperate with the Contractor(s) to facilitate performance of the work
- Permit the Contractor(s) to use, at no cost to the Contractor(s), existing utility services necessary to perform the work
- Pay for Title and Credit Reports if loan is not obtained

Contractor(s) shall:

- Prepare and submit to the Owner (along with a copy to Salt Lake Valley Habitat for Humanity) a Bid Proposal for the work described in the Work Description prepared by Salt Lake Valley Habitat for Humanity
- Include in the Bid Proposal dates for accepting the bid, starting the work, and completing all work
- Perform all work in conformance with the Uniform Building Code and all other applicable building codes or regulations
- Comply with all Federal, State, and local nondiscrimination and other regulations and requirements
- Perform all work in a professional manner
- Obtain all necessary permits and inspections required for execution of the work
- Provide the owner with clearance from any liens resulting from the work
- Maintain comprehensive public liability insurance and worker's compensation insurance coverage.

Salt Lake Valley Habitat for Humanity shall:

- Be the Administering Agency for the loan process
- Explain the loan requirements and process to the Owner
- Review the housing repairs needed with the Owner, including the Owner's list of problems and repairs noted from a house inspection
- Provide a work description on the repair or replacement of critical components in the home
- Obtain a Property Title Report and Credit Report in preparation for the loan consideration. Credit problems do not necessarily mean that a loan would be denied. Adequate equity in the home is the main requirement for securing the loan. We recognize that some homeowners may have credit problems but that should not necessarily disqualify them from obtaining a 0% - 3% loan to repair critical problems in their homes.
- Request, receive and review Bid Proposals for the work needed from licensed contractor(s).

Media, Publicity, Willingness to Participate and Miscellaneous:

Salt Lake Valley Habitat for Humanity often works with corporate and/or church sponsors. These sponsors provide funds for our projects. Additionally, they provide some of the volunteers to help complete the work on the home. In celebration, some sponsors may wish to publicize the event and/or information about the family in different newsletters, newspapers, radio stations, television, etc.

I/we consent to having information released about our family to sponsors and for internal Habitat for Humanity publications including, but not limiting to, the organization's newsletters, website and social media. This may include, but is not limited to, photographs and interviews as well as in-home visits from elected officials.

To be considered for the CHiRP program, you and your family must be willing to complete a certain number of "sweat equity" hours which may include clearing the lot, painting, helping with construction, working in the SLVHFH office, attending homeownership and financial literacy classes and/or any other approved activities.

I have read the above Rights and Responsibilities and agree to follow them

Signature

Signature

Radon Gas Testing Release Form

Radon is a Cancer-Causing, Radioactive Gas

People cannot see, taste or smell radon. But it may be a problem in your home. Radon is estimated to cause many thousands of deaths each year. That's because when you breathe air containing radon, you can get lung cancer. In fact, the Surgeon General has warned that radon is the second leading cause of lung cancer in the United States today. Only smoking causes more lung cancer deaths. **If you smoke and your home has high radon levels, your risk of lung cancer is especially high.**

Radon Can Be Found All Over the U.S.

Radon comes from the natural (radioactive) breakdown of uranium in soil, rock and water and gets into the air you breathe. Radon can be found all over the U.S. It can get into any type of building - homes, offices, and schools - and result in a high indoor radon level. But you and your family are most likely to get your greatest exposure at home, where you spend most of your time.

How Does Radon Get into Your Home?

Radon is a radioactive gas. It comes from the natural decay of uranium that is found in nearly all soils. It typically moves up through the ground to the air above and into your home through cracks and other holes in the foundation. Your home traps radon inside, where it can build up. Any home may have a radon problem. This means new and old homes, well-sealed and drafty homes, and homes with or without basements. Radon from soil gas is the main cause of radon problems. Sometimes radon enters the home through well water. In a small number of homes, the building materials can give off radon, too. However, building materials rarely cause radon problems by themselves.



Radon gets in through:

- Cracks in Solid Floors
- Construction Joints
- Cracks in Walls
- Gaps in Suspended Floors
- Gaps Around Service Pipes
- Cavities Inside Walls
- The Water Supply

You Can Fix a Radon Problem

Radon reduction systems work, and they are not too costly. Some radon reduction systems can reduce radon levels in your home by up to 90%. Even very high levels can be reduced to acceptable levels.

Should You Test for Radon?

Testing is the only way to know if you and your family are at risk from radon. The EPA and the Surgeon General recommend testing all homes below the third floor for radon. The EPA also recommends testing in schools. Testing is inexpensive and easy - it should only take a few minutes of your time. Millions of Americans have already tested their homes for radon (see How to Test Your Home).

For more information about radon gas you can go to the State of Utah Radon Gas webpage.

http://www.radon.utah.gov/more_info.htm. A radon gas test can be performed as part of the Lead Safe Salt Lake Program Assessment of your home.

ACKNOWLEDGEMENT: Homeowner understands that the SLVHFH Program’s control of test conditions is limited to the actual placement of a testing device. Changes in heating and ventilation may raise or lower radon levels. Inclement weather such as storms or high winds can contribute to unreliable test results. Since radon level can vary greatly from season to season as well as from room to room, this screening measurement only serves to indicate the potential for a radon problem. Changing soil conditions can also affect results from year to year. The test results are only an average of radon concentrations in the area tested during the period the measurement device was exposed. Due to the above variables, together with the fact that the SLVHFH Program is conducting radon testing as a service and without compensation, Homeowner agrees that the SLVHFH Program, its agents, employees and inspectors, shall not be liable in any way connected with the radon testing, nor shall they be liable if Homeowner chooses not to have the SLVHFH Program conduct radon testing, or if Homeowner chooses not to remediate radon gas after the SLVHFH Program conducts radon testing.

The homeowner chooses to have their home tested for radon gas: (Please answer) **Yes** _____ **No** _____

Homeowner Signature: _____ Date: ____/____/____

