

# LAYTON CITY

## Rehab Program

### Information & Application

#### Objective:

Layton City has established the Rehab Program to provide assistance for home improvements that eliminate blight, conserve energy, and preserve the housing community within the city limits of Layton City. The Rehab Program is available to low to moderate income homeowners.

Layton City will allow the Rehab Program to provide up to \$5,000.00 in the form of a grant to eligible homeowners within the limits of Layton City. The grant may be used to correct present home problems, accessibility modifications, code violations of health and safety and/or energy improvements.

#### Target Population:

Funds are targeted to assist single family homes that are owner-occupied which have a household income at or below 80% of the area median income as determined by the U.S. Department of Housing and Urban Development (HUD) and adopted by Layton City. Mobile homes and multi-family units are not eligible.

#### Income Limits:

HOUSEHOLD SIZE	2020 MAXIMUM INCOME
1 Person	\$48,350
2 Persons	\$55,250
3 Persons	\$62,150
4 Persons	\$69,050
5 Persons	\$74,600
6 Persons	\$80,100
7 Persons	\$85,650
8 Persons	\$91,150

## Eligible Applicants:

- The property must be the applicants' primary residence.
- Home must continue to be the primary residence of the applicant at least five years after final inspection or funds will need to be paid back to Layton City.
- Each applicant is eligible to receive REHAB PROGRAM assistance once in a lifetime regardless of change in addresses and/or grant status.
- Homeowner must be current on mortgage and taxes.
- Must not have a 2<sup>nd</sup> mortgage (original down payment mortgages are allowed) or any liens on the property
- All applicants must meet income guidelines.

## Eligible Repairs:

Repairs/Improvements (**one or more is required**):

- Accessibility modifications
- Code violations of health and safety concerns (example: electrical, plumbing, leaking water heater, etc)
- New energy efficient windows
- New siding
- New stucco
- New roof
- New water and/or sewer lateral

Optional Repairs/Improvements

- New landscaping
- New attached garage
- New driveway

## **Funding:**

Grant funds are awarded by HUD through the Community Development Block Grant ("CDBG") to Layton City for the stated purpose of the Home Rehab Program. The maximum amount shall be \$5,000.00. Grants will be awarded on a 1 to 9 matching ratio. For example, if the applicant contributes \$100, Layton City would contribute \$900. To qualify for the maximum \$5,000 grant, the applicant must contribute \$555.55.

The fiscal year for the Rehab grant program begins July 1<sup>st</sup> of each year. Funds are processed and disbursed on a first come, first served basis until the fiscal year's funds are depleted.

The sum of all mortgages/liens plus all rehab grant funds provided by Layton City cannot exceed 95% of the Market Value as determined by the Davis County Assessor's Office.

## **Forgiveness Period:**

These funds are provided as a deferred, segmented grant. The grant will be secured by a Deed of Trust and Promissory Note and recorded at the Davis County Recorder's Office. Any funds received through this program will need to be repaid to Layton City if the applicant(s) moves or sells the home within 5 years of the date of final inspection. For each full and partial year remaining in the 5 year period, the applicant(s) shall return one fifth of the full grant.

## **Application Process:**

Applicant(s) must complete and submit the following application to the Davis Community Housing Authority. This application will assist the Davis Community Housing Authority staff to evaluate your eligibility to participate in this program. Incomplete applications will not receive priority if there are other applicants. Please provide the most accurate information possible. All information is subject to verification.

**If you have any questions or if you would like to schedule an appointment, please contact Shelly Pace, Special Programs Administrator at (801) 939-9198 or [shelly@daviscommunityhousing.com](mailto:shelly@daviscommunityhousing.com)**

**Once your application is completed, you can return it by mail or bring it to our office. Our address is:**

**352 South 200 West, Suite 1  
Farmington, UT 84025**

You may also email the application to [shelly@daviscommunityhousing.com](mailto:shelly@daviscommunityhousing.com).

The Special Programs Administrator will review your application, explain the program and answer any questions you might have. Notification of program acceptance or denial normally occurs within two weeks of your appointment.

*All files with no activity for the last 45 days will be automatically closed. If the applicant is still interested in the Rehab Program, he or she must re-apply and submit all required paperwork again.*

# Layton City

## Rehab Program Process

1. Once all requested information has been received and the applicant is notified of program eligibility, a first inspection of the home will be scheduled.
2. The Description of Work will be discussed and confirmed with the homeowner. Contractors will be invited to bid on each project. A minimum of three bids from licensed contractors are required. Homeowners may also obtain bids from contractors.
3. After the homeowner has chosen the approved contractor, a contract will be signed by the homeowner, contractor and the Davis Community Housing Authority and the work will be scheduled.
4. Upon completion of the work, the Special Programs Administrator and homeowner will complete a final inspection of the property. The home owner will sign a Statement of Completion authorizing the housing authority to pay the contractor on their behalf for the completed.
5. The contractor will sign the Statement of Completion certifying that all work required under the contract has been completed and there are no unpaid claims for labor and materials (including all sub-contractors) for the work. The contractor will provide to the home owner, all warranties for labor and materials. The contractor will submit an invoice to the Special Programs Administrator. Payments will be made to the Contractor within 30 days after signed final inspection.

### **DOCUMENTS REQUIRED:**

Please attach the following documents to this application. Incomplete applications will not be processed. All information will be presented to the Davis Community Housing Authority's Special Programs Administrator.

**NOTE: All household members 18 years and older who receive an income must supply the information listed below. All requested information will be used solely to determine applicant and property qualification.**

- Completed Layton City Application
- Current Property Tax Statement
- Mortgage Statement for current month
- Proof of Income for the previous 60 days (Pay stubs, SSI/SSA benefit letter, child support, alimony, retirement funds and pensions, unemployment benefits, disability compensation, worker's compensation, severance pay, Profit & Loss Statement (if self-employed), regular monies received from organization, etc.)
- Proof of Homeowners Insurance
- Most current Federal Tax Return
- Picture ID for all household members 18 and over

**REQUIRED INFORMATION:**

<b>Information for Government Monitoring Purposes</b>	
<p>Please read this statement before completing the box below: The following information is requested by the federal government for loans/grants related to CDBG funded programs, in order to monitor the City’s compliance with equal credit opportunity and fair housing laws. You are required to furnish this information. The law provides that the City/Housing Authority may neither discriminate on the basis of this information. However, if you choose not to furnish it, under federal regulations the City/Housing Authority is required to note race and sex on the basis of visual observation or surname. The City/Housing Authority must review the above material to ensure that the disclosures satisfy the requirements to which the City is subject under applicable state law for the program applied for.</p>	
<b>Applicant/Mark all that apply</b>	<b>Co-Applicant/Mark all that apply</b>
<p><b>Ethnicity:</b>  <input type="checkbox"/> Hispanic      <input type="checkbox"/> Non-Hispanic</p> <p><b>Race/National Origin:</b>  <input type="checkbox"/> White  <input type="checkbox"/> Black/African American  <input type="checkbox"/> Asian  <input type="checkbox"/> Native Hawaiian/Other Pacific Islander  <input type="checkbox"/> American Indian/Alaskan Native  <input type="checkbox"/> Other/Multi-Racial  <input type="checkbox"/></p> <p><b>Sex:</b>  <input type="checkbox"/> Male      <input type="checkbox"/> Female</p> <p><b>Marital Status</b>  <input type="checkbox"/> Married      <input type="checkbox"/> Separated  <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)</p> <p>Disabled   <input type="checkbox"/> Yes   <input type="checkbox"/> No</p>	<p><b>Ethnicity:</b>  <input type="checkbox"/> Hispanic      <input type="checkbox"/> Non-Hispanic</p> <p><b>Race/National Origin:</b>  <input type="checkbox"/> White  <input type="checkbox"/> Black/African American  <input type="checkbox"/> Asian  <input type="checkbox"/> Native Hawaiian/Other Pacific Islander  <input type="checkbox"/> American Indian/Alaskan Native  <input type="checkbox"/> Other/Multi-Racial  <input type="checkbox"/></p> <p><b>Sex:</b>  <input type="checkbox"/> Male      <input type="checkbox"/> Female</p> <p><b>Marital Status</b>  <input type="checkbox"/> Married      <input type="checkbox"/> Separated  <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)</p> <p>Disabled   <input type="checkbox"/> Yes   <input type="checkbox"/> No</p>

*Please sign below stating that this information was reviewed to you and or spouse by the Davis Community Housing Authority’s Special Programs Administrator and you understand the requirements and procedures of the Layton City Rehab Grant.*

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date

\_\_\_\_\_ Date



**NOTE: All household members 18 years and older who receive an income must supply the information listed below:**

**Monthly Income**

<b>Source</b>	<b>Applicant</b>	<b>Co-Applicant</b>	<b>Other Household Members 18 or Older</b>	<b>TOTALS</b>
Salary				
Overtime Pay				
Commissions				
Fees				
Tips				
Bonuses				
Interest/Dividends				
Social Security				
Net Business Income				
Net Rental Income				
Pension/ Retirement				
Unemployment Benefits				
Workers Compensation				
Alimony, child Support				
Welfare Payments				
Other:				
<b>TOTALS:</b>				

**ASSETS**

<b>Type</b>	<b>Cash Value</b>	<b>Type</b>	<b>Cash Value</b>
Checking Account		Other	
Savings Account		Other	
Stocks/Bonds, IRA'S		Other	
Home Equity		<b>Total</b>	<b>\$</b>

**Eligible Repairs Requested:**

Eligible repairs/improvements through this program must meet HUD guidelines as designated in CFR §570.202 and are limited to the following:

- ✓ Requested Repairs/Improvements (**one or more is required**):
  - Accessibility modifications
  - Code violations of health and safety concerns (example: electrical, plumbing, leaking water heater, etc)
  - New energy efficient windows
  - New siding
  - New stucco
  - New roof
  - New water and/or sewer lateral
  
- ✓ Optional Repairs/Improvements
  - New landscaping
  - New attached garage
  - New driveway

I certify under penalty of perjury that the information in this application is true and correct to the best of my knowledge. I hereby authorize the Davis Community Housing Authority to verify all information provided using whatever verification methods and documentation as necessary. I understand that false or misleading information provided by me may cause this application to be denied and or legal action may be taken against me. I understand that if any false or misleading information provided in this application is discovered after the work is completed I may be held personally and financially liable for the cost of the work performed.

In addition, I hereby certify that I have never received any financial assistance from the Layton City Rehab Grant Program(s).

Applicant	Date	Co-Applicant	Date
Household Member over 18	Date	Household Member over 18	Date

***WARNING: Section 1001 of Title 18 of the U.S. Code making it a criminal offense to make willful false statements or misrepresentations to any department or agency of the U.S. as to any matter within its jurisdiction.***