



GVRHA
GUNNISON VALLEY REGIONAL HOUSING AUTHORITY
Housing Rehabilitation Program

Date _____

Name _____

Address _____

Dear _____

Thank you for your interest in applying to the Housing Rehabilitation Program. This application packet includes the following information:

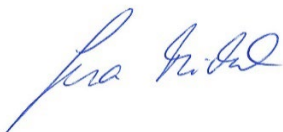
1. Housing Rehabilitation Loan Information Sheet
2. Borrower Application Checklist for Required Documents
3. Housing Rehabilitation Loan Application
4. Certification & Consent Form

Please return items 2.) through 4.) together with your required documents in hard copy to Gesa Michel, Rehab Loan Coordinator, GVRHA, 202 E Georgia Avenue, Gunnison, CO 81230.

We will contact you once we have processed your file – we may need additional documentation before we can send it for underwriting and loan approval.

If you have any questions, please call me at 970-234-5613, and we will be available to assist you. We look forward to assisting you with your home rehabilitation needs.

Sincerely,



Gesa Michel
GV-HEAT / Rehab Loan Coordinator
Gunnison Valley Regional Housing Authority
202 E Georgia Avenue
Gunnison, CO 81230
info@gvrha.org
970-234-5613





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Housing Rehabilitation Program Information Sheet

The Gunnison Valley Regional Housing Authority administers the Housing Rehabilitation Program for eligible homeowners throughout Gunnison County. Technical consultation and financial assistance are provided for general repairs and improvements. Inspection, consulting, and some construction management services are free of charge. The homeowner pays the construction costs through low-interest loans. The payment is based on what the borrower can afford.

The homeowner chooses approved contractors to complete the work. In some cases, the homeowner, if qualified, may choose to finance only the material costs and complete part or all the work themselves.

Income Eligibility

To be eligible for the program, the homeowner needs to be at 80% AMI income levels. For Gunnison County in 2022 80% AMI for households is:

One-Person	\$49,600	Five-Person	\$76,500
Two-Person	\$56,650	Six-Person	\$82,150
Three-Person	\$63,750	Seven-Person	\$87,800
Four-Person	\$70,800	Eight-Person	\$93,500

A minimum client income level may need to be approved on a case-by-case basis.

Application and Required Documentation

Please fill out, sign, and return the application and borrower's checklist.

As part of the application the following supporting documents are required:

- Income Documentation for all household members earning income.
 - Most recent 2 months of paystubs from each employer, plus
 - Last 2 years of W-2s from all employers, plus
 - Last 2 years of federal income tax return with all schedules.
 - Retirement, disability, or social security award letters, if applicable.
 - Child Support Order, if applicable.
 - Evidence of Income to be earned (employment contract, written verification from employer of income to be earned), if applicable.
- Financial Documentation
 - Last 6 months of most recent checking account bank statements (all pages).
 - Last month of all savings account bank statements, including, money market, stock portfolio or other financial assets owned by the Applicant (all pages).
 - Most recent 3 months of Mortgage Statements (all pages).
 - Homeowners Insurance Declaration Page.
- Other Information
 - Proof of Primary Residence, such as
 - Vehicle Registration, last year's federal income tax return, utility bill that shows 12 months use of home, government benefit letter within 6 months of application.
 - Proof of Household Size
 - Copy of State issued photo ID for all household members 18 and older.
 - Birth certificates, or school records for those under 18 years old.
 - Signed Certification and Consent Form (see enclosed)



Under certain circumstances GVRHA may require other non-traditional forms of documentation to accurately calculate adjusted total income. All income documentation and information contained therein will remain confidential.

Eligible Rehabilitation Work

- Exterior work, such as roofs, foundations, paint or siding, site grading (to control flooding), site clearing (to protect from fire), septic systems, well water systems, doors, locks, skirting, leveling, bracing.
- Interior work includes electrical repair, plumbing, replacement of flooring if hazardous, doors, locks, painting, lead-based paint abatement, replacement of in-operable built-in appliances.
- Weatherization and energy conservation measures, such as insulation, caulking, weather stripping, E-star appliances and repair/replacement of windows, doors, or heating systems.
- Modifications to aid the mobility of the elderly and physically disabled.

Inspection

A Property inspection will be completed to get an idea of the work that needs to be done. There will also be a separate inspection of the painted surfaces to determine if there is any possibility of a lead paint hazard for homes built in 1978 or earlier. Renovation of homes containing lead-based paint may require adherence to specific federal health and environmental regulations. Homes older than 50 years may require a historic home inspection. An initial estimate of the job cost will be made at this time.

Loan Approval

A loan advisory committee will review the application and related documents. They will not be given your name or address. In fact, all your information will remain confidential except as allowed by law and as necessary for program eligibility and loan underwriting.

Project Design and Contractor Selection by Homeowner

Once the loan is approved, we can move to this stage of the project design and contractor selection by the homeowner. The goal is to give the homeowner the highest quality work for the lowest cost. Contractor bids will be solicited and may reflect various options. The contractor is then selected by the homeowner and the contract and specifications between the homeowner and the contractor are finalized and signed.

Loan Closing

The final loan amount is typically based on the accepted bid amount plus any program costs not to exceed \$500. There are times, however, when the cost of the work needed exceeds the amount that can be loaned. In that case, the rehabilitation coordinator and homeowner will prioritize the work items and get bids on as many items as can be expected to be covered from the loan proceeds.

Construction Monitoring and Completion

Regular inspections by the rehabilitation specialist are conducted to help ensure contract compliance and good workmanship. Payments directly to contractors and suppliers are released upon approval of work by homeowner.





Housing Rehabilitation Program Borrower Application Checklist

Date/Time Received: _____

By (initials): _____

Applicant(s): _____

Address: _____

Upon acknowledgement from the Gunnison Valley Regional Housing Authority Staff (Staff) that the following list of required documents, as applicable to the Applicant, has been received in its entirety, Staff will complete the Applicant's qualifications for loan approval subject to the guidelines established by GVRHA and the Colorado Division of Housing.

Income and Financial Documentation

Income Documentation

- _____ Most recent two months of paystubs from each employer, plus
- _____ Last 2 years of W-2s from all employers, plus
- _____ Last 2 years of federal income tax return with all schedules attached.
- _____ Retirement, disability, or social security award letters (if applicable).
- _____ Child Support Order (if applicable).
- _____ Evidence of income to be earned (employment contract, written verification from new employer of income to be earned, etc.) (if applicable).

Under certain circumstances the GVRHA may require other, non-traditional forms of documentation to accurately calculate gross income. All income documentation and the information contained therein will remain confidential.

Financial Documentation (all documents are required)

- _____ Last 6 months of all most recent checking account bank statements (all pages).
Applicant could also authorize a verification of deposit form GVRHA sends to bank.
- _____ Last month of all savings account bank statements, including, money market, stock portfolio or other financial assets owned by the Applicant (all pages).
- _____ Mortgage statements for the most recent 3 months.
- _____ Homeowners Insurance Declaration Page.



Other Information

_____ Proof of Primary Residence: a government-issued ID that shows home address, such as a driver's license or non-driver photo identification. You may also provide other forms of documentation, such as vehicle registration, last year's federal income tax return, utility bill that shows 12 months use at the home (e.g. phone, cable, electricity, water), or a government benefit letter dated within 6 months of application.

_____ Proof of Household Size: Copy of State issued photo ID for all household members 18 and older. Birth certificates or school records for those under 18 years old.

_____ Signed Certification and Consent Form from GVRHA.

_____ If a mobile home not on a permanent foundation: Certificate of Title for a mobile home.

BRING THIS FORM IN WITH YOUR COMPLETE APPLICATION.

We will contact you once we have processed your file – we may need additional documentation before we can send it for underwriting and loan approval.



Program Overview

Case Id:

Name:

Address:

Program Overview

Please review the following information



SFOO Rehabilitation Loan Program

Colorado Department of Local Affairs

Division of Housing

1313 Sherman Street

Room 320

Denver, CO 80203

(303) 864-7810

dola_doh_applications@state.co.us

The Rehabilitation Loan program is only eligible for **HOMEOWNERS** in Gunnison County

This program is intended for low-to-moderate income homeowners who wish to remain in their home but need assistance in order to make needed repairs or upgrades for health, safety, accessibility or comfort reasons. Eligibility is based on many factors, but is primarily based on income, owner-occupancy, property value and equity in the home. This program is not available for renters or landlords.

The below market interest rate and term (years to repay) are set so that monthly payments are affordable and fit within the borrower's monthly budget.

Assistance will be provided finding qualified construction workers that deliver quality work. Management from loan application to final construction inspection is provided by experienced staff.

Examples of project work include, but is not limited to the following:

- Plumbing, Electrical, Heating and Cooling system repair or replacement
- Roof repair or replacement
- Insulation and weatherizing
- Accessibility modifications

Please carefully read and complete all parts of this application. Pay special attention to the documentation and verifications that need to be uploaded with the application. Be sure to initial and sign the Applicant's Certification sheet. Please note that the information you provide will be used to determine eligibility. There is no guarantee of a loan approval.

A. Applicant Information

Case Id:

Name:

Address:

A. Applicant Information

Please provide the following information.

CONTACT INFORMATION (PRIMARY APPLICANT)

A.1. First Name

A.2. Last Name

A.3. Address

A.4. Home Phone

A.5. Mobile Phone

A.6. Email Address

A.7. Are you actively serving U.S. Military?:

A.8. Are you a veteran of the U.S. Military?

A.9. Are you a US Citizen or permanent legal resident?

CO-APPLICANT INFORMATION

A.10. First Name

A.11. Last Name

A.12. Home Address

A.13. Home Phone

A.14. Mobile Phone

A.15. Email Address

A.16. Are you actively serving U.S. Military?:

A.17. Are you a veteran of the U.S. Military?

B. Household

Case Id:

Name:

Address:

B. Household Members

List all household members and their Employment Information.

Household Members								
First Name	Last Name	Birthdate	SSN	Household Relationship	Ethnicity	Race	Marital Status	Disabling Conditions
				Head, Partner, Child, Other Relation, Other	Hispanic or Latino, Non-Hispanic, Refuse to Answer	American Indian, Asian, Black or African American, White, Other Multi-Racial, No Answer	Married, Single, Separated, Widowed, Divorced, Living Together	Yes, No

Employer						
Applicant Name	Employer	Start Date	Work Phone	Address 1	Address 2	City, State, Zip

C. Asset Verification

Case Id:

Name:

Address:

Household Asset Verification

List all household member assets (Checking, Savings, Bonds, Cash, CD, Life Insurance, Pension, Real Estate, Retirement, Stock)

Household Asset Verification

Asset Type	Asset Owner or Additional Details	Name of Bank	Account Number	Current Market Value	Interest Rate

E. Expenses

Case Id:

Name:

Address:

E. Expenses

Please provide the following information.

Monthly Household Expenses	
Monthly Expenses	Average Per Month
Mortgage (House Payment)	
Property Insurance (if not included with Mortgage)	
Property Taxes (if not included with Mortgage)	
Flood Insurance	
Other Insurance	
Natural Gas / Propane	
Electric	
Water / Sewer / Trash	
Household Expenses (Food, Clothing, Entertainment, Phone, Internet, TV)	
Car Payments	
Credit Cards	
Health / Medical Expenses	
Education	
Payments to Others (Childcare, etc.)	
Other monthly obligations (Describe)	
Other monthly obligations (Describe)	

F. Property Info

Case Id:

Name:

Address:

F. Property Info

F.1. Is this Home your primary residence?

F.2. Do you own this property?

F.3. Name(s) on Deed for Property or Certificate of Title

F.4. Property address:

F.5. Mailing Address:

F.6. Year home was built?

F.7. Market value if known:

F.8. Do you have a mortgage on the property? Or any other liens/judgements on the property?

F.9. Do you have homeowners insurance?

F.10. Type of Structure?

- Single family home
- Duplex
- Mobile home
- Townhome
- Condominium
- Other - Please explain here

F.11. Is the home deeded with the land?

F.12. Items of concern regarding your home, check all that apply:

- Roofing
- Windows
- Doors
- Electrical
- Plumbing
- Furnace
- Boiler
- Water heater
- Structure
- Mold
- Flooring
- Accessibility
- Foundation
- Insulation/weatherization
- Environmental Hazards
- Other - Please explain

Please explain how you would like to prioritize repair / replacements on your home.

G. Conditions of Agreement

Case Id:

Name:

Address:

G. Conditions of Agreement

Please initial next to each one of the boxes.

- G.1. Do you agree to and understand that areas are to be free of debris, clutter, and pets and be reasonably hygienic where work is to be completed? Where these conditions exist because of a disability, reasonable accommodations may apply.
- G.2. Do you agree to and understand that contractors must be given access to all rooms in your home during business hours and on a reasonable schedule for any work to proceed?
- G.3. Do you agree to allow the Rehabilitation Program and its designees to photograph the unit for pre- and post-work documentation and for promotion purposes?
- G.4. Do you agree that the Rehabilitation Agency providing these services is not the General Contractor. The construction agreement is a legal document between the homeowner and the contractor.
- G.5. Any verbal or physical confrontations will result in the project being terminated, regardless of the instigator.
- G.6. The work and materials will be based on a mid-grade product and not custom built.
- G.7. The work will result and be of quality that is typical for a home being repaired. The finished product is not a newly constructed home.

Applicant Signature

Co-Applicant Signature

H. Required Documents

Case Id:

Name:

Address:

H. Required Documents

Please provide the following information.

Documentation

- Copy of applicant's and co-applicant's photo ID ***Required**
- Income Verification for all household members earning income ***Required**
- Statements for All Assets ***Required**
- 3 months of most Recent Mortgage Statements ***Required**
- Homeowners Insurance Declaration Page ***Required**
- Proof of Primary Residence ***Required**
- Proof of Household Size ***Required**
- CGVRHA Signed Certification and Consent Form ***Required**
- Certificate of Title for a mobile home
- Additional Documents

Submit

Case Id:
Name:
Address:

Submit

Please initial next to each one of the boxes.

- I hereby certify that the information provided in this application is true and correct to the best of my knowledge. Any intentional misrepresentation may result in immediate disqualification from this program and any associated costs incurred by 3rd parties will require immediate reimbursement by myself.
- I authorize a credit report to be obtained to verify the financial data provided. The associated costs of verification is my responsibility and may be included in the loan if approved.
- I understand that if I am approved for a loan, payment history of the rehabilitation loan could be provided to a credit reporting agencies or other lenders.
- I understand that all costs for required testing, permits and clearances will be my responsibility regardless of whether or not the loan is approved.
- I understand that all information provided is confidential. Except for matters of public record or required by law, all information released to third parties will require my written permission.
- I understand that my application and associated submitted documents will become the property of the agency. I may review any data collected, except for credit reports, and request copies of such material.
- I understand that I have the right to file a grievance against GVRHA per the Dispute Resolution procedures as outlined in the SFOO Rehabilitation Loan Program Guidelines.

Applicant Signature

Co-Applicant Signature



Housing Rehabilitation Program Certification and Consent

I/We the undersigned, hereby certify that:

- All information contained in this Application is true and correct and complete.
- I/We are aware that any misrepresentation may result in me/us being disqualified for loan approval.
- I/We certify that the property is our household's primary residence.

I/We the undersigned, hereby certify that my/our answers to the following questions are true:

(For any "Yes" answers please identify if it is applicable to the Applicant or Co-Applicant)

	Yes	No
Are there any outstanding judgments against you?	_____	_____
Are you a party to a lawsuit?	_____	_____
Do you occupy the property as your primary residence?	_____	_____

Consent to Release Information

I/We authorize representatives from the Gunnison Valley Regional Housing Authority (GVRHA) to receive information from employers, other sources of income and financial institutions listed in this application and to obtain other reports such as property title and tax searches, inspection reports, repair specifications, cost estimates, contractor bids, and such other reports which GVRHA deems necessary to perform functions relative to my loan application and program requirements. I authorize representatives from the GVRHA to inspect and reproduce documentation provided with this application for purposes of determining my/our eligibility for loan approval.

I/We release all representatives of the GVRHA from any and all liability arising from an employer's or financial institution's release of my information requested for this purpose. This authorization is limited solely to the processing of my/our application for this loan program.

I/We understand that completion of this application does not guarantee that my/our application will be approved.

Signature *Date* *Signature* *Date*

Equal Opportunity: In accordance with the provisions of the Equal Opportunity Act there will be no discrimination against an applicant for these benefits on the basis of race, color, religion, sex (including pregnancy, gender identity, and sexual orientation), national origin, age (18 or older), disability or genetic information.

Confidentiality: To process an application the GVRHA may supply and receive information as detailed in the "Consent to Release Information" clause above. Information may also be released to comply with the auditing requirements of program funders or grantors. With these two exceptions, all personal and identifying information contained within an application remains fully confidential.

