



Housing Rehabilitation Program Application

Funded by the State of California
Community Development Block Grant (CDBG) Program

For Properties Located in Incorporated Areas
of the City of Ukiah



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com





COMMUNITY DEVELOPMENT DEPARTMENT

Housing Division

300 Seminary Avenue, Ukiah, CA 95482

Re: City of Ukiah Community Development Department
Housing Rehabilitation Program

DEAR APPLICANT:

Thank you for your interest in the City of Ukiah's Housing Rehabilitation Program. This program uses federal and state funds to provide low-interest loans and grants to income-qualified households for the rehabilitation of their residences. Loan amounts range from \$5,000 to \$80,000. Properties of 1-4 units, owned either by a homeowner occupying the residence or by a landlord, are eligible for financing assistance.

Owner-Occupied Properties

Loan financing terms for owner-occupied properties are made flexible to allow for maximum affordability. Provided that an amortized loan payment will not cause housing costs plus all other monthly debt payments to exceed 49% of gross monthly income, rehabilitation costs may be financed as a 0% simple interest rate loan. In the event the household cannot afford a loan payment, the loan may be financed at 0% simple interest with payments deferred for a period of 30 years.

Very low-income owner-occupants (making 50% of Mendocino County Area Median Income or less*) or persons who are elderly (age 65 and older) or permanent disabled heads of household will be eligible for 0% interest deferred payment loans. Such residents are also eligible for the Emergency Repair Grant Program.

Owner-Investor Properties

The City offers a Below Market Interest Rate (BMIR) loan at 1.5% simple interest, amortized over a period with a maximum term of 15 years as determined by the City's Loan Committee, to owners of properties renting to households with a maximum gross annual income less than 80% of Mendocino County Area Median Income.*

In order to be considered for the program, you- or for landlords, your tenant(s)- must provide documentation regarding your household income, assets, and home including evidence of insurance, evidence of ownership, mortgage information, etc. Please see the following pages for a list of documents you are required to submit. Do not submit your application without all required documentation.

* See Mendocino County Area Median Income Limits on next page.



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



APPLICATION TRANSMITTAL

There are two ways to transmit your application and all documentation to us.

By Mail:

**City of Ukiah
Community Development Department
Attention: Housing Division
300 Seminary Ave. Ukiah, CA 95482**

Or by Email: housing@cityofukiah.com

Please be sure to sign and date all forms and complete the application documentation checklist.

NEXT STEPS AFTER APPLICATION SUBMITTAL

Our staff will evaluate your application to determine your eligibility for the program. If you are eligible, a Housing Rehabilitation Specialist/Inspector will conduct an assessment of your home, prepare a scope of work, and solicit bids for your project. Once a final cost estimate for the scope of work is prepared, our staff will seek approval of the loan and terms and/or grant amount from the City's Loan Committee.

You will be able to choose the contractor from all eligible bids. The contract will be between you and the contractor, but the Rehabilitation Specialist will manage the project, inspect the work, and process payments.

MENDOCINO COUNTY INCOME LIMITS

Household Size	Gross Annual Income Limit (80% of Area Median)	Gross Annual Income Limit** (50% of Area Median)
1	\$45,000	\$28,150
2	\$51,400	\$32,150
3	\$57,850	\$36,150
4	\$64,250	\$40,150
5	\$69,400	\$43,400
6	\$74,550	\$46,600
7	\$79,700	\$49,800
8	\$84,850	\$53,000

FY 2022 Income Limits for City of Ukiah (*Effective June 15, 2022*)

**Income limits for access to special financing



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



APPLICATION INSTRUCTIONS

HOW TO APPLY

1. Complete the enclosed application.
 2. Complete the Required Documentation Checklist in Section 7 of the application and provide copies of all supporting documentation listed in the checklist.
 3. Mail, email or deliver completed application to the City of Ukiah Housing Division, 300 Seminary Avenue, Ukiah, CA 95482, email: housing@cityofukiah.com.
- Please note: your application will not be deemed complete until all forms are completed and signed and all supporting documentation is provided.

THE SCOPE OF WORK

1. Once you have qualified for the program, City staff will schedule an inspection of your property.
2. A list of corrective actions for all health and safety deficiencies, combined with a limited amount of general property improvements, will be developed and used as the scope of work for the project.

THE BIDDING PROCESS

1. Once a scope of work is agreed upon by the City and the applicant, City staff will prepare a work write-up, which is a list of bid specifications for the project (e.g. materials, colors of paint, flooring selections, construction specifications, etc.)
2. The project is then advertised to the City of Ukiah's bidder list.
3. When three or more contractors have expressed interest in bidding on the project, a jobsite bid walk is scheduled.
4. The contractors and City staff will come to the applicant's home on an agreed upon date and time to walk the project, take measurements and photos, and prepare to bid on the work.
5. The bid results are then sent to the applicant and each bidding contractor. The owner is then allowed to select any of the responsible bids and is not required to choose the lowest bid.

CONTRACT SIGNING AND LOAN CLOSING

1. Once a bid for the work has been accepted by all parties, City staff will seek approval for a loan with the City of Ukiah Housing Loan Committee.
2. After Housing Loan Committee approval, and on a scheduled date, the owner, selected contractor, and City staff will sign the Owner-Contractor contract. The contract will specify the complete scope of work to be performed, cost to owner, length of time allowed to complete the work, procedure for paying the contractor, qualifications and insurance requirements, process for changing the terms of the contract, warranty period, and other contract issues which protect the rights of the owner and contractor.
3. Once the contract is signed, your loan, covering the cost of the construction (and contingency) will be closed (signed). You will be asked to sign loan documents including: a promissory note for the amount of the loan; a deed of trust to secure the promissory note; and a loan disclosure statement describing the terms of the loan.
4. As with all legal contracts, you (owner) will have three business days (72 hours) after signing, to exercise your "Right to Cancel" during which time you may change your mind and withdraw from the program. "Business Days" include Saturdays, but do not include Sundays or Holidays. Should you opt to withdraw from the program, you are not disqualified from applying again at a later date. However, the City of Ukiah Housing Division does ask you to carefully consider your commitment to our program, as many hours of administrative time go into processing each application.



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



CONSTRUCTION AND COMPLETION

1. When the Right to Cancel period ends, and on a date agreed upon by the City and the applicant, the City staff issues the Notice to Proceed and the contractor is allowed to begin the work.
2. The length of the contract may be extended if additions or changes to the contract are agreed upon, or if unavoidable delays such as inclement weather occur.
3. During the course of construction, the contractor may request periodic "progress payments" prior to completion of the project. These payments will be made on an agreed upon schedule and will only pay for items of work which are complete, signed off by the City of Ukiah Building Division (if necessary), and that meet the standards set forth by the City of Ukiah Housing Division.
4. Upon completion of all work items, the City staff will perform a final inspection, verify that all building permits have been signed off, collect final lien waivers, process a final progress payment and issue a Notice of Completion.

City of Ukiah

Community Development Department - Housing Division

300 Seminary Avenue | Ukiah, CA 95482 | Tel (707) 463-6708 | Fax (707) 463-6204



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



CDBG HOUSING REHABILITATION PROGRAM APPLICATION

Please review the list of required documentation and submit all relevant documents with your application. Applications are approved in order of completion and will not be considered complete until all required documents and information indicated within this application have been received.

1. APPLICANT INFORMATION

Application date:			
Borrower* information: <i>*Must be owner of the property</i>	Name:		
	Phone:		
	Email:		
Co-borrower information:	Name:		
	Relationship to borrower:		
	Phone:		
	Email:		
Property address:			
Mailing address (if different):			
Other contact name/phone (optional):			
Does anyone in the household have a known sensitivity to construction-related airborne contaminants such as dust, mold, or commonly used construction chemicals and cleaners?		Yes	<input type="checkbox"/> No
DEMOGRAPHIC INFORMATION			
Is any household member permanently disabled?		<input type="checkbox"/> Yes	<input type="checkbox"/> No
Is any household member a veteran?		<input type="checkbox"/> Yes	<input type="checkbox"/> No If Yes, please identify the household member:
Please check one of the categories below that best describes your head of household's race or ethnicity (Optional):			
<input type="checkbox"/> White <input type="checkbox"/> Black/African American <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Native Hawaiian/Other Pacific Islander		<input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Asian & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> American Indian/Alaskan Native & Black/African American <input type="checkbox"/> Other Multi-Racial	
Is the head of household's ethnicity Hispanic / Latino?		<input type="checkbox"/> Yes	<input type="checkbox"/> No

2. HOUSEHOLD INFORMATION

Please complete the following for all persons residing in the residence. Use a separate sheet of paper for additional household members.

Name	Age	Full-Time Student?		Relationship	Social Security #
		Yes	No	Head of Household	
		Yes	No		
		Yes	No		
		Yes	No		
		Yes	No		
		Yes	No		
		Yes	No		
		Yes	No		



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



3. PROPERTY INFORMATION AND MONTHLY HOUSEHOLD EXPENSES

PROPERTY INFORMATION			
Which best describes your home or housing unit?		Single-family home Mobile home located in mobile home park Duplex, triplex, or fourplex (owner investors only) Accessory dwelling unit (owner investors only)	
Do you own and currently occupy the property in the above-listed address (Section 1)?		Yes No	
Please list the Assessor's Parcel Number (APN), which is the 12-digit number found on your tax bill:			
PROPERTY TAXES (if applicable)			
Do you pay property taxes?		Yes No	
Please list the annual total amount of your most recent tax statement:		\$	
MOBILE HOME INFORMATION (if applicable)			
Mobile home decal or serial number:			
Mobile home park name:			
Mobile home park manager phone number:			
Mobile home monthly space rent:		\$	
Mobile home registration fees:		\$	
HOMEOWNER'S INSURANCE (required)			
Do you have homeowner's insurance?		Yes No	
Homeowner's insurance carrier:			
Policy number:			
Annual premium amount:		\$	
Additional insurance carrier, if applicable:			
Policy number:			
Annual premium amount:		\$	
MORTGAGE INFORMATION (if applicable)			
Do you have a mortgage on your property?		Yes No	
Check if applicable for your mortgage:		<input type="checkbox"/> Has a variable interest rate <input type="checkbox"/> Has a balloon payment <input type="checkbox"/> Is financed by a non-traditional lender (not a financial institution) <input type="checkbox"/> Reverse mortgage	
First mortgage holder name:			
Balance:	\$	Monthly payment:	\$
Second mortgage holder name:			
Balance:	\$	Monthly payment:	\$
Is your home in a trust or are you a party to a trust?		Yes No	

4. GROSS MONTHLY HOUSEHOLD INCOME

Enter gross (before taxes) monthly income from all sources and for all members of the household over the age of 18. If a household member has no income, list \$0 or "no income." See section 7 below for a list of what does and does not count as Income.

HOUSEHOLD MEMBER NAME	NAME(S) OF INCOME	MONTHLY AMOUNT
Total Monthly Income:		
Do you expect your household composition to change in the next 6 months?		<input type="checkbox"/> Yes <input type="checkbox"/> No



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



5. ASSETS

Please list all of the accounts you currently maintain or jointly own/maintain. Include the name of the institution in which the assets are held and the account number(s) and include copies of relevant documentation.

Assets are

Cash on hand; Amount in checking or savings account; all investment accounts; personal property held as an investment; cash value of trusts; cash value of life insurance policies; annuities in the applicant's name that could be liquidated; equity in real property (other than applicant's principal residence); lump sum receipts such as inheritance, capital gains, lottery winnings, cash from sale of assets, insurance settlements, other claims.

Assets are not

Other personal property not described in Assets above; equity in primary residence; retirement plans which, if withdrawn, would result in a penalty.

ASSET ACCOUNTS AND HOLDINGS		
NAME OF INSTITUTION	DESCRIPTION OF ASSET	ACCOUNT #

RETIREMENT ACCOUNTS/ANNUITIES		
NAME OF INSTITUTION	TYPE OF ASSET	ACCOUNT #

STOCKS & BONDS		
NAME OF INSTITUTION	TYPE OF ASSET	ACCOUNT #

NOTES/OTHER ASSETS		
TYPE OF ASSET (describe)	MONTHLY INCOME	TOTAL VALUE

REAL PROPERTY (other than current residence)		
Do you own property other than your primary residence? If yes, request a Rental Income Questionnaire and provide the property address(es) below.		<input type="checkbox"/> Yes <input type="checkbox"/> No
Property address 1:		
Property address 2:		



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



6. ABOUT YOUR HOME

Number of bedrooms:					
Number of bathrooms:					
Utilities you pay: Check yes or no to indicate whether you pay for this utility or not, and check the fuel source as applicable to your home	Space heating:	Yes	No		
	Fuel source:	Natural Gas	Propane	Electric	Wood
	Cooking:	Yes	No		
	Fuel source:	Natural Gas	Propane	Electric	
	Water heating:	Yes	No		
	Fuel source:	Natural Gas	Propane	Electric	
	Water:	Yes	No		
	Sewer:	Yes	No		
Garbage:	Yes	No			

7. REQUIRED DOCUMENTATION CHECKLIST

In order to be considered for the Program, you must submit documentation verifying income and assets for all members of your household. You may be eligible for a deferred payment option wherein no payments are due for 15 years depending on available funding source if your housing expenses exceed 49% of your income, so we ask for documents verifying your housing expenses. In addition, in accordance with standard underwriting procedures, you must submit documentation that will allow us to verify your identity, your ownership and control of the property, and evidence of sufficient homeowner's insurance.

Please submit the following documents with your application, as applicable to any members of your household. A household is defined as all the people who occupy your housing unit.

GENERAL

- ☐ Signed, completed application
- ☐ "Protect Your Family from Lead in Your Home" acknowledgement page
- ☐ A copy of each applicant's driver's license or other state-issued photo ID
- ☐ Current schedule of classes, issued by the educational institution, for any adult in the household who will claim full-time student status

INCOME

- ☐ Wages/salaries: Current pay stub(s) showing year-to-date (YTD) gross income
- ☐ Unemployment/disability income: award letter from Employee Development Department, State Disability Office, worker's compensation provider, severance letter from employer
- ☐ Written verification of tips, commissions, or other income

RETIREMENT INCOME

- ☐ The current benefit verification letter or award letter from every benefit received by any household member, such as Social Security, NBRC, or SSI. If you need to request a Social Security benefit letter, call 1-800-772-1213 or request one online at www.ssa.gov/myaccount/
- ☐ Current statement or award letter from pension source

BUSINESS INCOME



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



- ☐ A signed and dated current year-to-date profit and loss statement, showing net business income
- ☐ The last two years' income tax returns

OTHER INCOME

- ☐ Current Notice of Action from Temporary Assistance to Needy Families (TANF), General Assistance (GA), or other welfare program
- ☐ Trust Funds: A ledger showing any disbursements made directly to you or on your behalf over the past 12 months (e.g., bills paid, items purchased, etc.). Not required for Special Needs Trusts.
- ☐ Court documents verifying the amount of child support or alimony received
- ☐ Regular contributions or gifts received from organizations or persons not residing in the household
- ☐ Rent paid by any household member
- ☐ Written documentation of any other source of income

ASSETS

- ☐ Bank Accounts: The two most current statements for every account held by every household member. Submit complete bank statements—include each page of each statement, even if the page is blank or appears to have no information on it. Do not submit transaction history printed out from your online account. If you do not have bank statements, you can request them directly from your bank. Provide written explanation of deposits over \$250. (Bank accounts include checking, savings, credit union, money market, brokerage accounts.)
- ☐ Other Assets: The two most current statements for any assets such as Certificates of Deposit, stocks, bonds, life insurance policies with a cash surrender value, etc. Include each page of each statement, even if the page is blank or appears to have no information on it. Do not submit a printout of your online account information. If you do not have statements, you can request them directly from your financial institution.

OTHER INVESTMENTS

If you own any real estate as an investment or hold any promissory notes, submit the following:

- ☐ Property tax statement for any investment real estate held by any household member (not the household's primary residence)
- ☐ Most recent statement for mortgage, line of credit, or any other loans against the property
- ☐ Copy of any promissory note(s) you hold, showing the total amount owed and the interest rate charged
- ☐ If anyone in the household receives rental income from investment properties, request a Rental Income Questionnaire

PROPERTY INFORMATION

Submit the following documents relevant to the household's primary residence:

- ☐ Most current property tax statement
- ☐ Declarations page for homeowners insurance policy showing the type and amount of coverage, the annual premium, and a current policy expiration date.
- ☐ Declarations page for any other property insurance (flood, earthquake, etc.).
- ☐ Most current statement for mortgage, line of credit, or any other loans against the property
- ☐ If the title to your home is held in a trust, a copy of the trust agreement, showing that the applicant(s) have the legal right to encumber the property

For mobile homes only:

- ☐ Copy of the HCD Certificate of Title
- ☐ Most current HCD Registration Card showing the amount of registration fees paid
- ☐ Most current mobile home park space rent statement



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



Real property or mobile home sited on real property only:

- ☐ Copy of the Grant Deed for the property, showing ownership interest and the property's legal description

8. APPLICATION AND LOAN FEES

The services listed below may be required as part of application underwriting:

- Credit report on each loan applicant
- Structural pest control and other inspections or tests necessary to determine property condition
- Lead and asbestos risk assessments
- For loans intended to be secured by real estate, an appraisal of the market value of the property, preliminary title report, and title insurance

Charges for these services will be included in any loan made, if required. There will be no charge to the applicant for these services if the application is not approved. If the applicant makes a voluntary decision not to proceed with the loan after approval, and if there is no other reason why the project cannot proceed, the applicant must reimburse the City for the costs incurred for these expenses incurred in evaluating the application.

9. BORROWER'S CERTIFICATION AND AUTHORIZATION TO RELEASE INFORMATION

The undersigned certify the following:

1. I/We have applied for a mortgage loan from the City of Ukiah (the Lender). In applying for the loan, I/We completed a loan application containing information pertaining to qualifications for the loan, including but not limited to current residence address, the amount and source of the down payment, employment and income information, and the assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents, nor did I/We omit any pertinent information.
2. I/We understand agree that the City of Ukiah reserves the right to verify the information provided on the application with the employer and/or the financial information.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statement when applying for this mortgage, as applicable under the provisions of the Title 18, United States Code, Section 1014.

Authorization to Release Information

1. I/We have applied for a mortgage loan from the City of Ukiah. As part of the application process, the City of Ukiah, may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. In addition, I/We understand and authorize that my application and/or closed loan file may be selected by the City of Ukiah, their agents, successors or assigns for a quality control review. Should such a review be conducted, it may involve the re-verification of employment, income, credit, debt, or other information obtained during the processing of my loan application and the reevaluation of the property, the appraisal, or value of the property.
3. I/We authorize you to provide to the City of Ukiah, or a third party authorized by the Lender, any and all information and documentation that they request. Such information includes, but is not limited to: employment history and income; bank, money and similar account balances; credit history; and copies of income tax returns.
4. The City of Ukiah may address this authorization to any party named in the loan application.
5. A copy of this authorization may be accepted as an original.



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



Date _____

Co-Applicant Signature

Date _____

Applicant Printed Name

Co-Applicant Printed Name

RIGHT TO FINANCIAL PRIVACY ACT NOTICE

The City of Ukiah certifies that in connection with this request for access to financial records, it is in compliance with applicable provisions of the Right to Financial Privacy Act of 1978. Prior to the time your financial records are disclosed, you have the right to revoke this authorization; however, refusal to provide the information may cause your application to be delayed or refused.

10. REQUEST FOR CONSUMER CREDIT INFORMATION

In connection with a credit transaction initiated by the undersigned consumer or consumers involving the extension of credit, and in accordance with Civil Code sections 1785.11 and 1785.12, the undersigned hereby instructs you to provide the following information to the City of Ukiah. A photostatic copy of my signature may be used to obtain any or all of the information stated below.

All information regarding the matters indicated below:

1. Mortgages
2. Any previous or present credit, whether on a closed or open status
3. A full credit report on my/our previous and present credit history
4. Mobile home space rent

This authorization shall remain in effect until _____
Date

Applicant Signature: _____ Date: _____

Applicant Printed Name: _____

Co-Applicant Signature: _____ Date: _____

Co-Applicant Printed Name: _____



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



11. THE HOUSING FINANCIAL DISCRIMINATION ACT OF 1977 FAIR LENDING NOTICE

It is illegal to discriminate in the provision of or in the availability of financial assistance because of the consideration of:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, color, religion, sex, marital status, national origin or ancestry.

It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to four-unit family residences occupied by the owner and for the purpose of the home improvement of any one-to four-unit family residence.

If you have questions about your rights, or if you wish to file a complaint, contact the management of this financial institution or the:

Secretary of Business, Consumer Services and Housing

915 Capitol Mall, Suite 350-A

Sacramento, CA 95814

916-653-4090 info@bcsh.ca.gov

ACKNOWLEDGMENT OF RECEIPT: I/WE RECEIVED A COPY OF THIS NOTICE.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____

VOLUNTARY INFORMATION FOR GOVERNMENT MONITORING PURPOSES

If this loan is for the purchase, construction, rehabilitation or refinancing of a housing accommodation, the following information is requested by the State of California and the Federal government to monitor this financial institution's compliance with the Housing Financial Discrimination Act, Equal Credit Opportunity Law, and Fair Housing Law. The law provides that a financial institution may neither discriminate on the basis of this information nor on whether or not it is furnished. Furnishing this information is optional. If you do not wish to furnish this information, please initial below. If you choose not to provide the information, Federal law requires us to note to the extent possible, the race or national origin and sex of the applicant(s) on the basis of visual observation or surname.



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



Applicant

I do not wish to furnish this information. **Initial:** _____

Race/National Origin:

- ☐ American Indian, Alaskan Native
☐ Asian, Pacific Islander
☐ Black
☐ Hispanic
☐ White

Marital status: Married Unmarried Separated
Sex: Female Male

Co-Applicant

I do not wish to furnish this information. **Initial:** _____

Race/National Origin:

- ☐ American Indian, Alaskan Native
☐ Asian, Pacific Islander
☐ Black
☐ Hispanic
☐ White

Marital status: Married Unmarried Separated
Sex: Female Male



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



12. ADDITIONAL LOSS PAYEE AFFIDAVIT

**CITY OF UKIAH
HOUSING REHABILITATION PROGRAM
ADDITIONAL LOSS PAYEE AFFIDAVIT**

**THERE ARE IMPORTANT LEGAL CONSEQUENCES TO THIS LEGAL AFFIDAVIT;
READ IT CAREFULLY BEFORE SIGNING.**

I, the undersigned, as part of my application submitted to the City of Ukiah Housing Rehabilitation Program, state the following:

My insurance company will be notified of the City of Ukiah Housing Division's loan and the amount of the required coverage. The City of Ukiah will be added to my insurance policy as "Additional Loss Payee" for the amount of my housing rehabilitation loan principal with the City of Ukiah. Proof of these changes will be provided to the City of Ukiah Housing Division in writing.

Annually until my loan is repaid, I will provide a copy of my property insurance to the City of Ukiah Housing Division.

Applicant Signature

Date

Co-Applicant Signature

Date

Applicant Printed Name

Co-Applicant Printed Name



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com



13. LEAD-BASED PAINT DISCLOSURE: HOUSING REHABILITATION PROGRAM

The City of Ukiah Housing Division has provided me with a copy of the EPA brochure PROTECT YOUR FAMILY FROM LEAD IN YOUR HOME. I have received a copy of the brochure, and I have read it carefully.

Applicant Signature: _____ Date: _____

Applicant Printed Name: _____

Co-Applicant Signature: _____ Date: _____

Co-Applicant Printed Name: _____

Address: _____



Telephone: (707) 463-6708 FAX: (707) 463-6204
Email: housing@cityofukiah.com

