



URBAN REDEVELOPMENT
AUTHORITY OF PITTSBURGH

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OF
PITTSBURGH

Dear Homeowner:

Thank you for inquiring about the Home Improvement Loan Program (HILP). HILP provides affordable home improvement financing to income eligible City of Pittsburgh homeowners. **Please take the time to read and refer to the enclosed HILP brochure, which lists income limits and participating lending institutions.**

To qualify for HILP financing you will need to submit the following information to one of the lenders listed in the brochure:

1. Completed application packet which includes:
 - a. Application
 - b. Conflict of Interest Disclosure
 - c. Borrower's Affidavit
 - d. Borrowers' Certifications and Improvement Certificate
 - e. Contractor Warranty (one for each contractor)
2. Completed contractor proposal
3. Copy of your latest income tax return
4. Copy of two most recent pay vouchers for each wage earner
5. Verification of other income for all members of household

If you have any questions, please contact me at 412-255-6677. We look forward to working with you.

Sincerely,

Sharon Taylor
Program Officer

Enclosures

Credit Application for Property Improvement Loan

U.S. Department of Housing
and Urban Development
Office of Housing

OMB Approval No. 2502-0328
(exp. 08/31/2009)

See Public Reporting Burden and Privacy Act Statements on the last page before completing this application
This application is submitted to obtain credit under the provisions of Title I of the National Housing Act. Please answer all questions.

I/We hereby apply for a loan of \$ _____ (net) to be repaid in _____ months date _____

1. Do you have any past due obligations owed to or insured by any agency of the Federal Government?
(If the answer is "Yes," you are not eligible to apply for an FHA Title I loan until the existing debt has been brought current.) Yes No

2. Have you any other application for an FHA Title I loan pending at this time?
Yes No If "Yes," with whom? _____ Yes No

3. Are you refinancing a Title I loan?
If "Yes," enter _____
... the loan number _____
... and balance owing \$ _____ Yes No

4. Are there any unsatisfied judgments against you? Yes No
5. Are you a party in a pending lawsuit? Yes No
6. Have you been declared bankrupt in the last seven years? Yes No
7. Has your property been foreclosed upon
in the last seven years? Yes No
Explain any "Yes" answers to Items 4 thru 7. _____

Applicant

Co-Applicant

Name of Applicant

Name of Co-Applicant (if any)

Social Security Number

Social Security Number

Present Address

Present Address

How long

Own or Rent

How long

Own or Rent

Previous Address

Previous Address

How long

Own or Rent

How long

Own or Rent

Marital Status

Married Separated Unmarried (incl. Single, Divorced, Widowed)

Marital Status

Married Separated Unmarried (incl. Single, Divorced, Widowed)

Sex

Male Female

Date of Birth

No. of Dependents

Sex

Male Female

Date of Birth

No. of Dependents

Ethnicity: (select only one)

Hispanic or Latino Not Hispanic or Latino

Ethnicity: (select only one)

Hispanic or Latino Not Hispanic or Latino

Race: (select one or more)

American Indian or Alaska Native
 Black or African American
 Native Hawaiian or Other Pacific Islander

Race: (select one or more)

American Indian or Alaska Native
 Black or African American
 Native Hawaiian or Other Pacific Islander

Asian
 White

Asian
 White

Name and Address of Nearest Relative Not Living with You

Name and Address of Nearest Relative Not Living with You

Relationship

Telephone No.

Relationship

Telephone No.

Employment & Income. If self-employed, submit a current financial statement. (Note: Alimony, child support, or separate maintenance income need not be reported unless you will rely upon it for repaying this loan.)

Applicant

Co-Applicant

Employer's Name & Business Address

Employer's Name & Business Address

Business Phone	Type of Work or Position	Business Phone	Type of Work or Position
Number of Years	Salary Per Week or Month \$ per	Number of Years	Salary Per Week or Month \$ per
Previous Employer's Name & Business Address (if less than two years earlier)		Previous Employer's Name & Business Address (if less than two years earlier)	

Business Phone	Type of Work or Position	Business Phone	Type of Work or Position
Number of Years	Salary Per Week or Month \$ per	Number of Years	Salary Per Week or Month \$ per
Other Income Source	Amount Per Week or Month \$ per	Other Income Source	Amount Per Week or Month \$ per

Bank Accounts
 Checking Savings None

Bank Accounts
 Checking Savings None

Name & Address of Bank or Branch

Name & Address of Bank or Branch

Debts. List all fixed obligations, installment accounts, FHA loans, and debts to banks, finance companies and Government agencies.

If more space is needed, list additional debts on separate pages and attach them to this form.

Automotive Lienholder	Year & Make	Original Amount of Debt	Present Balance	Monthly Payment
Automotive Lienholder	Year & Make	\$	\$	\$
Real Estate Lienholder	FHA Insured (yes/no)	Original Amount of Debt	Present Balance	Monthly Payment
Real Estate Lienholder	FHA Insured (yes/no)	\$	\$	\$
Real Estate Lienholder	FHA Insured (yes/no)	Original Amount of Debt	Present Balance	Monthly Payment
Real Estate Lienholder	FHA Insured (yes/no)	\$	\$	\$
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
To Whom Indebted	Account No.	\$	\$	\$
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
To Whom Indebted	Account No.	\$	\$	\$
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
To Whom Indebted	Account No.	\$	\$	\$
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
To Whom Indebted	Account No.	\$	\$	\$
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
To Whom Indebted	Account No.	\$	\$	\$
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
To Whom Indebted	Account No.	\$	\$	\$

Property to be Improved

- Type of Property
 Single family
 Multifamily (No. of units _____)
 Nonresidential (Type of use _____)
 Manufactured home (not classed as realty)
 Historic residential structure (No. of units _____)
 Health care facility

Address (number, street, city, State & zip code)

- Is this property
 Owned by you? Yes No
 Leased from someone else? Yes No
 Being purchased on a land installment contract? Yes No
 Is there a mortgage or deed of trust on this property? Yes No

Name & Address of Property Owner (if different from the applicant)

Year Built	Date of Purchase	Monthly Lease Payment	Lease Expiration Date
		\$	
Purchase Price	Present Value	If this is a new residential structure, has it been completed and occupied for 90 days or longer? <input type="checkbox"/> Yes <input type="checkbox"/> No	
\$	\$		

Improvements (Itemized cost breakdown must be attached)

Description of Improvements

Name & Address of Dealer / Contractor

Estimated Cost	
\$	

Notice: If this structure was built before 1978, it may contain lead-based paint which, if eaten, may cause mental retardation, blindness, paralysis, or even death. Symptoms may include stomach aches, vomiting, headaches, a loss of appetite, crankiness or frequent tiredness. A child who is suspected of having eaten lead-based paint should be taken immediately to your local doctor, clinic or hospital for screening or treatment. The best way to prevent lead-based paint poisonings is to keep your home in good condition and remove any lead-based paint hazards. For detailed information on the prevention and elimination of lead-based paint hazards, please contact your local HUD office for a free pamphlet entitled "Lead Poisoning: Watch Out for Lead-Based Paint."

Important! Applicant, Read this before Signing.

I /We certify that the above statements are true, accurate, and complete to the best of my (our) knowledge and belief. This application shall remain the property of the lending institution to which it is submitted for the purpose of obtaining a loan.

I /We hereby consent to and authorize the lending institution or HUD, after giving reasonable notice, to enter the improved property to determine that the improvements specified in this application have been completed.

I /We understand that the selection of a dealer or contractor and the acceptance of the materials used and the work performed is my (our) responsibility, and HUD does not guarantee the quality or workmanship of the property improvements.

Note to Salesperson. If the loan proceeds will be disbursed to a dealer or contractor, the person selling the improvements must sign the following certification:
 I certify that: 1) I am the person who sold the job; 2) the Contract contains the whole agreement with the borrowers; 3) the borrowers have not been given or promised any cash payment, rebate, cash bonus, sales commission, or anything of value in excess of \$25 as an inducement to enter into this loan transaction; 4) the improvements have not been misrepresented; 5) no promises have been made that are impossible of attainment, encourage trial purchase, or imply that the improvements will be used as a model for advertising or other demonstration purposes; and 6) no offer of debt consolidation has been made.

Applicant's Signature

Salesperson's Name

X

Salesperson's Signature

Co-Applicant's Signature

Name of Dealer/Contractor

X

If this application is prepared by someone other than the applicants, that person must sign below. I certify that the statements made herein are based upon information given to me by the applicants and are true, accurate and complete to the best of my knowledge and belief.
Warning: HUD will prosecute false claims and statements. Conviction may result in criminal and/or civil penalties. (18 U.S.C. 1001, 1010, 1012; 31 U.S.C. 3729, 3802)

Prepared by

Address

X

Representing

Previous editions are obsolete

Name & Address of the Lending Institution	Information verified with applicant by <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Telephone interview By (Signature of Loan Officer) X
Social Security Number Verification	Credit Alert Access Code
Applicant	Applicant
Co-Applicant	Co-Applicant

Reserved for use by the Lending Institution

Public reporting burden for this collection of information is estimated to average 30 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information. This agency may not collect this information, and you are not required to complete this form, unless it displays a currently valid OMB control number.

Privacy Act Statement: The Department of Housing and Urban Development (HUD) is authorized to collect this information by Title I, section 2 of the National Housing Act (12 U.S.C. 1703), and to obtain and verify your Social Security Number (SSN) by section 165 of the Housing and Community Development Act of 1967 (42 U.S.C. 3543). **You must provide all of the information requested.** This information will be used to determine your creditworthiness and to assist HUD in accounting for and monitoring the use of Title I funds. Your SSN is a unique identifier which may be used to conduct computer matches to verify the information you provide. This information may be given to Federal, State, or local agencies when relevant to civil, criminal, or regulatory investigations or prosecutions. It will not be otherwise disclosed or released outside of HUD or the lending institution which will provide the loan funds, except as required or permitted by law. Failure to provide any of the requested information may result in delay or rejection of your application.

General Information: You are required to answer the questions on sex, race and ethnic background. Your answers are needed to determine the characteristics of Title I program beneficiaries, and will not affect consideration of your application. By providing this information, you will assist us in ensuring that this program is administered in a nondiscriminatory manner. If you feel you have been discriminated against and you want to report it, the Fair Housing and Equal Opportunity Hotline Number is (800) 424-9590.

This information is being collected to permit more efficient risk management of the Title I loan portfolio as well as facilitate claims processing for loan defaults. The information provides a more comprehensive basis for evaluating Title I lender underwriting practices and thereby improving risk management of the loan portfolio and also enhances management's ability to determine appropriate policy changes affecting the Title I portfolio as a whole. Responses are required in order to obtain benefits. No assurance of confidentiality is provided.

**URBAN REDEVELOPMENT AUTHORITY OF PITTSBURGH
HOME IMPROVEMENT LOAN PROGRAM**

HOW TO APPLY FOR A LOAN

1. Decide what improvements you want to make to your home
2. Contact contractors to discuss the work you want to have done.
3. Obtain **written proposals** from contractors, listing the work with itemized costs.
4. Have each contractor who will perform the work sign the **Contractor Warranty** (included in this application packet). Please keep a copy of the Contractor Warranty for your records.
5. Complete the **Credit Application for Property Improvement Loan**.
6. Complete the **Borrower's Affidavit**. This form is signed in front of the lender and the will notarize.
7. Complete and sign the **Borrower's Certifications** form (included in this application packet).
8. Complete and sign the **Conflict of Interest Disclosure** (included in this application packet).
9. Contact one of the lenders below to submit your application package (which includes the written contractor's proposals and the **Renovation Summary, Contractor Warranty, Credit Application for Property Improvement Loan, Borrower's Affidavit, Borrower's Certifications, and Conflict of Interest Disclosure**) along with verification of income and signed tax returns.

PARTICIPATING LENDERS	
Dollar Bank, FSB	800-242-2265
PNC Bank	800-774-7411

Please call Sharon Taylor at 412-255-6677 or any of the lenders listed above if you need further information or assistance with completing your application.

Urban Redevelopment Authority of Pittsburgh
Home Improvement Loan Program
RENOVATION WORK SUMMARY
PROPOSED IMPROVEMENTS

Complete the form and include the total renovations from all contractors and subcontractors. Attach a copy of the contractor(s) proposal.

TYPE OF IMPROVEMENT	DESCRIPTION	ESTIMATED COSTS	WORK TO BE PERFORMED BY:
STRUCTURAL ADDITIONS AND ALTERATIONS			
Garages, Decks, Porches, Fences, Covered Patios			
Room Additions			
Other structural additions or alterations			
EXTERIOR RENOVATIONS			
Painting and waterproofing			
Siding, Soffit and Fascia			
New doors, windows, fireplaces, chimneys, etc.			
Roofing Repair			
Roofing Replacement			
Gutters and downspouts			
Other exterior finishing work			
CONCRETE			
Driveways, public walks, patios, service walks, curbs			
INTERIOR RENOVATIONS			
Painting and papering			
Plastering, wallboard wood paneling			
Carpeting and floor tile			
KITCHEN RENOVATIONS			
Cabinets			
Linoleum, tile and wood flooring			
Other interior kitchen work			

(Continued)

BORROWERS AFFIDAVIT

COMMONWEALTH OF PENNSYLVANIA)
) SS:
COUNTY OF ALLEGHENY)

Before me a Notary Public, in and for said County and Commonwealth, personally appeared _____ who being duly sworn according to law and under penalty of perjury says that as of the date the Title I loan is executed, I certify the following:

1. The property to be improved with the proceeds of the Title I Loan is a permanent structure used solely for year-round residential use. The property is not used in trade or business, as an investment property (unless the property includes two, three, or four separate dwelling units and I reside in one of the units) or as a recreational home or second home.
2. All proceeds of the Loan will be used to substantially protect or improve the basic livability or energy efficiency of the property. None of the proceeds will be used to finance any improvements undertaken prior to the closing of this Loan or to refinance any prior indebtedness.
3. I presently hold at least fifty percent (50%) ownership interest in such residence.
4. After rehabilitation, the property will contain _____ separate family dwelling units (no more than four units). If the property includes two, three, or four separate dwelling units, I will occupy one unit; and the property was occupied as a residence at least five years before the Loan is executed.
5. (Please check one of the following)
 - a. I occupy the property as my principal residence.
 - b. I intend to occupy the property as my principal residence within a reasonable time after the Loan is executed. With respect to a property subject to an existing lease, a reasonable time period cannot exceed 60 days.
6. I have no other source of income than stated at the time of loan application.
7. The property is located within the City of Pittsburgh. The street address of such property is _____.

.....

Signature of Borrower Date

Signature of Co-Borrower Date

Sworn to and subscribed before me this _____ day of _____, 20____

Notary Public

My Commission expires: _____

INSTRUCTIONS

All borrowers to complete this Improvement Certificate:

1. Decide what improvements you want made to your house.
2. Contact a private contractor(s) to discuss the work.
3. Obtain a written proposal from the contractor(s) listing all work and the cost of the work. (Part II of this Certificate).
4. Have each Contractor sign a Contractor Warranty (Part III of this Certificate (in duplicate)).
5. Review the proposed improvements and the Borrower's Certification and sign below.
6. Keep one copy of the Contractor Warranty and keep one copy of the contractor's proposal.
7. Submit this Certificate and one (1) copy of each contractor's written proposal to the lender where you are applying for the loan.

As an applicant for a loan to be financed by the Home Improvement Loan Program of the Pittsburgh Urban Redevelopment Authority, I hereby acknowledge and agree as follows:

1. I own and a. occupy or b. will occupy (check one) the property to be improved on a permanent year-round basis as my principal residence within a reasonable time of the closing of this loan. With respect to a property subject to an existing lease, a reasonable time cannot exceed 60 days. The property is not used for a trade or business, as an investment property (unless 2-, 3-, or 4-family unit), or as a recreational home or second home.
2. All proceeds of the Loan will be used to substantially protect or improve the basic liveability or energy efficiency of the property. The proposed improvements listed in Part II of the Certificate accurately describe how all the proceeds of the Loan will be used. None of the proceeds will be used to finance any improvements undertaken prior to the closing date on this Loan or to refinance any prior indebtedness.
3. All improvements will be completed no later than six (6) months after the date of loan closing.
4. If I fail to complete all work that is part of the application for loan funds within 180 days, the loan shall be in default.
5. After rehabilitation, the property will contain _____ separate dwelling units. If two or more units, I will occupy one unit and the property was initially completed and occupied as a residence at least 5 years before the loan is executed.
6. At any time after September 1, 1991, during which I have had a present ownership interest in the residence, there has not been a loan financed by HILP on such residence. If a loan has been made, the bond funded amount of the previous HILP Loan added to the amount applied for does not exceed \$15,000.
7. I understand that the URA or its agents will inspect the work financed by this loan. However, the **URA** makes no representation to the owners as to the purpose of the inspection other than to verify the funds have been expended and **MAKES NO REPRESENTATION AS TO THE QUALITY OF THE WORK.**
8. If I am applying for a Home Improvement Loan and my family's income is within the Income Limits for the Pittsburgh Home Rehabilitation Program:
 - a. **THE LENDER HAS INFORMED ME THAT I AM ELIGIBLE FOR A 2.5% LOAN.**
 - b. **I HAVE FREELY CHOSEN NOT TO APPLY FOR A 2.5% LOAN.**
9. I am aware that any false statement or misrepresentation made in connection with this loan may subject me to criminal and civil penalties, under United States and Pennsylvania law and may require repayment of the Loan in full.

Signature of Borrower _____ Date _____

Signature of Borrower's Spouse _____

FOR USE OF URA

FINAL INSPECTION

Inspection Due Date _____

Final Inspection Date _____

_____ Approved

By: _____
Construction Advisor

to the Borrower complete release of all liens arising out of Contractor's Performance, receipt in full covering all labor and materials for which a lien could be filed, or a bond satisfactory to the Borrower indemnifying the Borrower against any lien.

3. Payment Schedule. Each Contractor hereby acknowledges that it will be deemed a material breach of the aforementioned agreement between the Borrower and the Contractor to accept a payment or progress payment which is substantially in excess of the value of the improvements at the time such payment is requested or received. A deposit may be requested by the Contractor, but in no case may the deposit exceed 25% of the contract amount. Final payment shall not be requested the Borrower to the Contractor prior to the satisfactory completion and acceptance of the work by the Borrower.

4. Permits and Codes. Each Contractor agrees to secure and pay for all necessary permits and licenses required for Contractor's Performance and to perform all work in conformance with applicable local codes and requirements, whether or not covered by the specification and drawings for the work.

5. Equal Opportunity. Each contractor agrees to provide equal opportunity to all persons without discrimination as to race, color, creed, religion, national origin, sex, marital status, age, and status with regard to public assistance or disability.

6. Unacceptable Risk. Each Contractor represents that at the time of execution hereof it is not listed on the Disbarred and Suspendable Contractor's List of the U.S. Department of Housing and Urban Development or the URA.

7. For Good and Valuable Consideration. The Contractor hereby warrants to the Borrower and to subsequent owners of the property to be improved that all materials, hardware, fixtures, and utilities, of whatever kind or nature, installed or constructed on the property by the Contractor are of good quality and free from defects in workmanship, materials, or deficiencies subject to the warranty contained in this paragraph, provided, however, that the warranty set forth in this paragraph shall apply only to such deficiencies and defects as to which Borrower and subsequent owners shall have given written notice to the Contractor, at its principal place of business, within one (1) year from the date of the Note to be executed by the Borrower to finance the improvements.

8. Indemnification. Each Contractor agrees to defend, indemnify, and hold harmless the URA and _____ (Lending Institution) including the payment of reasonable attorney's fees, against any claim or liability for damages or defense against the obligation to repay the Home Improvement Loan Program loan which may be maintained against the URA or the _____ (Lending Institution) as a result of a default in the Contractor's Performance or as a result of any other claim or defense which Borrower has a right to maintain against Contractor.

9. Acknowledgement. The above warranties are in addition to and not in limitation of any and all other rights and remedies to which the Borrower or subsequent owners may be entitled at law or in equity and shall survive the conveyance of title, delivery of possession of the property, or any other final settlement made by the Borrower and shall be binding on the undersigned notwithstanding any provision to the contrary contained in any instrument heretofore or hereinafter executed by the Borrower. The Contractor hereby acknowledges that this warranty has been approved by the URA.

Contractor(s):

1. Contractor _____ Address _____ Telephone _____
Signature _____ Title _____
2. Contractor _____ Address _____ Telephone _____
Signature _____ Title _____
3. Contractor _____ Address _____ Telephone _____
Signature _____ Title _____

Please attach additional warranty sheets if necessary.