

Dear Homeowner:

Thank you for inquiring about the Home Improvement Loan Program (HILP). HILP provides affordable 20 year fixed rate, no equity home improvement financing to income eligible City of Pittsburgh homeowners. **Please take the time to read and refer to the enclosed fact sheet, 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 fact sheet:

1. Completed application packet which includes:
 - Application
 - Conflict of Interest Disclosure
 - Borrower's Affidavit
 - Borrowers' Certifications and Improvement Certificate
 - 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 Sharon Taylor at 412-255-6677. We look forward to working with you.

Sincerely,

Thomas E. Cummings, Director

Enclosures

**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 lender will notarize.
7. Complete and sign the **Borrower's Certifications** (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 contractors' 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	
LENDER	TELEPHONE NUMBER
Dollar Bank, FSB	800-242-2265
Parkvale Savings	412-373-4838
PNC Bank	412-762-0508

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.

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? _____

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

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	Telephone Number		Social Security Number	Telephone 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 <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. Single, Divorced, Widowed)			Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. Single, Divorced, Widowed)		
Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth	No. of Dependents	Sex <input type="checkbox"/> Male <input type="checkbox"/> Female	Date of Birth	No. of Dependents
Ethnicity: (select only one) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino			Ethnicity: (select only one) <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		
Race: (select one or more) <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander			Race: (select one or more) <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Asian <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian or Other Pacific Islander		
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 <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> None			Bank Accounts <input type="checkbox"/> Checking <input type="checkbox"/> Savings <input type="checkbox"/> 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	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
Real Estate Lienholder	FHA Insured (yes/no)	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
Real Estate Lienholder	FHA Insured (yes/no)	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____
To Whom Indebted	Account No.	Original Amount of Debt	Present Balance	Monthly Payment
		\$ _____	\$ _____	\$ _____

Property to be Improved

Type of Property <input type="checkbox"/> Single family <input type="checkbox"/> Multifamily (No. of units _____) <input type="checkbox"/> Nonresidential (Type of use _____) <input type="checkbox"/> Manufactured home (not classed as realty) <input type="checkbox"/> Historic residential structure (No. of units _____) <input type="checkbox"/> Health care facility	Is this property Owned by you? <input type="checkbox"/> Yes <input type="checkbox"/> No Leased from someone else? <input type="checkbox"/> Yes <input type="checkbox"/> No Being purchased on a land installment contract? <input type="checkbox"/> Yes <input type="checkbox"/> No Is there a mortgage or deed of trust on this property? <input type="checkbox"/> Yes <input type="checkbox"/> No
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Address (number, street, city, State & zip code)	Name & Address of Property Owner (if different from the applicant)
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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 poisoning 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.

Applicant's Signature
X

Co-Applicant's Signature
X

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.

Salesperson's Name

Salesperson's Signature
X

Name of Dealer/Contractor

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 X	Address
Representing	

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 Applicant	Credit Alert Access Code 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) 424-8590.

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

CONFLICT OF INTEREST DISCLOSURE

All applicants for the Home Improvement Loan Program are required to disclose if they are employees of or are related to employees of the Urban Redevelopment Authority (URA) or the City of Pittsburgh. If you are a URA or City of Pittsburgh employee or are related to a URA or City of Pittsburgh employee, the URA must obtain a conflict of interest waiver from its Board of Directors.

PLEASE COMPLETE THE FOLLOWING:

Name: _____

Check the following condition that applies:

_____ 1. I am not an employee of and am not related to an employee of the URA or the City of Pittsburgh

_____ 2. I am an employee of
_____ URA
_____ City of Pittsburgh _____ Department

_____ 3. I am related to _____, an employee of the
_____ URA
_____ City of Pittsburgh _____ Department

The employee is my

- | | |
|--------------|-------------------|
| _____ Spouse | _____ Daughter |
| _____ Father | _____ Son |
| _____ Mother | _____ Other _____ |

I acknowledge and agree that any misrepresentation contained in this Conflict of Interest Disclosure may result in the cancellation of my loan application or, if the misrepresentation is discovered after the loan is made, I may be required to repay the loan in full on demand.

Applicant's Signature

Date

Co-Applicant's Signature

Date

SIGNATURE PAGE FOR BORROWER'S AFFIDAVIT

Dated this _____ day of _____, 20__.

[type borrower's name]

[Signature of Borrower]

[Signature of Co-Borrower]

Sworn to and subscribed before me this _____ day of _____, 200 .

Notary Public

My Commission expires: _____

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

BORROWER'S CERTIFICATIONS

BORROWER: _____

NUMBER OF DWELLING UNITS:

ADDRESS: _____

BEFORE REHABILITATION _____

TELEPHONE: HOME _____ WORK _____

AFTER REHABILITATION _____

As an applicant for the Home Improvement Loan Program of the Urban Redevelopment Authority of Pittsburgh (URA), I hereby acknowledge and agree as follows:

1. I own and ___ occupy or ___ will occupy (check one) the property to be improved on a permanent year-round basis as my principal residence within a reasonable time of closing this loan. The property will not be used for trade or business, as an investment property (unless the property is a 2, 3, or 4 family unit and I reside in one of the units), or as a recreational or second home.
2. The contractor proposals, which I am including as a part of this application, **accurately describe how the proceeds of this loan will be used.**
3. **All improvements will be completed no later than six (6) months after the date of loan closing.**
4. **If I fail to complete the work that is part of the application for loan funds within 180 days of loan closing, the loan shall be in default.**
5. Since September 1981, I have not received a Home Improvement Loan Program loan for the residence for which I am currently applying for financing. If I have previously received a Home Improvement Loan Program loan, the amount of the previous loan plus the amount of the loan currently being applied for does not exceed \$15,000.
6. 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 that the funds have been expended and makes no representation as to the quality of the work.
7. 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 0% LOAN.**
 - b. **I HAVE FREELY CHOSEN NOT TO APPLY FOR A 0% LOAN.**
8. 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 Co-Borrower _____

Date _____

FOR URA USE

FINAL INSPECTION

Inspection Due Date: _____ **Final inspection Date:** _____

Signature of Construction Advisor: _____ **Approved**

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

CONTRACTOR WARRANTY

1. **Hold harmless.** Each contractor shall agree to defend, indemnify, and hold harmless the Borrower; the officers, directors, and employees of the Urban Redevelopment Authority of Pittsburgh (URA) and _____ (Lending Institution) from liability and claim from damages because of bodily injury, death, property damage, sickness, disease, or loss and expense rising from the Contractor's Performance under this agreement to install or construct home improvements to be paid from proceeds of the Borrower's URA Home Improvement Loan Program loan (hereinafter referred to as Contractor's Performance). Each contractor is acting in the capacity of an independent Contractor with respect to the Borrower.
2. **Lien Waivers.** Each Contractor agrees to protect, defend, and indemnify Borrower from any claims for unpaid work, labor, or materials with respect to Contractor's Performance. Final payment shall not be due until the Contractor has delivered 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 due by 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.