Utah Homeowners Assistance Program Department of Workforce Services Critical Home Repair Application

GUIDELINES

1. Program Summary

From time to time, home repairs are a necessary expense for all homeowners to ensure a safe environment for their household. The habitability of a home can be affected by many factors, such as:

- Age of the structure: Homeowners with older homes, even those who do not have any mortgage debt, may have to replace
 or improve fixtures that are beyond their lifecycle. (The median age of owner-occupied homes in the United States is
 roughly 40 years.)
- Needs of household members: Senior residents may require home modifications to maintain habitability. Repairs, such as replacing a roof or mitigating mold, can maintain the habitability of the home and allow senior residents to age in place.
- Natural disasters: Fire, floods, tornadoes, or ice storms, which can destroy a home's physical structure at a high price to the homeowner if the loss is not fully insured.

Additionally, homeowners who have suffered financial hardship due to the pandemic may have delayed essential home repairs in order to pay other bills and obligations. Thus, home repair assistance may be an essential intervention to prevent displacement. Facilitating home repairs can make a home livable and safe for the homeowner to stay for years to come.

Emergency Home Repair Assistance offers eligible homeowners up to \$18,000 to fund critical home repairs or modifications necessary to allow the homeowner to remain in the home. It does not cover general remodeling costs.

To be eligible for Emergency Home Repair Assistance:

- The applicant must be a US Legal Resident, and currently own and occupy the property as their primary residence.
- Property must be located in Utah.
- The applicant's household income cannot exceed 100% of the Area Median Income (AMI) or 100% of the median income for the United States, whichever is greater.
- The applicant experienced a financial hardship due to the COVID-19 pandemic after January 21, 2020 (including a hardship that began before January 21, 2020, but continued after that date).
- The applicant must describe and attest to the financial hardship due directly or indirectly to the COVID-19 outbreak.

2. Documents Required

- State ID or US Passport or Birth Certificate or Immigration documents
- Proof of income for each Household adult for the 60 days prior to the date of application
- Attestation and description of COVID-19 hardship
- Mortgage statement, if delinquent in mortgage payments
- Proof of ownership
- Description of the repair and a detailed work and cost proposal from an eligible contractor dated within 60 days of the application.
- Photos supporting the critical nature of the requested repair.

SECTION 1: APPLICANT(S) IN	IFORMATIO	N Appl	lication Date	9:
Full Name of Homeowner/F	Primary App	licant:		
First Name:	Middle Initial:	Last Name:		
Date of Birth:			Marital Status:	O Single O Married O Separated O Divorced O Widowed
Social Security Number (SSN):			Email:	
Telephone Number:			Work Address:	Line 1
Work Contact Number:				
Place of Employment Self Employed? Yes No				Line 2
Hourly Wage or Monthly Income: Monthly Monthly				City State Zip Code
Full Name of Co-Homeowne	er/Co-Applic	cant:		
First Name:	Middle Initial:	Last Name:		
Date of Birth:			Marital Status:	Single Married Separated Divorced Widowed
Social Security Number (SSN):			Email:	
Telephone Number:			Work Address:	Line 1
Work Contact Number:				
Place of Employment Self Employed? Yes No				Line 2
Hourly Wage or Monthly Income: Hourly Monthly				City State Zip Code

	ceive any assistance cy Rental Assistance				Have you previously received mortgage assistance from the Homeowners Assistance Fund (HAF)?				
DEMOGRAPHIC IN	FORMATION								
AGE, GENDER, DISA	ABLED	ETHNICITY							
APPLICANT: AGE: GENDER MALE FEMALE NON DECLINE TO ANSWER DISABLED?	-BINARY	Native America (Non-Hispanic Asian (Non-His Black or Africa (Non-Hispanic	or Latino) panic or La n America:	atino)		(Non-His White or	or Latino awaiian or Other Pacific Isl panic or Latino) Caucasian (Non-Hispanic o o respond		
Yes No CO-APPLICANT: AGE: GENDER MALE FEMALE NON DECLINE TO ANSWER DISABLED? Yes No	-BINARY	Native America (Non-Hispanic Sasian (Non-His Black or Africa (Non-Hispanic	or Latino) panic or La n American	atino)		(Non-His White or	or Latino awaiian or Other Pacific Isl panic or Latino) Caucasian (Non-Hispanic (o respond		
DEPENDENTS:	NAME:			AGE:	DISABLED	?		Do they live i a year?	n the home more than 183 days
1.					O	ONo		O	ONo
2.					O	ONo		O	ONo
3.					O	ONO		O	ONO
4.					O	ONO		O	O ^{No}
5.					O	ONO		O	ONo
OTHERS LIVING IN HOME?	NAME			AGE?	DISABLED)?	RELATIONSHIP	Do they live i a year?	n the home more than 183 days
					O	ONo		O	ONo
					O	ONo		O	ONo
					O	ONo		O	ONo

TOTAL NUMBER IN HOUSEHOLD?	?]	HOW MANY OVER THE A	AGE OF 18?	
Do you have any pets? Yes What kind of Pet(s)?	ONo	How will the pets be cor the home?	tained during work on	Are there concerns the about	contractor should know
SECTION 2: ASSISTING	AGENC	Υ			
Is there an agency that is assisting	g you to fill o	out or complete this application	on? O Yes O No		
Name of agency, if applicable:					
SECTION 3: PROPERTY	/ INFORM	MATION			
Is this your primary residence?	Yes	No)	Where is the residence l	ocated?	
How many days of the year do yo	ou live here?		Please select:		
Type of Home:	Detache	ed Single Family Home	uplex Townhome (Condo Manufact	tured Other
Loan Type:	Conve	entional FHA VA	O O GSE		
	Private Label Securities Reverse Mortgage Portfolio Lending Land Contracts Other				
Are you making mortgage loan p on your home? Yes No		if so, how much are you payments?	ir monthly		
Are you current on your mortgag	ge? O Yes	ONO			
If no, please explain:					

SECTION 4: INCOME DOCUMENTATION AND VERIFICATION (You must Provide income documentation for the 60 days prior to the date of your application) Wages and Salaries Overtime Pay Commission Fees, Tips and Bonuses Worker's Compensation Unemployment Unemployment Interest/Dividends from Assets, Including Bank Accounts Net Income from the operation for Business or Profession Income from Self-employment

ARE ANY OF THE REPAIRS BE If so, please explain:	ING COVERED BY ANY OTHER PROGRAM OR FUNDING?
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AREA OF NEED:	DESCRIPTION OF REPAIR NEEDED:
Accessibility	
Plumbing/septic repairs	
Structural Issues	
Environmental remediation (mold)	
Electrical repairs	
Roof repairs	

Date

Signature of the preparer: _

Grant Bid Cover Page

(Submit one copy of this page for each contractor. This page serves as part of the application, and does not replace the contractor bid, on their letterhead, and the required business documents listed on Page 4. All information is required)

Applicant(s) Name:
Property Address:
Contractor's Name:
Contractor Contact Name:
Contractor Phone #: Contractor Email Address:
About the Program
The Homeowner Assistance Fund will help Utah homeowners who have a critical repair in their primary residence that they are
unable to address because of the financial impact of COVID-19. Without addressing these repairs, it will cause the homeowner to be
"involuntarily displaced" from the property. Grants requests should not exceed \$18,000.
Scope of Work: