

**DOWNLOAD AND SAVE TO YOUR COMPUTER  
DO NOT FILL OUT APPLICATION IN YOUR BROWSER.**



2549 Washington Blvd.  
Suite 120  
Ogden, Utah 84401  
[www.ogdencity.com](http://www.ogdencity.com)

Dear Homeowner:

Thank you for your interest in the Home Exterior Loan Program (HELP). We look forward to assisting you with your home repairs. The HELP guidelines and application are included with this letter.

Along with your application, you will need to provide all of the following items. Please use this as a checklist. We cannot accept incomplete applications.

- Income Verification for all persons 18 and older.
  - Previous year tax return form 1040
  - Latest pay stub from employer, or other source of income.
- Mortgage Information
  - Last billing from mortgage lender(s) including balance and payment
  - Name, address, and account numbers of lenders on above loans
- Other Information
  - Copy of homeowner's insurance policy
  - Copy of picture identification (we can copy your ID in our office)
  - Verification Approval Form (this is provided with the application)
  - Owner's Work List filled out with suggested repair items (this is provided with the application)

**We will help you get bids from contractors after we have processed your application.**

Return complete application packages to:

Ogden City Community Development  
2549 Washington Blvd., Suite 120  
Ogden, UT 84401

Please call us at (801) 629-8940 if you have any questions.





## **HOME EXTERIOR LOAN PROGRAM (HELP) GUIDELINES**

### **A. PROGRAM SUMMARY**

The Community Development Division administers the HELP Program. Under this program, property owners may obtain loans to assist with repair of the exterior of their homes. The purpose of the HELP Program is to work with neighborhood residents/owners to improve homes and neighborhoods through achieving significant, visible improvements to homes and to help bring properties into compliance with building and zoning codes.

### **B. PROCEDURES**

Eligibility of a specific property will be based on the need for exterior rehabilitation which will stabilize deterioration and improve the appearance of the home, and the need for repairs to bring the property into compliance with building and zoning codes. Ogden City staff will have final approval of the scope of work.

Prospective borrowers begin by filling out a Loan Application and returning it to Ogden City's Community Development Division along with home ownership documentation (Deed), income verification, and documentation of other loans secured against the property. As long as there is money available, the applications will be reviewed and the property will be inspected.

Once the borrower is qualified, a staff member of the Community Development Division will assist the borrower to obtain a contract with a contractor for the improvements. This involves providing technical assistance in 1) developing a description of the work, 2) overseeing the contracting process, 3) monitoring construction, and 4) making payments to the contractor. The contract is between the borrower and the contractor. The City will not be a party to the contract. It is the responsibility of the borrower to make sure that the work is done to his/her satisfaction.

When the borrower is qualified, the City will issue a loan to the borrower, secured against the improved property by a Deed of Trust. All loan proceeds will remain on account with the City and will be disbursed to the contractor at the completion of the work. Disbursement is subject to the approval of the borrower and the City.

### **C. REQUIREMENTS**

#### **1. Borrower Qualifications**

- a. Owner-Occupancy: Applicant must own and occupy the property being considered for this program. Non-owner occupants are eligible if the property is located in the East Central Planning Community (Ogden River to 30<sup>th</sup> Street, from Harrison Blvd to Washington Blvd). Funding for non-owner occupants is limited to 20% of the annual program budget.
- b. Income: Applicant's income must be sufficient to afford the monthly payment. There is no income limit.
- c. Credit: subject to review.

2549 Washington Blvd Suite 120 Ogden, UT 84401 ▪ (801) 629-8940 ▪ <http://ogdencityhomes.com>



## 2. **Property Qualifications**

- a. The program is available citywide for owner-occupant home owners. However, non-owner occupied properties are only eligible in the East Central Planning Community. Priority will be given to properties in the East Central Planning Community.
- b. Property Standards: The rehabilitation work must comply with the Building Code adopted by Ogden City.
- c. Zoning: The home and property must be in compliance with applicable zoning regulations.

## 3. **Construction**

- a. Eligible Work Items: The scope of work will be approved by Ogden City staff, and will include items that are determined to stabilize deterioration and approve the appearance of the home. These items may include roofing, porch repair, windows, exterior paint, concrete driveway and walks, fencing, and sprinkler systems. Also eligible are work items which will bring the property into compliance with building and zoning codes.
- b. Contractor: All work must be done by a licensed contractor that is approved by Ogden City.

## 4. **Historic Preservation**

- a. National Historic Register: Regardless of the fund source (federal or local) used, and for every property assisted or impacted by the Program, the procedures described in Section 106 of the National Historic Preservation Act of 1966, as outlined in regulations 36 CFR Part 800, will be followed for consultation with the Utah State Historic Preservation Office. This is a means of determining the effect that any city sponsored action may have relative to identifying and determining the effect on historic resources as well as gaining the input of a qualified entity on how to mitigate and reduce negative effects on the historic resource.
- b. Ogden Landmarks Register: For any property listed on the Ogden City Landmarks Register, the city will follow all procedures established by ordinance prior to conducting any construction or demolition activity.

## **D. LOAN TERMS**

1. Maximum Loan Amount: To be determined based upon eligible scope of work, available equity, available funds, and ability to pay.
2. Term: Monthly payments over ten years or fifteen years
3. Interest Rate: 3% for ten-year loans, 4% for fifteen-year loans.
4. Minimum Payment: \$50 per month
5. Loan-to-Value: up to 100%
6. Debt-to-Income: up to 50%, subject to credit review

### **For Further Information, call or write:**

**Ogden City  
Community Development Division  
2549 Washington Blvd., Suite 120  
Ogden, UT 84401  
(801) 629-8940  
info@ogdencityhomes.com  
www.ogdencityhomes.com**



## HOME EXTERIOR LOAN PROGRAM APPLICATION - OWNER OCCUPIED

Address of property to be rehabilitated: \_\_\_\_\_

### APPLICANT INFORMATION

Applicant Name: \_\_\_\_\_ SSN: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Present Address: \_\_\_\_\_ How long have you lived at this address? \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Previous Address: \_\_\_\_\_ How long did you live at this address? \_\_\_\_\_

I own and occupy this home as my principal residence:  Yes  No      Member of household has a disability:  Yes  No

Marital Status:  Married  Unmarried (single, divorced, widowed)  Separated      Head of household is female?  Yes  No

Current Employer: \_\_\_\_\_ Employer Address: \_\_\_\_\_

Position/Title: \_\_\_\_\_ How long with this employer? \_\_\_\_\_

Previous Employer: \_\_\_\_\_ Employer Address: \_\_\_\_\_

Position/Title: \_\_\_\_\_ How long with this employer? \_\_\_\_\_

### CO-APPLICANT INFORMATION

Co -Applicant Name: \_\_\_\_\_ SSN: \_\_\_\_\_ Birth Date: \_\_\_\_\_

Present Address: \_\_\_\_\_ How long have you lived at this address? \_\_\_\_\_

Home Phone: \_\_\_\_\_ Work Phone: \_\_\_\_\_ Email: \_\_\_\_\_

Current Employer: \_\_\_\_\_ Employer Address: \_\_\_\_\_

Position/Title: \_\_\_\_\_ How long with this employer? \_\_\_\_\_

Previous Employer: \_\_\_\_\_ Employer Address: \_\_\_\_\_

Position/Title: \_\_\_\_\_ How long with this employer? \_\_\_\_\_

**HOUSEHOLD COMPOSITION** (List the head of your household and all members who live in your home. Give the relationship, age, social security number, race, and ethnicity of each family member to the head of household)

NO.	FULL NAME	RELATIONSHIP	AGE	SOCIAL SECURITY #	RACE	HISPANIC
1						
2						
3						
4						
5						
6						
7						





Name(s): \_\_\_\_\_

**MONTHLY HOUSING EXPENSES**

Item - Principal & Interest (P&I)	Monthly Payments	Unpaid Principal Balance	Past Due Amount (if any)
First Mortgage (P&I)	\$	\$	\$
Other financing secured by property (P&I)	\$	\$	\$
Homeowner's Insurance	\$	\$	\$
Real Estate Taxes	\$	\$	\$
Other (please specify):	\$	\$	\$
Total:			\$

Is there a balloon payment due?  Yes  No      Balloon Payment Amount: \$ \_\_\_\_\_ Due Date: \_\_\_\_\_

Describe any special circumstances relative to your housing or its financing:

The information provided above is true and complete to the best of my/our knowledge and belief. I/We consent to the disclosure of such information for purposes of verification related to my/our application for financial assistance. I/We understand that any willful misstatements will be grounds for disqualification. I/We hereby acknowledge receipt of the Home Exterior Loan Program Guidelines and agree to comply with procedures and requirements specified therein.

**PENALTY FOR FALSE OR FRAUDULENT STATEMENT.** U.S.C. Title 18, Sec 1001, provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years or both."

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date



**OGDEN CITY**

**VERIFICATION APPROVAL FORM**

This is your authority to verify my bank accounts, employment, outstanding debts, including any present or previous mortgages, to order a consumer credit report, and to make any other inquiries pertaining to my qualifications for a mortgage loan from you. You may make copies of this letter for distribution to any party with which I have a financial or credit relationship and that party may treat such copy as an original.

**Privacy Act Notice:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information but if you do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date







**PLEASE ATTACH TO THIS APPLICATION:**

**Employment/Income information** (for all persons 18 and older)

Previous year tax return form 1040  
Latest pay stub from employer, Public  
Assistance, retirement, etc.

**Mortgage information**

Copy of mortgage last billing. for all  
loans against property  
Name, address, and account number of  
lender on above loan(s)

**Other information**

Copy of Homeowners insurance policy.  
Copy of picture identification.

