

CITY OF FRESNO
Mobile Home Repair Grant Program
Policies and Procedures

The City of Fresno, Housing and Community Development Division offers a Mobile Home Repair Program (Program) funded with the California Department of Housing and Community Development (HCD) Permanent Local Housing Allocation (PLHA) funds to low-income, defined as less than 60% of the median household income, owner-occupied mobile homeowners. Funds for home repairs will be provided to the owner in a form of a grant up to \$60,000 with a five year owner occupancy restriction. A maximum of \$323,722 of PLHA funds will be used in the first year. Additional units will be completed as additional funding becomes available. The Housing Manager has the discretion to approve projects above the maximum amount based upon the condition of the home and repairs necessary to complete the project.

The following are threshold requirements for program eligibility:

1. Location: The mobile home must be a single-family unit (1 unit) located in a mobile home park within the City of Fresno (excluding County islands) on a permissible foundation, as defined below. Mobile homes in mobile home parks are typically on foundation systems and not a fixture to real property recorded with the County.

Mobile homes located in flood areas are not eligible.

2. Ownership and Occupancy: The mobile home must be owned and occupied by the applicant. Unit must have a California Insignia and Federal HUD Label.
3. Income: Household family income must not exceed 60% of the area median household income as determined by HCD.

GRANT AMOUNT AND PERMITTED USE OF FUNDS

The minimum hard costs shall be 30 percent of the value of the unit, up to the \$60,000 limit. Permitted uses of grant funds include soft and hard costs required to complete projects. The Program will include repairs to the unit including but not limited to health and safety, water heater repairs/replacement, minor plumbing, electrical repairs, exterior paint, roof repairs/replacement, heating, cooling, windows, flooring, doors, energy efficient repairs, and/or accessibility repairs for disabled. The City will work with the owner to determine mobile home repairs needed.

INELIGIBLE PROJECTS

Applications failing to meet ownership, occupancy, and income requirements will not be considered for funding. In cases where multiple systems are not operable the project

may be found ineligible. For purposes of this program, mobile homes built prior to 1980 are not eligible for funding.

OUTREACH AND MARKETING

All outreach efforts will be done in accordance with state and federal fair lending regulations to assure nondiscriminatory treatment, outreach, and access to the Program. No person shall, on the grounds of age, ancestry, color, creed, physical or mental disability, marital or familial status, medical condition, national origin, race, religion, gender or sexual orientation, be excluded, denied benefits or subjected to discrimination under the Program. The City will ensure that all persons, including those qualified individuals with disabilities, have access to the Program.

QUALIFICATIONS

Location

The mobile home shall be located in a mobile home park within the city limits of the City of Fresno. Mobile homes located in flood areas will not be considered for funding.

Permissible Foundations

Concrete slabs of either 4" or 6" thickness. Additionally, securing the home using metal tie-down straps to the steel beams and slab at intervals established by the manufacturer's manual. Block skirting must be mortared, reinforced and cavities filled.

Concrete runners. These are footing strips poured longitudinally the entire length of the home. In particular, these footing strips are made to fit the homes' beams, marriage line and perimeter. Again, block skirting must be mortared, reinforced and cavities filled.

Perimeter wall foundation with ribbons. This method replaces the block skirting with a poured wall. Moreover, positioning horizontal footings for all blocking supports and anchoring tie-down strapping for securing the steel girders

Ownership Verification

Program allows for single family (1 unit) owner-occupied units to participate in the Program. The mobile home must be the owner's principal place of residence at the time the application is submitted. Applicants will be required to verify ownership interest in the unit to be rehabilitated. Eligible ownership interest include: mobile home title and registration filed with the State of California HCD.

Owner Occupancy Verification

Applicants will be required to provide documents including, but not limited to, California Driver's License/Identification Card, income documentation, tax returns and bank

statements. If any discrepancies exist, further research and clarification or signed statements will be obtained.

Owners on title that do not occupy the home must certify under penalty of perjury that they do not live in the home, do not contribute financially to the home and must provide proper documentation verifying principal residence.

Income Verification

Income eligibility is based on gross amount of income of all adult household members that is anticipated to be received during the coming 12-month period. Annual household income may not exceed 60% of the median income as determined by HCD. Prior year's tax returns do not establish anticipated income; current pay stubs should be used (2-months). It should be assumed that the current circumstances will continue for the next 12-months even when it is not clear that the type of income received currently will continue in the coming year, unless there is verifiable evidence to the contrary. When collecting income verification documentation, also consider any known or upcoming changes. Gross income from all sources must be used. This includes:

- Overtime pay, commissions, fees, tips and bonuses, and other compensation for personal services (before any payroll deductions).
- If an upcoming raise is shown on the Verification of Employment, it must be calculated as current income.
- Wages from a second job.
- The regular amount of periodic payments received from Social Security, Supplemental Security Income (SSI), annuities, insurance policies, retirement funds, pensions, disability or death benefits, and other similar types of periodic receipts. These amounts should not be grossed up.
- Payments in lieu of earnings, such as unemployment and disability compensation, worker's compensation, and severance pay.
- Periodic and determinable allowances, such as alimony and child support payments, and regular contributions or gifts received from persons not residing in the dwelling.
- Interest, dividends, and other net income of any kind from personal property. If the household net assets are in excess of \$5,000, gross income includes the greater of:
 - 1) the actual income derived from all the assets; or

- 2) 2.5% of the value of all such assets.

Income qualification for self-employed persons is based on prior year income tax returns. Net income plus depreciation from the operation of a business or profession will be used. Any withdrawal of cash or assets from the operation of a business will be included in income, except to the extent the withdrawal is reimbursement of cash or assets invested in the operation by the family.

Income averaging is allowed **only** when the borrowers are seasonal employees with fluctuating incomes.

Income Limits

All homeowners must certify that they meet the household income eligibility requirements for the PLHA program and have their household income documented. The income limits in place at the time of grant approval will apply when determining applicant income eligibility. All applicants must have incomes at or below 60% of the area median income (AMI).

State Income Limits 2023

Number of Persons in Household:		1	2	3	4	5	6	7	8
Fresno County Area Median Income: \$83,800	Acutely Low	8800	10050	11300	12550	13550	14550	15550	16550
	Extremely Low	17350	19800	24860	30000	35140	40280	45420	50560
	Very Low Income	28900	33000	37150	41250	44550	47850	51150	54450
	Low Income	46200	52800	59400	65950	71250	76550	81800	87100
	Median Income	58650	67050	75400	83800	90500	97200	103900	110600
	Moderate Income	70400	80450	90500	100550	108600	116650	124700	132750
*Per PLHA Rep	60% of AMI	35,190	40,230	45,240	50,280	54,300	58,320	62,340	66,360

Household Size

For qualification purposes, "household size" shall be determined in the following manner:

- The owner will be requested to complete a Household Composition document which will identify persons who currently reside in the home. Income from household members 18 and over will be included as household income. Household members 18 and over must certify they occupy the home and provide income information.

Taxes

Taxes or License Fees may not be in default at time of application.

Relocation

Applicants in the Program agree to voluntarily move out of the home should it become uninhabitable due to the construction paid for or in part of the Program. The City will not provide any relocation benefits if such relocation is necessary.

Standards

Repairs will include improvements necessary to meet the State and local building code standards for mobile homes. Health and safety hazards will be prioritized. In cases where multiple systems are failing the project may be found ineligible.

Ownership Restriction

The funds will be in the form of a grant with a five-year owner-occupancy restriction. If the unit is no longer the owner's principal residence during the five-year restriction, the entire grant will be due and payable to the City of Fresno. The restriction will be enforced with a lien on the mobile home unit.

State requirements to add a **new legal owner**:

- Statement to Encumber
- Certificate of Title (if not available as an alternative an Application for Duplicate Certificate of Title is required)
- Current Registration (if not available an Application for Duplicate Registration is required)
- HCD issues new title to the City of Fresno
- HCD issues registration to owner

State requirements to add a **new junior legal owner**:

- Statement of Lien
- Current registration (if not available an Application for Duplicate Registration is required)
- Submit fees and completed forms and registration card to HCD

Unit Value

The value of the unit will be determined by obtaining a mobile home sales report from the Multiple Listing System (MLS) and comparing sales of similar mobile homes in the area.

PROCESS

Interest List and Application Process

The Housing and Community Development Division will be responsible to administer the program. The Real Estate Finance Specialist will be the first point of contact and provide program information and qualifications to interested applicants.

- An interest list will be opened for owners seeking mobile home repair assistance. Persons on the interest list will be contacted to schedule an appointment for a preliminary inspection by a Housing Rehabilitation Specialist. Applicants will be advised there is no guarantee of a project or funding. If the interest list is exhausted and funding is available staff will reopen the interest list for additional names.
- An application will be delivered to the homeowner by the Housing Rehabilitation Specialist completing the preliminary inspection, including all attachments, required documentation (per the application) and forms.
- Owner will return the completed information packet to the Housing and Community Development Division.
- A Real Estate Finance Specialist will review the application and supporting documents for eligibility. If the applicant is deemed eligible, a project identification (ID) number will be assigned and the information entered into the housing database. The project ID number will remain with that project permanently and should be referenced on all future documents.

Construction and Bid Process

The Housing Rehabilitation Specialist will work with the property owner and the contractor on the construction process of the program.

- Inspect the property and work with owner to determine the repairs needed.
- Take pictures of the property and items of concern.
- Write a scope of work and submit to Housing Program Supervisor for approval.
- Housing Rehabilitation Specialist will set up a competitive bid process and work with owner to complete scope of work and bid process.
- Invitations to bid will be emailed to participating contractors and include: Scope of Work, reports, and property location/map. Invitations to bid are sent to participating and eligible contractors 1 week before the bid tour date.
- The bid tour will be held at the designated residence with owner present. All contractors must be present and sign in during the bid tour, no exceptions will be

made. Contractors arriving late to the bid tour may not be allowed to participate. The Housing Rehabilitation Specialist will consider the number of contractors in attendance and the time the contractor arrived to make determination of whether to allow the contractor to participate. The Scope of Work is read out loud with full explanation and all questions addressed. Any required addendums are sent to the attending contractors as soon as possible.

- Cost Reasonableness will be determined by comparing the bids received with the cost estimate prepared by the Housing Rehabilitation Specialist. Bids should generally be within 15% of the City staff's cost estimate. However, if a contractor determines that the work required will exceed 15% of the City's estimate, contractor should explain the reason for exceeding the estimate and staff shall note reason in the file.
- In situations where only one bid is received, the owner may select that bid if it is within 15% of the Housing Rehabilitation Specialist cost estimate. Bids below 15% of the cost estimate may be found unresponsive.
- The City recommends that the owner contract with the lowest responsive and responsible bidder. However, the owner may select a contractor that is within the cost estimate. All addendums must be signed and sent in with the bid. A project start and finish date is estimated.
- The Housing Rehabilitation Specialist must also confirm that the contractor's insurance information is accurate and approved before the contract is signed.
- General contractors interested in participating in the Program may contact the Housing Division for information and application. Interested applicants may complete an application and submit to the Housing Rehabilitation Specialist. The application will be reviewed and references will be verified by staff. The contractor application shall include: CSLB license, City of Fresno Business License, UEI Number and insurance. Contractors will be required to register on SAM.gov. Contractors interested in participating may not be debarred from participating in federal funded programs. Contractors awarded a contract must meet insurance requirements as approved by Risk Management. Each project file will include copies of contractor's documents.
- The following information will be submitted to the Real Estate Finance Specialist for completion of Application Summary:
 - Project Approval Journal
 - Scope of Work
 - Change Orders
 - Bid and Proposal
 - Cost Breakdown with contingency amount.

- Real Estate Finance Specialist will ensure the income information has not surpassed one year from the date the contract is signed.
- Housing Rehabilitation Specialist shall provide contract that includes the Owner Participation Agreement between the Owner and City of Fresno, Owner/Contractor Agreement, General Conditions, Preconstruction Conference Responsibilities, Final Scope, Payment Schedule and Change Orders if applicable. Copies of the signed contract and scope of work are given to the owner and contractor after signing. All owners must sign the contract documents. Payment requests become part of the contract. The Notice of Completion is added at completion of the project.
- Inspections will be done at initial inspection, at time payment requests are made, and at project completion. Housing Rehabilitation Specialist will log inspection dates and pertinent conversations related to the project.
- If there is any indication of a problem with the project, the Housing Rehabilitation Specialist will maintain detailed notes of all conversations and visits to the project site. Immediately bring concerns of discontentment to the attention of Management with all available information to develop an immediate resolution.
- Change orders must be approved in writing and signed by all parties before the contractor may proceed with construction of any change orders.
- Verification of all permits issued for the project must be checked to ensure that the final inspections have been approved and signed off by the City of Fresno and State HCD before the Notice of Completion is signed by the owner.
- Payments will be made to contractor for eligible expenses. Rehabilitation Invoices must list the line items from the scope of work that are 100% complete with no "punch list" corrections and passed inspection by the Housing Rehabilitation Specialist. Invoices are given to the Housing Program Supervisor for processing and tracking. Compare bid with invoice to ensure there are no discrepancies. Housing Program Supervisor will process payment to proper account, fund and org for entry into Munis.
- Notice of Completion is signed when the project is 100% complete, inspected by the Housing Rehabilitation Specialist and owner.
- Once the project has been completed and punch list items corrected, if applicable, the contractor submits invoice for payment. The Housing Rehabilitation Specialist reviews and presents the request for payment to the Housing Program Supervisor for approval and processing. The owner must sign Payment Schedule and Certificate of Final Inspection. Housing Program Supervisor will review and process payment to contractor and ensure program budget is not exceeded.

- If at final inspection all work has been completed according to the contract and approved by Staff, the homeowner cannot withhold payment. The City's Housing and Community Development Division Manager will provide final resolution to any claims and disputes arising from performance of work and/or payment entitlements.
- All applicable sections pertaining to the project must be filled in on the Project Journal Form and included in the file.
- Rehabilitation work is guaranteed for one year and three years for new roofs from project completion. The owner is to contact the contractor for items of concern. Manufactured warranties shall be given to the owner by the contractor.
- Rehabilitation file is given to the Real Estate Finance Specialist for closeout.

AMENDMENTS TO PROGRAM RULES

The Housing Manager may change program requirements from time to time to meet program objectives. All changes will be required to meet federal and state guidelines.

PROGRAM CLOSEOUT

The City reserves the right to close-out the Program once funds have been exhausted.

ANTI-DISCRIMINATION

Section 504 of the Rehabilitation Act of 1973, as amended, states that no otherwise qualified individual with disabilities in the United States shall, solely by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

The City and Contractor shall not illegally discriminate against any persons on basis of race, color, ancestry, national origin, religion, sex, age, marital status, family status, source of income/rental assistance subsidy, physical or mental disability, Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related conditions (ARC), sexual orientation, or any other arbitrary basis account of, race, religion, sex, family status, age, handicap, or place of national origin in its performance of this Agreement and the completion of the Project.

CONFLICT OF INTEREST

No member of the governing body of the locality and no other official, employee, or agent of the local government who exercises policy, decision-making functions, or responsibilities in connection with the planning and implementation of the program shall

directly or indirectly be eligible for this program, unless the application for assistance has been reviewed and approved according to applicable State of California, Department of Housing and Community Development (HCD) policies.

APPEALS

If an application is turned down the Real Estate Finance Specialist will mail a cancellation letter to applicant. The applicant may appeal, in writing, within ten (10) days after the occurrence. The appeal must clearly state the reasons for the appeal. The appeal will be filed with the Housing and Community Development Division Manager, who will review the appeal and respond within 15 days. If the appellant is not satisfied with that response, the appeal may be presented to the Development and Resource Management Department Director, or his designee, within thirty (30) days of the Division Manager's response. The Director will attempt to resolve the grievance within fifteen (15) days. The ruling of the Director will be final.

REHABILITATION APPLICATION AND CONSTRUCTION TIMELINE (ESTIMATE)

Application mailing and intake – 15 days to respond + additional time for conditions

Underwriting, review and approval – 15 days to review application and supporting documentation

Change in ownership or Junior Lien-3-6 months

Inspection, order and receive inspection reports – 15 days

Complete scope of work and review with owner – 14 days

Schedule and set up bid tour – 14 days

Select contractor and sign contract – 10 days

Construction – 90 days

Closeout of project – 10 days

**CITY OF FRESNO
HOUSING AND COMMUNITY DEVELOPMENT DIVISION**

APPLICANT'S CERTIFICATION AND AUTHORIZATION

I/We applied for a mobile home repair grant from the City of Fresno Housing and Community Development Division. In applying for the grant, I/we completed an application containing information regarding income.

I/We made no misrepresentations in the application or other documents nor did I/we omit any pertinent information.

I/We authorize the City of Fresno Housing and Community Development Division staff to verify information contained in our application and other documents, either before the project is closed or after, as part of its audit program, including obtaining a credit report from a credit reporting agency.

I/We authorize you to provide to the City of Fresno Housing and Community Development Division any and all information staff requests. Such information includes, but is not limited to, employment history, bank accounts, credit reports, title reports and income tax returns.

A copy of this authorization may be accepted as an original.

I/We understand that it is a federal crime punishable by fine or imprisonment, or both, to knowingly make false statements when applying for this grant, as applicable under the provisions of Section 1014 of Title 18, United States Code.

Signature

Social Security Number

Print Name

Date

Signature

Social Security Number

Print Name

Date

**CITY OF FRESNO
PLANNING AND DEVELOPMENT DEPARTMENT
PLHA MOBILE HOME REPAIR PROGRAM**

OWNER PARTICIPATION AGREEMENT

This Agreement is entered into on _____, by and between the City of Fresno, Planning and Development Department, (hereinafter referred to as "Department") and _____ hereinafter referred to as "Owner" for the repair of the mobile home located at _____, Fresno, California, hereinafter referred to as "Residence".

This Agreement is entered pursuant to a Local Program operated by the City of Fresno under the California Department of Housing and Community Development "HCD" Permanent Local Housing Allocation (PLHA) Mobile Home Repair Program "Program" including related Program Guidelines, requirements and program documents, providing financial assistance to eligible homeowners utilizing a mobile home repair grant which is eligible under the Mobile Home Repair Program. The Department has received funds from the State HCD Permanent Local Housing Allocation to assist income eligible households in the repair of their mobile home.

The purpose of this Agreement is to provide financial assistance to mobile homeowners to repair their home. Income eligibility for the program is defined by as not to exceed 60% of the area median household income as determined by HCD. The Department will provide funds up to \$60,000 to eligible homeowners for mobile home repairs. The funds provided shall be in the form of a Grant with a five-year occupancy restriction.

THEREFORE, THE DEPARTMENT AND THE OWNER AGREE AS FOLLOWS:

1. Owner must: (1) must own and occupy home as principal residence; (2) have income within the limits of the Program; and (3) mobile home must be located in a mobile home park on an eligible foundation system located within Fresno City limits and not in a County island.
2. Department, upon its review and determination of eligibility, will provide a PLHA Mobile Home Repair Grant of up to \$60,000 for eligible repairs; the grant amount will be determined by the City for rehabilitation costs.
3. Owner acknowledges and agrees that the grant requested by this application includes a five-year owner occupancy restriction, if the applicant does not meet the restriction during the five year period that grant will be due and payable to the City of Fresno.
4. Owner acknowledges and agrees that the restriction will be enforced with a lien on the mobile home unit.

5. Owner agrees to make one or more inspections of the project site to determine the extent of work required to complete the project.

6. Owner agrees that the program is voluntary and the City will not provide relocation benefits if relocation is necessary.

7. Owner hereby certifies that he/she in all respects qualifies under the City of Fresno's Mobile Home Repair Program as an income eligible household.

8. Owner understands and acknowledges that if my property is determined to be eligible for the rehabilitation program all improvements will be made under a separate contract between the owner and contractor. Owner understands that the City of Fresno is not a party to the rehabilitation contract between the contractor and the parties to this agreement and that the pursuit of all performance and improvements services are to be made through the contractor, and not the City of Fresno

9. Buyer agrees to abide by the terms and conditions of the City of Fresno's Mobile Home Repair Program in order to participate in the program.

10. To the furthest extent allowed by law, the Owner shall indemnify, hold harmless and defend CITY, State of California, HUD and their officers, officials, employees, agents and authorized volunteers from any and all loss, liability, fines, penalties, forfeitures, costs and damages (whether in contract, tort or strict liability, including but not limited to personal injury, death at any time and property damage) incurred by CITY, State of California, HUD, Owner or any other person, and from any and all claims, demands and actions in law or equity (including attorney's fees and litigation expenses), arising or alleged to have arisen out of the performance of this Agreement. Owner's obligations under the preceding sentence shall apply regardless of whether CITY, State of California, HUD or any of their officers, officials, employees, agents or volunteers are negligent, but shall not apply to any loss, liability, fines, penalties, forfeitures, costs or damages caused solely by the gross negligence, or by the willful misconduct, of CITY, State of California, HUD or any of their officers, officials, employees agents or authorized volunteers.

(Owner) (Date)

(Owner) (Date)

(Owner) (Date)

(Owner) (Date)

Planning and Development
Department

(Date)



**PLHA Owner-Occupied Rehab Grant
Program Application
2600 Fresno St., Room 3065
Fresno, CA 93721
(559) 621-8469**

2023 HCD GROSS ANNUAL INCOME LIMITS	
1 PERSON -	\$35,190
2 PERSONS -	\$40,230
3 PERSONS -	\$45,240
4 PERSONS -	\$50,280
5 PERSONS -	\$54,300
6 PERSONS -	\$58,320
7 PERSONS -	\$62,340
8 PERSONS -	\$66,360

APPLICATION DATE:		For City Use Only: <input type="checkbox"/> Mobile Home Repair <input type="checkbox"/> Other: _____ <input type="checkbox"/>
PROPERTY INFORMATION:		
THIS APPLICATION IS FOR SINGLE FAMILY HOUSING (1 UNIT)		
IS THE RESIDENCE OWNER OCCUPIED:	<input type="checkbox"/> YES	<input type="checkbox"/> NO
PROPERTY ADDRESS:		
OWNER INFORMATION:		
NAME:	NAME:	
PHONE:	PHONE:	
AGE:	AGE:	
<input type="checkbox"/> MARRIED <input type="checkbox"/> UNMARRIED <input type="checkbox"/> SINGLE <input type="checkbox"/> SEPARATED <input type="checkbox"/> DIVORCED <input type="checkbox"/> WIDOW		
The following information is required for federal statistical reporting only, and will not have bearing on eligibility for this program.		
RACE(S): <input type="checkbox"/> American Indian/Alaskan Native <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Native Hawaiian/Pacific Islander <input type="checkbox"/> Asian & White <input type="checkbox"/> Asian <input type="checkbox"/> American Indian/Alaskan Native & White <input type="checkbox"/> Black/African American & White <input type="checkbox"/> American Indian/Alaskan Native & Black/African American <input type="checkbox"/> Other multi-racial		
ETHNICITY (select only one): <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino		
HEAD OF HOUSEHOLD <input type="checkbox"/> MALE <input type="checkbox"/> FEMALE		
HEAD OF HOUSEHOLD OR HOUSEHOLD MEMBER DISABLED <input type="checkbox"/> YES <input type="checkbox"/> NO		
DECLARATIONS		
Are property taxes paid current? <input type="checkbox"/> YES <input type="checkbox"/> NO (Applicants with property taxes in default may not be considered for funding)		
Are you a party to a lawsuit involving the City of Fresno? <input type="checkbox"/> YES <input type="checkbox"/> NO		

Do you work for or are you related to an employee of the City of Fresno? ☐ YES ☐ NO
Name: Agency Dept:

SECTION 504 OF THE REHABILITATION ACT OF 1973, AS AMENDED

No otherwise qualified individual with disabilities in the United States shall, solely by reason of his or her disability, be excluded from the participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.

OWNER CERTIFICATIONS

PRELIMINARY APPLICATION ACKNOWLEDGEMENTS

I/We hereby make a preliminary application to the City of Fresno for funding for a home repair grant program, and acknowledge that this application is made pursuant to program policies and procedures administered by the City of Fresno, and that the methods for rehabilitation, cost for repairs, and other permitted costs will be determined by the City of Fresno. Submitting an application is not a guarantee of services. The City of Fresno reserves the right to close-out the Program once funds have been exhausted. Applicants on the waiting list will be notified in the event the program is closed-out for lack of funds.

AUTHORIZATION TO INSPECT PROPERTY

I/We hereby authorize the City of Fresno and the Housing and Community Development Division to make one or more inspections of the project site to determine the extent of work required to complete the project.

ACKNOWLEDGEMENT AND ACCEPTANCE OF VOLUNTARY RELOCATION

Applicant(s) agree that he/she is an owner occupant of the subject dwelling and is participating in a federally funded voluntary rehabilitation program. The improvements may result in the dwelling being temporarily uninhabitable. Applicant(s) agree to voluntarily move out of the home should it become necessary because of construction paid for in part (or whole) by a grant from the City's Home Repair Grant Property Program. The City will **not** provide any relocation benefits if such relocation is necessary. Applicant(s) further understand and accept that any such relocation shall be accomplished without the assistance of the City. Initials _____

APPLICANT(S) ACKNOWLEDGEMENT OF FUNDING CONDITIONS

1. I/We understand that the information reported in this application will be used to determine my eligibility for a grant to improve my home/property. I/We acknowledge and understand that to knowingly make false statements concerning this information may lead to the revocation of the grant and other penalties. I/We certify under penalty of law, to the best of our knowledge, all statements made in this application and supporting documentation are true, accurate, correct and complete. Initials _____
2. I/We acknowledge the home to be improved is my **principal place of residence**. Initials _____

3. I/We authorize the City of Fresno to order a title search on the property when needed to verify ownership. I/We further authorize verification or re-verification of the information contained herein, and additional normal inquiries related to or associated with this Application from employers, creditors, banks, loan institutions, and from any other sources as may be required. **Initials** _____
4. I/We acknowledge and agree that the grant requested by this application will not require repayment; the grant amount will be determined by the City for rehabilitation costs. **Initials** _____
5. I/We understand that the City of Fresno will provide administration of the program and will administer the rehabilitation contract, prepare the scope of work and will monitor the construction work. I/We further understand that I/We will not hold the City liable for any construction defects that may occur from the work performed. **Initials** _____
6. I/We acknowledge the City reserves the right to rescind my grant at any time upon my failure to comply with the above listed conditions or to meet program guidelines and procedures. I/We further understand the City will provide written notification of such termination of my grant, and that the original copy of the Application will be retained by the City, even if the grant is not approved. **Initials** _____
7. I/We acknowledge that this rehabilitation program is voluntary in nature and the City reserves the right to reject any and all applications at its sole and absolute discretion. **Initials** _____
8. I/We acknowledge and agree that the City makes no representations or warranties, express or implied, to the applicant(s) regarding the property, the condition of the property, or the value of the property. **Initials** _____
9. I/We further agree to comply with any and all federal, state and local laws in regard to illegal discrimination, and we will not illegally discriminate against any persons on basis of race, color, ancestry, national origin, religion, sex, age, marital status, family status, source of income/rental assistance subsidy, physical or mental disability, Acquired Immune Deficiency Syndrome (AIDS) or AIDS-related conditions (ARC), sexual orientation, or any other arbitrary basis. I/We will comply with equal opportunity laws in employment, housing and credit practices, including Title VI of the Civil Rights Act of 1964 and regulations pursuant thereto, and Title VIII of the Civil Rights Act of 1968, as amended. **Initials** _____
10. All properties assisted under this program may be placed on a future web based list accessible to all City of Fresno Departments. Other agencies may have access to this list, including, but not limited to: U.S. Department of Housing and Urban Development, State of California, and other pertinent agencies. **Initials** _____

11. I/We understand and acknowledge that if my property is determined to be eligible for the rehabilitation program all improvements will be made under a separate contract with the contractor. I/We further understand that the City Fresno is not a party to the rehabilitation contract between the contractor and the parties to this agreement and that the pursuit of all performance and improvements services are to be made through the contractor, and not the City of Fresno. Initials _____	
12. Applicant(s), and their contractor and subcontractor(s), shall indemnify, hold harmless and defend the City and each of its officers, officials, employees, agents and volunteers from any and all loss, liability, fines, penalties, forfeitures, costs and damages incurred by the City, Applicant(s) or any other person, and from any and all claims, demands and actions in law or equity (including attorney's fees and litigation expenses), arising or alleged to have arisen directly or indirectly in the performance of this Program. Applicant's obligations under the preceding sentence shall apply regardless of whether the City or any of its officers, officials, employees, agents or volunteers are passively negligent, but shall not apply to any loss, liability, fines, penalties, forfeitures, costs or damages caused by the active negligence or by the willful misconduct of the City or any of its officers, officials, employees, agents or volunteers. Initials _____	
13. I/we understand that if my records are audited and the income information provided is found to be incorrect (over the allowable income limits) at the time of the grant funding, I will immediately start to repay the City grant. Initials _____	
<div style="display: flex; justify-content: space-between; border-top: 1px solid black; margin-top: 10px;"> <div style="width: 45%; text-align: center;"> _____ Signature of Applicant </div> <div style="width: 45%; text-align: center;"> _____ Date </div> </div>	<div style="display: flex; justify-content: space-between; border-top: 1px solid black; margin-top: 10px;"> <div style="width: 45%; text-align: center;"> _____ Signature of Co-Applicant </div> <div style="width: 45%; text-align: center;"> _____ Date </div> </div>

Appeals: If an application is turned down by City staff, the applicant may appeal, in writing, within ten (10) days after the occurrence. The appeal must clearly state the reasons for the appeal, including complaints alleging actions prohibited under HUD's Section 504 regulations (discrimination on basis of disability in federally-conducted programs). The appeal will be filed with the Housing and Community Development Division Manager, who will review the appeal and respond. If the appellant is not satisfied with that response, the appeal may be presented to the Planning and Development Department Director, or his designee, within (30) days of the Division Manager's response. The Director will attempt to resolve the grievance within fifteen (15) days. The ruling of the Director will be final.

Applicants with disabilities may request accommodations in completing all required forms for the program by contacting Housing and Community Development staff at (559) 621-8469.

DOCUMENTATION NEEDED

- | |
|---|
| <input type="checkbox"/> Copy of California driver's license, or California identification card or another form of acceptable identification
- for all adult household members |
| <input type="checkbox"/> Copy of Social Security Card for applicant(s) |
| <input type="checkbox"/> Property tax statement (may not be in default) |
| <input type="checkbox"/> Household Composition Form |
| <input type="checkbox"/> Applicant's Certification and Authorization |
| <input type="checkbox"/> Fair Lending Notice |
| <input type="checkbox"/> Signed signature page of Renovate Right Brochure |
| <input type="checkbox"/> Proof of Income, including: |
| <input type="checkbox"/> 2 months current paycheck stubs |
| <input type="checkbox"/> Current Award letter for social security and/or supplemental security income |
| <input type="checkbox"/> Document stating current pension or retirement amounts |
| <input type="checkbox"/> Current Unemployment and/or disability information |
| <input type="checkbox"/> Most recent tax return 2020 or Tax Affidavit |
| <input type="checkbox"/> Other income documentation |
| <input type="checkbox"/> Two most recent bank statements (checking and savings) (all pages) |
| <input type="checkbox"/> Retirement Accounts (401K) |
| <input type="checkbox"/> Whole Life Insurance (cash value available)/Term Life Insurance (first page to verify) |
| Additional information may be requested to determine eligibility. |

