

**CITY OF MANCHESTER
HOUSING REHABILITATION PROGRAM**

CHECKLIST FOR PROPERTY OWNERS

Property Owner: _____

Property Address: _____

ALL OF THE FOLLOWING ITEMS MUST TO BE SUBMITTED BY PROPERTY OWNERS IN ORDER TO BE CONSIDERED FOR FUNDING:

___ Application form

___ Ownership verification, current mortgage statement if applicable and one of the following:

___ Tax Bill

___ Deed

___ Copy of current mortgage statement

___ Age of building verification

___ Tax Card

___ Authority to enter into contract (only for partnerships/corporations)

___ Current payment verifications provide **all** of the following:

___ Copy of current property taxes

___ Copy of current water bill

___ Copy of current sewer bill

___ Copy of current property insurance

___ Signed "Property Requirements" form

Completed by residents in each unit:

___ Household Information form

___ Income Verification form (**one for each household member over the age of 18**)

*(**Must include: a current tax return, one month of paystubs and/or documentation for miscellaneous forms of 'other' income (interest on savings or investment accounts, Social Security, Disability, Child Support, Veteran's Pension, Retirement/Pension, Social Service assistance)*

___ All required documents to verify income

****INCOMPLETE APPLICATIONS WILL NOT BE EVALUATED OR ACCEPTED**

**CITY OF MANCHESTER
HOUSING REHABILITATION PROGRAM**

APPLICATION FORM

Date of Application: _____

Applicant's Name: _____

Address: _____

City: _____ State: _____ Zip Code: _____

Phone No.: _____ Email: _____

Property to be assisted:

Address: _____

City: _____ State: _____ Zip Code: _____

Total number of units: _____ Year constructed: _____ Assessed value: _____

Is this your primary residence? _____

Are all tax, water, and sewer obligations current with the City of Manchester? _____

Is the mortgage current? _____

Is the Property facing imminent foreclosure? _____

Is the Property owner facing imminent bankruptcy? _____

Property type: Owner-occupied only Owner-occupied with rental units

- Has this property been assisted with City Funds in the past? _____ yes _____ no

Occupancy Summary:

<u>Unit #</u>	<u>Head of Household</u>	<u># Occupants</u>	<u># BRs</u>	<u>Rent Amt.</u>	<u>Util. Incl.</u>
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

CITY OF MANCHESTER HOUSING REHABILITATION PROGRAM

Please **check one** option below that most accurately describes your housing rehab needs:

- Units in need of repairs that will prevent people from living there and that address major code violations and / or health and safety hazards (ex. Sewer problem, no heat, no running water)
- Units in need of repairs that will not prevent people from living there and that address secondary code violations and / or health and safety hazards (ex. Deficient flooring)
- Units in need of assistance to improve energy conservation using Energy Star guidelines recommended by HUD (ex. Replace windows or insulation)

Please describe your housing rehab needs in detail below:

Owners' Certification: I _____ do hereby certify that all information contained in this application is true to the best of my knowledge. I understand that the application process includes an inspection of the premises to determine if my property is eligible for housing rehabilitation activities under this program. I understand that submitting an application for assistance does not constitute approval or commitment of assistance by the City of Manchester Housing Initiatives Program. I agree to comply with all Federal and City Program rules and policies that govern the financing source for which I am applying.

Applicant

Date

**CITY OF MANCHESTER
HOUSING REHABILITATION PROGRAM**

PROPERTY REQUIREMENTS

Applicant's _____ Name: _____
_____ Property
Address: _____
City: _____ State: _____ Zip Code: _____
Phone No.: _____ Email: _____

By participating in the City of Manchester's Housing Initiatives Program, I understand that the following property requirements will apply for each assisted unit for a period of 3 years:

- Rental properties shall have rents at or below Fair Market Rent as determined by HUD. **(see attached HUD guidelines)**
- Rental properties shall rent to tenants that meet income eligibility requirements, as determined by HUD. **(see attached HUD guidelines)**
- Owner occupied units must remain the primary residence of the qualifying owner.
- Property owners shall maintain the repairs performed through the Manchester Housing Initiatives Program. The unit shall also be made available for inspection upon request.

LOAN TERMS:

- 0-60% AMI: Loan will be made payable to the City upon sale or transfer of property
- 61-80% AMI: Loan payments will be made annually to the City for a maximum term of 15 years.

Applicant

Date

Witness / Program Staff

Date

CITY OF MANCHESTER HOUSING REHABILITATION PROGRAM

WHAT TO EXPECT AND WHAT NOT TO EXPECT

Things that property owners do in the Manchester Housing Initiatives Program:

The City of Manchester's Housing Initiatives Program will help property owners during the housing rehabilitation process. However, property owners are responsible for making the choices and doing the work listed below:

1. Property owners, with the program, help inspect the unit and point out problems.
2. Property owners, *not* the program, sign a housing rehabilitation contract with the contractor.
3. Property owners, with the Program, approve monthly payments made to their contractor by the City of Manchester. Invoices must be submitted for payment by the 25th of the month.
4. Weekly Interim Inspection/Satisfaction reports must be signed by the Property owner.
5. Property owners, along with the Program, inspect and approve work performed by their contractor.
6. Property owners work with the contractor to settle disagreements during the job.
7. Property owners call / write their contractor to ask them to correct problems covered by contractor warranties during the first year after the job has been completed.

Things property owners should think about before taking out a housing rehabilitation loan:

1. Not all of the work that property owners want done can always be done. We cannot "remodel" or make cosmetic improvements.
2. The Program *cannot* guarantee that the property owner will be satisfied with the work done by their contractor. It is the responsibility of the property owners to complete weekly inspection/satisfaction reports, and stay in contact with the Staff to ensure that the project is completed in a professional manner.

Applicant

Date

Witness / Program Staff

Date

2017 AREA INCOME LIMITS

Low Income - 80%
 Very Low Income - 50%
 Extremely Low Income - 30%

Effective Dates

Section 8 Program:
 HOME Program:

Revised Date

Household Size (Persons)

Area	Income Limit	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
HUD Metropolitan FMR Areas									
Manchester, NH HMFA	120% of AMFI	\$63,480	\$72,480	\$81,600	\$90,600	\$97,920	\$105,120	\$112,440	\$119,640
HUD Media Family Income - \$78,400	80% of AMFI	\$43,900	\$50,200	\$56,450	\$62,700	\$67,750	\$72,750	\$77,750	\$82,800
	50% of AMFI	\$32,940	\$37,680	\$42,360	\$47,040	\$50,820	\$54,600	\$58,380	\$62,100
	30% of AMFI	\$16,450	\$18,800	\$21,150	\$24,600	\$28,780	\$32,960	\$37,140	\$41,320

COMPARISON OF AREA RENT LIMITS

Year: 2017

Revised Date

5/13/2017

EFFECTIVE DATE OF % RENTS: 3/28/2017

EFFECTIVE DATE OF FAIR MARKET RENT: 12/11/2017

EFFECTIVE DATE HOME RENTS: 10/1/2017

AREA	PROGRAM	EFFIC.	1 BR	2 BR	3 BR	4 BR	5 BR	6 BR
HUD Metropolitan Fair Market Rent Areas								
Manchester, NH HMFA	FAIR MARKET RENT	\$796	\$936	\$1,177	\$1,472	\$1,622	\$1,865	\$2,109