

WORCESTER HOUSING NOW PROGRAM GUIDELINES & APPLICATION

Tier 1: Owner Occupied Rehab

Who? Owns one, 2-4 unit property in City of Worcester

Maximum Grant Amount:

CDBG: Up to \$25,000.00 per unit, for each restricted affordable housing unit

WLAP: Up to \$10,000.00 per unit, for each restricted affordable housing unit for lead abatement. Must have child under 6 in unit to qualify.

Affordable Housing Requirement:

- 10 Year Affordability Period
- 51% of building must meet income eligibility, and HUD FMR
- Each qualifying unit must submit affordable housing eligibility application and income documentation
- If unit is vacant, City can still approve the unit, however, the City MUST approve future tenant

Displacement: No one shall be displaced as a result of this project.

If temporary displacement is necessary for rehab, owner must have relocation plan

Underwriting:

- Same procedure as regular CDBG owner occupied rehabilitation program
- City will ensure at least 51% of current/future occupants are low to moderate income and resides in the property throughout affordability period
- City will bid project out on behalf of owner to ensure cost reasonableness
- City makes direct payment to General Contractor
- City will conduct Environmental Review

Fees:

- Owner is responsible for \$105.00 Affordable Housing Restriction recording fee

HUD FY 2020 INCOME LIMITS – WORCESTER COUNTY effective Apr 1, 2020

| FY 2020 | | | | | | | | |
|------------------------------|-----------------------------|----------|----------|----------|----------|----------|----------|-----------|
| Income Limit Category | Persons In Household | | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Annual Income (80%) | \$54,950 | \$62,800 | \$70,650 | \$78,500 | \$84,800 | \$91,100 | \$97,350 | \$103,650 |

HUD FY 2021 Fair Market Rents by Unit Bedrooms effective Oct 1, 2020

| | # of Bedrooms | | | | |
|-------------|----------------------|---------|---------|---------|---------|
| | Efficiency | 1 | 2 | 3 | 4 |
| FY 2021 FMR | \$1,063 | \$1,134 | \$1,450 | \$1,804 | \$1,966 |

*Landlord must provide utilities to get these rents, if tenants pay for utilities, Landlord must decrease rent to account for a utilities allowance

HUD FY 2020 Utility Allowance Schedule effective July 1, 2020

| | # of Bedrooms – Per month | | | | |
|----------------------|----------------------------------|-------|-------|-------|-------|
| | Efficiency | 1 | 2 | 3 | 4 |
| Heating- Gas | \$39 | \$52 | \$72 | \$88 | \$107 |
| Heating- Electric | \$95 | \$127 | \$175 | \$215 | \$262 |
| Heating- Oil | \$73 | \$98 | \$135 | \$166 | \$202 |
| Cooking- Gas | \$2 | \$3 | \$4 | \$5 | \$6 |
| Cooking- Electric | \$6 | \$8 | \$10 | \$12 | \$15 |
| General Electric | \$34 | \$44 | \$56 | \$67 | \$78 |
| Water Heating- Gas | \$6 | \$8 | \$10 | \$13 | \$16 |
| Water Heating- Elec. | \$31 | \$41 | \$55 | \$66 | \$78 |

Utility Allowance Example:

3 Bedroom Apartment

\$1,804.00 – Maximum rent that can be charged per month if landlord is responsible for utilities. If tenant is responsible for utilities then utility allowance has to be applied as below:

\$1,804.00

- \$88.00 Gas Heating
- \$ 5.00 Gas Cooking
- \$67.00 General Electric
- \$13.00 Gas Water Heating

= \$1,631.00 Maximum that can be charged after utility allowance deductions.

Fiscal Year 2020-2021

COMMUNITY DEVELOPMENT BLOCK GRANT PROGRAM
Application for Funding

TIER 1: OWNER OCCUPIED REHABILITATION ONLY

Section I – APPLICANT GENERAL INFORMATION

| | | | | | | |
|--|--|--|--|--|--|--|
| Applicant: | | | | Social Security Number: | | |
| | | | | | | |
| Dependents (not listed by co-applicant) | | | | DOB mm/dd/yyyy | | |
| | | | | | | |
| Mailing Address | | | City: | State: | Zip: | |
| | | | | | | |
| Telephone No.: | | Email: | | | | |
| | | Married <input type="checkbox"/> | Unmarried <input type="checkbox"/> | Separated <input type="checkbox"/> | Widowed <input type="checkbox"/> | |
| Co-Applicant | | | | Social Security Number: | | |
| | | | | | | |
| Dependents (not listed by co-applicant) | | | | DOB mm/dd/yyyy | | |
| | | | | | | |
| Mailing Address | | | City: | State: | Zip: | |
| | | | | | | |
| Telephone No.: | | Email: | | | | |
| | | Married <input type="checkbox"/> | Unmarried <input type="checkbox"/> | Separated <input type="checkbox"/> | Widowed <input type="checkbox"/> | |

Section II – PROPERTY INFORMATION

| PROPERTY INFORMATION | | | |
|---|-----------------------------|--------------------------|-------------------------|
| Subject property address (Street, City, State & ZIP) | | | No. of Units |
| Legal Description of Subject Property (attach description if necessary) | | | Year Built |
| Year Property Acquired | Original Cost | (a) Present value of lot | (b) Cost of Improvement |
| | \$ | \$ | \$ |
| Total (a+b) | Title is held in what name: | | |
| \$ | | | |

Section III – SCOPE OF WORK

PLEASE GIVE A BRIEF DESCRIPTION OF THE TYPE OF WORK YOUR PROPERTY NEEDS:

Section IV – INCOME QUALIFICATION

AT LEAST 51% OF THE BUILDING MUST BE AFFORDABLE HOUSING

| # of Units in building | Minimum # of Affordable Housing Units Required |
|----------------------------|--|
| 2 <input type="checkbox"/> | 1 |
| 3 <input type="checkbox"/> | 2 |
| 4 <input type="checkbox"/> | 3 |

HOW TO MEET DEFINITION OF AFFORDABLE HOUSING- MUST MEET TWO CRITERIA

1. Combined gross income of everyone over 18 years old in the household must be below HUD Annual Income Limits.

| HUD FY 2020 INCOME LIMITS – WORCESTER COUNTY effective Apr 1, 2020 | | | | | | | | |
|--|----------------------|----------|----------|----------|----------|----------|----------|-----------|
| FY 2020 Income Limit Category | Persons In Household | | | | | | | |
| | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Annual Income (80%) | \$54,950 | \$62,800 | \$70,650 | \$78,500 | \$84,800 | \$91,100 | \$97,350 | \$103,650 |

2. Units that are rented must be under HUD Fair Market Rent.

| HUD FY 2021 Fair Market Rents by Unit Bedrooms effective Oct 1, 2020 | | | | | |
|--|---------------|---------|---------|---------|---------|
| | # of Bedrooms | | | | |
| | Efficiency | 1 | 2 | 3 | 4 |
| FY 2021 FMR | \$1,063 | \$1,134 | \$1,450 | \$1,804 | \$1,966 |

*Landlord must provide utilities to get above rents, if tenants pay for utilities, Landlord must decrease rent to account for a utilities allowance.

CURRENT UNIT MAKEUP

| Unit # | Tenant Name (if owner, write owner. If vacant, write vacant) | Affordable Unit (current and or proposed) | Market Rate Unit (current and or proposed) | If vacant, how long has been vacant? |
|--------|--|---|--|--|
| 1 | | <input type="checkbox"/> | <input type="checkbox"/> | |
| 2 | | <input type="checkbox"/> | <input type="checkbox"/> | |
| 3 | | <input type="checkbox"/> | <input type="checkbox"/> | |
| 4 | | <input type="checkbox"/> | <input type="checkbox"/> | |

Please submit Affordable Housing Eligibility Application for each affordable housing unit.

Please submit Vacant Unit Statement Form if there are any vacant units.

Section V – STATEMENT OF APPLICANT

Through my/our signature, I/we hereby certify the information provided in this application is complete and correct to the best of my/our knowledge. I am aware of eligibility requirements of the City of Worcester’s Worcester Housing Now Program as outlined in this application, as well as by the U.S. Department of Housing and Urban Development. I/we hereby certify that, to the best of my/our knowledge, I/we am/are eligible for assistance through the aforementioned program. Additionally, I/we hereby certify that I/we understand that if the City of Worcester finds my information to be fraudulently represented, I/we will be liable for repayment of all program funds, as well as other penalties, allocated under Federal Regulation 24 CFR Part 28.

I/we hereby authorize the City of Worcester’s Executive Office of Economic Development’s Housing Division to independently verify the information provided in this application.

Applicant Signature: _____ Date: _____

Co-Applicant Signature: _____ Date: _____
(If applicable)

AFFORDABLE HOUSING ELIGIBILITY APPLICATION

Unit _____ out of _____

Owner _____ Tenant _____

GENERAL APPLICANT INFORMATION

Applicant Name: _____

Co Applicant: _____

Mailing Address: _____ Zip: _____

Telephone #: _____ Work telephone #: _____

E-mail Address _____

How many bedrooms in your apartment? _____ How many people in your household? _____

If Tenant

Total monthly rent: \$ _____ Do you receive a rental subsidy? Yes No

If you do receive a rental subsidy is it: Section 8 MVRP

Which utilities do you pay? None Heat Hot Water Electricity Cooking

HOUSEHOLD EMPLOYMENT & INCOME INFORMATION

Please list all persons who intend to reside in the property. All income must be listed for all household members over the age of 18.

Types of income, as highlighted in 24 CFR 5.609(b), to be included: gross wages, salaries, overtime, fees, tips, and bonuses from all jobs, Net income from business, interest and dividends, Social Security income (if applicable), SSI Disability, annuities, pensions, insurance policies, unemployment income, disability income, workman's compensation, welfare assistance, alimony, child support, and all regular and special pay through the Armed Forces.

| Name | Employer | Age | Relationship to Applicant | Type of Income / Annual Income |
|------|----------|-----|---------------------------|--------------------------------|
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AFFIRMATIVE MARKETING REQUIREMENTS:

Your response to this section is optional. This section will assist the City of Worcester in fulfilling affirmative marketing requirements. Check as many as apply.

Racial Makeup

- White
- Native Hawaiian or Pacific Islander
- Black or African American
- American Indian/Alaska Native & Black or African America
- Other Multi-Racial
- Check if Head of House is Hispanic
- Check if Head of Household is Female
- Asian
- American Indian/Alaskan Native
- Black or African American & White
- Hispanic
- Male Female
- Check if Elderly Applicant (over 62)

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AFFORDABLE HOUSING ELIGIBILITY APPLICATION CHECKLIST

DOCUMENT CHECKLIST / APPLICATION REVIEW

Applicant Name: _____ Property Address: _____

| Date | Initials | Item | Notes |
|------|----------|---|-------|
| | | Application Filled and Signed | |
| | | Tax Returns Years – 2019 (everyone who is 18+ in household) | |
| | | Verification of Employment- (Most recent 4 Consecutive pay stubs, SSI award letter, pension verification etc.) (everyone who is 18+ in household) | |
| | | Last Months Checking & Savings Statements (everyone who is 18+ in household) | |

AFFORDABLE HOUSING ELIGIBILITY APPLICATION

Unit _____ out of _____

Owner _____ Tenant _____

GENERAL APPLICANT INFORMATION

Applicant Name: _____

Co Applicant: _____

Mailing Address: _____ Zip: _____

Telephone #: _____ Work telephone #: _____

E-mail Address _____

How many bedrooms in your apartment? _____ How many people in your household? _____

If Tenant

Total monthly rent: \$ _____ Do you receive a rental subsidy? Yes No

If you do receive a rental subsidy is it: Section 8 MVRP

Which utilities do you pay? None Heat Hot Water Electricity Cooking

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FULL TIME STUDENTS:

List Household Members *Over 18* Considered Full-Time Students.

DOCUMENTATION FROM SCHOOL DESCRIBING ENROLLMENT STATUS IS REQUIRED.

Name: _____ School Attending: _____

Name: _____ School Attending: _____

SOURCES OF FIXED INCOME

A. Retirement Income (PENSION) or Disability Award

Name(s) of Recipient(s): _____
 Company Providing Pension: _____
 Amount of gross monthly income: _____

B. Social Security Income:

Name of Recipient(s): _____
 Amount of gross monthly award: _____

C. Veterans Assistance:

Name of Recipient(s): _____
 Amount of gross monthly award: _____

D. Public Assistance:

Name of Recipient(s): _____
 Amount of gross monthly award: _____

E. Unemployment:

Name of Recipient(s): _____
 Amount of Biweekly award: _____
 When did benefits start? _____

HOUSEHOLD SAVINGS AND ASSET INFORMATION

| Name on Acct. | Financial Institution | Type of Asset (checking, savings, CD, Stock/Bond, Etc). | Account # | Balance |
|---------------|-----------------------|---|-----------|---------|
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