

Dear Homeowner:

Thank you for requesting an application for the Pittsburgh Home Rehabilitation Program (PHRP). PHRP's 0% interest rate is unquestionably the most affordable home improvement financing available to income eligible City of Pittsburgh homeowners.

Enclosed is an application packet containing:

1. Fact Sheet
2. Application
3. Income Verification and Computation Worksheet
4. Authorization Release Form
5. Information for Government Monitoring Purposes
6. Loan Processing Fee Form
7. Lead Hazard Reduction Grant
8. Notification - Watch Out for Lead Based Paint Poisoning
9. Conflict of Interest Form
10. Participation Request for PHRP Plus Energy Efficiency Grant

To qualify for PHRP financing, you will need to complete the above forms and include:

1. Copy of two most recent pay vouchers for each wage earner
2. Verification of other sources of income
3. Copy of Latest Income Tax Returns or Non-Filing Form by calling 1-800-829-1040
4. Copy of your deed. If you do not have your deed, you can obtain a copy at the Department of Real Estate, County Office Building, 542 Forbes Avenue, Room 101, Pittsburgh, PA 15219. For more information, you can call (412) 350-4226.

Please complete the application and submit all required information in the enclosed envelope to:

Dollar Bank, FSB
P. O. Box 3969
Pittsburgh, PA 15230
Attention: Denise Berta

Please contact me at the Urban Redevelopment Authority at 412-255-6573 if you have any questions concerning PHRP, or you may contact Dollar Bank at 412-261-7502. We look forward to working with you.

Sincerely,

Jarmele E. Fairclough
Finance Specialist

DATE: _____

PITTSBURGH HOME REHABILITATION PROGRAM LOAN APPLICATION

Please **return** application to:
Dollar Bank, FSB
P.O. Box 3969 Pittsburgh, PA 15230
Attention: Denise Berta

IMPORTANT: Read these directions before completing this application.

If you are applying for a loan in your own name and are relying on your own income or assets and not the income or assets of another person as a basis for repayment of the loan requested, complete information under Applicant No. 1, and Sections A and B. You must supply income information for all members of the household.

If you are applying for a loan that you and another person will benefit from and are relying on income and assets from yourself and another person(s), complete information under both Applicant No. 1 and Applicant No. 2, and Sections A and B.

PERSONAL INFORMATION: APPLICANT 1				APPLICANT 2			
Last Name:	First	Initial	Birth Date / /	Last Name	First	Initial	Birth Date / /
Marital Status: Married () Widowed () Unmarried () Separated ()				Relationship to Applicant:			
Home Address:			Zip Code	Home Address:			Zip Code
Years There:		Telephone:		Years There:		Telephone:	
Previous Address:				Previous Address:			
Social Security No.:		Number of Dependents:		Social Security No.:		Number of Dependents:	
Nearest Relative Not Living With You:				Nearest Relative Not Living With You:			
Address:			Telephone:	Address:			Telephone:
EMPLOYMENT INFORMATION: APPLICANT 1				EMPLOYMENT INFORMATION: APPLICANT 2 (Or Other Person)			
PRESENT EMPLOYER: Name:				PRESENT EMPLOYER: Name:			
Address:				Address:			
Telephone:				Telephone:			
Years There/Position Held:				Years There/Position Held:			
PREVIOUS EMPLOYER (if less than 2 years): Name:				PREVIOUS EMPLOYER (if less than 2 years): Name:			
Address:				Address:			
Telephone:				Telephone:			
Years There/Position Held:				Years There/Position Held:			
CREDIT INFORMATION:		APPLICANT 1		CREDIT INFORMATION:		APPLICANT 2	
MONTHLY GROSS INCOME:		\$		MONTHLY GROSS INCOME:		\$	
Other Income Sources & Amounts: (Social Security & Pension)		\$		Other Income Sources & Amounts: (Social Security & Pension)		\$	
		\$				\$	
		\$				\$	
TOTAL MONTHLY INCOME:		\$		TOTAL MONTHLY INCOME:		\$	

CREDIT INFORMATION CON'T. APPLICANT 1

APPLICANT 2

CHECKING ACCOUNT:

Name of Bank:

Branch Address:

Account No./Balance:

CHECKING ACCOUNT:

Name of Bank:

Branch Address:

Account No./Balance:

SAVINGS ACCOUNT:

Name of Bank:

Branch Address:

Account No./Balance:

SAVINGS ACCOUNT:

Name of Bank:

Branch Address:

Account No./Balance:

HOME MORTGAGE:

Name of Bank:

Branch Address:

Original Mortgage Amount: \$

Unpaid Balance: \$

Monthly Payment: \$

HOME MORTGAGE:

Name of Bank:

Branch Address:

Original Mortgage Amount: \$

Unpaid Balance: \$

Monthly Payment: \$

CAR OWNED:

Year and Make:

Financed By:

Account No.

Unpaid Balance: \$

Monthly Payment: \$

CAR OWNED:

Year and Make:

Financed By:

Account No.

Unpaid Balance: \$

Monthly Payment: \$

SECTION A - SECURED PROPERTY

Address of Property to be Improved: _____ Number of Dwelling Units In Home _____ Family Size _____
Do you currently live in the property? _____ Yes _____ No If not, when do you plan to move in _____

SECTION B - INSTALLMENT DEBTS

(Show all Banks/Credit Unions, Credit Cards and Finance Companies from which you have borrowed or you are authorized to use. Use a separate sheet if necessary.)

Creditor - Address/Account No.	ORIGINAL AMOUNT	UNPAID BALANCE	MONTHLY PAYMENT
1.	\$	\$	\$
2.	\$	\$	\$
3.	\$	\$	\$
4.	\$	\$	\$
TOTALS	\$	\$	\$

Everything that I have stated in this application is correct to the best of my knowledge. I understand that you will retain this application whether or not it is approved. The Urban Redevelopment Authority and Dollar Bank of Pennsylvania are authorized to check my credit and employment history and to discuss any questions about my credit experience.

BORROWER'S SIGNATURE:

CO-BORROWER'S SIGNATURE:



INCOME VERIFICATION AND COMPUTATION WORKSHEET

DATE: _____

APPLICANTS NAMES: _____

INCOME:

Source(s) of Incomes	Monthly Gross Income	Annual Gross Income	Verification
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
_____	\$ _____	\$ _____	_____
Total Annual Income:		\$ _____	

.....
Total Members in Household: _____

Name & Age of Each Member:

_____	Age: _____

Borrower's Signature

Borrower's Signature

AUTHORIZATION TO RELEASE INFORMATION TO URBAN REDEVELOPMENT AUTHORITY

To: **Dollar Bank**

Name: _____

Address: _____

The undersigned hereby acknowledge(s) completion and delivery of an application for a loan in connection with the Housing Programs of the Urban Redevelopment Authority of Pittsburgh (Authority) to Dollar Bank.

The undersigned further acknowledge(s) that the loan will be made to the Authority. In this connection, the undersigned hereby authorizes and directs Dollar Bank to forward the following information to said Authority:

1. The estimated amount which the undersigned, based on Dollar Bank's determination, could apply monthly to retire said indebtedness;
2. The undersigned's loan application and all documents filed with the undersigned's application;
3. Any and all information supplied by the undersigned that the Authority deems necessary to process the undersigned's loan request.

BY ACTING ON THIS AUTHORIZATION, THE UNDERSIGNED HEREBY RELEASE(S) DOLLAR BANK FROM ANY LIABILITY INCURRED UNDER ANY STATE OR FEDERAL LAW, INCLUDING WITHOUT LIMITATION, THE FAIR CREDIT REPORTING ACT.

Borrower

Date

Co-Borrower

Date

NOTICE TO BORROWER ON LOAN PROCESSING FEE

You will be charged a non-refundable fee of **THREE HUNDRED (\$300.00) DOLLARS** to cover the cost incurred by the Urban Redevelopment Authority of Pittsburgh ("URA") in the processing of your **Pittsburgh Home Rehabilitation Program (PHRP)** loan. The fee must be paid at loan closing and may be financed as part of your loan. PLEASE NOTE: This fee will not apply if you do not borrow any funds and receive an Accessibility Grant only.

CHECK ONE:

_____ I will include this fee in my loan financing.

_____ I will pay this fee at the time of the loan closing with a check made payable to the "URA".

URA may inspect your property before and during construction. The inspections are performed solely to protect URA's loan funds. URA does not warrant the value of the property. URA does not warrant or guarantee that its inspection will reveal everything that may be wrong with your property. URA does not warrant materials or workmanship. If you want to satisfy yourself that the condition of the property does not require other work or that the work done by the contractor is done correctly, you must, at your own expense, obtain your own home inspector.

ACKNOWLEDGEMENT

I have read and understood the foregoing Notice to Borrower.

Borrower

Witness

Date: _____

Co-Borrower

Witness

Date: _____

(A witness cannot be anyone applying for this loan).

PARTICIPATION REQUEST FOR LEAD HAZARD REDUCTION GRANT

To: Urban Redevelopment Authority Pittsburgh

From: Name: _____

The undersigned hereby request participation under the Lead Hazard Reduction Grant Program with respect to the property located at _____, in the _____ Ward of the City of Pittsburgh. **The above property was constructed before 1978, and there may be a possibility of lead based paint.**

The undersigned acknowledge that the Urban Redevelopment Authority of Pittsburgh will provide a grant covering 25% of the total cost up to \$10,000 of lead hazard reduction work to be performed at the above address according to a Risk Assessment, which will be performed once my application is approved and referred to the Urban Redevelopment Authority. I also acknowledge that there is a \$300.00 Lead Fee, which will be included as part of the grant for the lead hazard reduction work. I also understand that if there is any lead hazard reduction work to be done, it must be performed by a contractor who is certified to do lead reduction work.

I/We hereby authorize the Urban Redevelopment Authority of Pittsburgh, its employees or its designated agent, to enter upon the above premises for the purpose of inspecting the property and preparing the specifications for lead hazard reduction and any required associated rehabilitation of the structure.

Borrower

Date

Co-Borrower

Date

NOTIFICATION

Watch Out for Lead-Based Paint Poisoning

If the property was constructed before 1978, there is a possibility of lead-based paint. Please read the following information concerning lead-based paint poisoning.

Source of Lead Based Paint

The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, windowsills, doors and doorframes. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes and lampposts. When the paint chips flakes or peels off there may be a real danger for babies and young children. Children may eat paint chips or chew on painted railings, windowsills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For examples, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands, put their hands into their mounts, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint

Lead poisoning is dangerous – especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning

Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times though, there are no symptoms. This does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Lead Level Screening

If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Contract your doctor or local health department for help or more information. Lead screening and treatment

are available through the Medical Program for those who are eligible. If your child is identified as having an elevated blood lead level, you should immediately notify the Community Development or other agency to which you or your landlord is applying for rehabilitation assistance so the necessary steps can be taken to test your unit for lead-based paint hazards. If your unit does have lead-based paint, you may be eligible for assistance to abate that hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning.

You can avoid lead-based paint poisoning by performing some preventive maintenance. Look at your walls, ceilings, doors, doorframes and windowsills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child:

Cover all furniture and appliances;

Get a broom or stiff brush and remove all loose pieces or paint from walls, woodwork, window wells, and ceilings;

Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trashcan. DO NOT BURN THEM;

Do not leave paint chips on the floor in window wells, Damp mop floors and windowsills in and around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and very important; and

Do not allow loose paint to remain within your children's reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance & Treatment of Lead-Based Paint Hazards

As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing,

defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls and ceilings and cause paint to peel crack or flake. These conditions should be corrected immediately. Before repainting all surfaces that are peeling, cracking, chipping or loose should be thoroughly cleaned by scraping or brushing the loose paint from the surface, then repainted with two (2) coats for non-lead-based paint. Instead of scraping and repainting the surface may be covered with other materials such as wallboard, gypsum, or paneling. Beware that then lead-based paint is removed by the scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing it or swallowing it. The use of heat or paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take places when there are not children or pregnant women on the premises. Simply painting over defective lead-base paint surfaces does not eliminate the hazard. Remember that you as an adult play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can makes a big difference.

Tenant and Homebuyer Responsibilities:

You should immediately notify the management office of the agency through which you are purchasing your home if the unit has flaking, chipping, powdering or peeling paint, water leaks from plumbing or a defective roof. You should cooperate with the office's effort to repair the unit.

CONFLICT OF INTEREST DISCLOSURE

All applicants for the Urban Redevelopment Authority (URA) loan programs are required to disclose if they are employees of or are related to employees of the URA or the City of Pittsburgh. If you are a URA or City of Pittsburgh employee or are related to a URA or City of Pittsburgh employee, the URA must obtain a conflict of interest waiver from its Board of Directors.

Name: _____

Please circle the number of the following condition that applies:

1. I am not an employee of and am not related to an employee of the URA or the City of Pittsburgh
2. I am an employee of the URA.
3. I am an employee of the City of Pittsburgh. _____ Department
4. I am related to an employee of the URA. _____ (Name)
5. I am related to an employee of the City of Pittsburgh. _____(Name)

Please circle the relationship: Spouse, Mother, Father, Daughter, Son, Other, _____

I acknowledge and agree that any misrepresentation contained in this Conflict of Interest Disclosure may result in the cancellation of my loan application or, if the misrepresentation is discovered after the loan is made, I may be required to repay the loan in full on demand.

Borrower's Signature: _____

Date: _____

Co-Borrower's Signature: _____

Date: _____

**PHRP PLUS
Energy Efficiency Grant Participation Request**

To: Urban Redevelopment Authority Pittsburgh

From: Name: _____

The undersigned hereby request participation under the Pittsburgh Home Rehabilitation Energy Efficiency Program (PHRP EE) with respect to the property located at _____
_____ in the City of Pittsburgh.

The undersigned acknowledge that the Urban Redevelopment Authority of Pittsburgh will provide a grant of up to \$2,500.00 covering \$400.00 toward an energy efficiency audit and \$2,100.00 to energy efficiency work to be performed at the above address according to an Energy Audit. I also acknowledge that there is a \$100.00 Energy Audit Fee that I must pay out of pocket. **The Audit will be performed once I have closed the loan with the Urban Redevelopment Authority.**

CHECK ONE:

_____ I will pay this fee at the time of the loan closing with a check made payable to "URA"

_____ I do not want to participate in the Energy Efficient component of PHRP.

I/We hereby authorize the Urban Redevelopment Authority of Pittsburgh, its employees or its designated agent, to enter upon the above premises for the purpose of inspecting the property and preparing the specifications for energy efficiency and any required associated rehabilitation of the structure.

ACKNOWLEDGEMENT

I have read and understand the foregoing Notice to Borrower.

Borrower

Witness

Date: _____

Co-Borrower

Witness

Date: _____

(A witness cannot be anyone applying for this loan/grant).