



Dear Homeowner,

Thank you for your interest in the City of Concord's Home Repair Program. Hello Housing, a 501(c)3 nonprofit organization, is administering this program on behalf of the City of Concord. The Home Repair Program provides low-interest rehabilitation loans and emergency grants to qualified low-income homeowners in the City of Concord.

Enclosed you will find several documents for your review and signature. Before submitting an application, please note the following steps that will be involved in the application process and important information that will help ensure that your application is considered:

1. **Please submit a complete application with all required supporting documents to Hello Housing** (see instructions for where to send your application at the bottom of this page).  
**\*\*Please Note\*\*:** There is limited grant money available through the Concord Home Repair Program. It is important that you submit a *complete* application with all of the documents listed in the Application Supporting Documents Checklist (enclosed on page 2). Hello Housing may follow up with you to request additional documentation related to information such as bank deposits or to request missing documents and/or additional clarifying information. Your timely attention to the missing items or clarifying information identified is necessary to ensure that we can serve your home repair needs. Additionally, if your application is in "Incomplete" status for an extended period of time, Hello Housing may need to request that you re-submit information such as paystubs, bank statements or insurance documentation if the original documents submitted have expired or are no longer current (from within the last three months).
2. **Once your application is complete, Hello Housing will determine if your household is income-qualified for the program.**
3. **If you are income-eligible, Hello Housing's Construction Project Manager will contact you to schedule a visit to your home to assess your home repair needs.**
4. **If the repairs identified during the site visit are deemed eligible for funding through the program, Hello Housing will develop a Scope of Work. This will be submitted to the City of Concord along with your application for a final determination of eligibility.** You will then receive a letter of approval or disqualification.
5. **Hello Housing will invite several contractors to perform a "bid walk" visit at your home.**
6. **Contractors will then submit bids for the repair work to Hello Housing.** You will have the opportunity to review each bid and select which contractor you'd like to work with.
7. **You will be asked to sign program agreement paperwork prior to the repair work starting.**
8. **The contractor will complete your home repairs and provide documentation of completion to Hello Housing and the City of Concord.**

Please find attached the following documents for your review and signature:

1. City of Concord Home Repair Program Application
2. Privacy Policy
3. Lead-Based Paint Notification
4. What to Expect From the Concord Home Repair Program
5. City of Concord Home Repair Program Process Flowchart

Please review the enclosed Application Supporting Documents Checklist and provide copies of requested information along with a complete and signed Program Application, initialed Privacy Policy and signed Lead-Based Paint Notification. *Please do not staple your documents together.* You may submit your application and supporting documents to:

**BY MAIL**

Hello Housing – Concord Home Repair Program  
1242 Market Street, 3<sup>rd</sup> Floor  
San Francisco, CA 94102

**BY FAX**

(415) 813-6113

**BY EMAIL**

nadia@hellohousing.org  
Attn: Nadia Stanizai

**CONCORD HOME REPAIR PROGRAM - APPLICATION SUPPORTING DOCUMENTS CHECKLIST**

Please read the application carefully and complete it accurately before signing. There may be legal consequences if you or your co-applicants provide false income and residence information. Please submit the following documents with your application:

**All Applicants Must Submit the Following:**

- Complete copy of most recently filed federal tax return accounting for all adult household members, including all attachments and schedules. If Self Employed, two prior years' federal tax returns must be submitted.  
  
 **Please Note: If you or another household member were not required to file current taxes, please provide a "Verification of Non-Filing"** which you can request by submitting a Form 4506-T to the IRS. This form is available online at <http://www.irs.gov/pub/irs-pdf/f4506t.pdf> or you may contact the IRS at (800) 829-1040.
- Copy of most recent W-2 form(s), covering all reported income in same year's tax return.
- Documentation of income from all sources for all adult household members:
  - If you are employed, copies of most recent three (3) consecutive pay stubs from all income sources.
  - If self-employed, including independent contractors, please provide a signed year-to-date Profit & Loss statement.
  - If you are receiving income from Social Security, SDI, General Assistance, etc., please provide your award letter.
- Copy of 3 months of the most recent bank statement for all financial accounts for all adult household members, including checking and savings accounts, stocks, retirement accounts, etc. Please include ALL pages of each statement.
- To verify single family home ownership, submit a copy of the Grant Deed or Property Tax Bill,  
or
- To verify mobile home ownership, submit a copy of the Certificate of Title (please include a copy of both sides). If expired, please submit a current Registration Card. If you need a current Registration Card you can obtain one online at: <http://www.hcd.ca.gov/manufactured-mobile-home/registration-titling/index.shtml>

**If you are a Single Family Homeowner and you are seeking a Low-Interest Loan, you must also submit the following:**

- Copy of current monthly mortgage statement on home to be rehabilitated. If mortgage is fully paid off, please provide backup documentation.
- Copy of current homeowner's insurance declaration certificate on home to be rehabilitated.
- List of any other mortgage payment amounts made on properties other than the home to be rehabilitated and to whom paid.

**Please Note:** This above list is the minimum documentation we require to assess your application for loan or grant approval. During our review process, we may request additional information in order to ensure qualification for the program. If your application is in "Incomplete" status for an extended period of time, Hello Housing may need to request that you re-submit information such as paystubs, bank statements or insurance documentation if the original documents submitted have expired or are no longer current (from within the last three months).

# City of Concord Home Repair Program Application

Owner: \_\_\_\_\_ Home Address: \_\_\_\_\_

Co-Owner: \_\_\_\_\_ City, State, Zip: \_\_\_\_\_

Owner Occupied?  Yes  No Purchased Date: \_\_\_\_\_ Year Built: \_\_\_\_\_

Single Family Home or Mobile Home?  Single Family Home  Mobile Home

Home Phone: \_\_\_\_\_ Cell: \_\_\_\_\_ Email: \_\_\_\_\_

Address(es) of Other Property Owned: \_\_\_\_\_

Head of Household (H/H) SS#: \_\_\_\_\_ H/H DL# \_\_\_\_\_ H/H DOB: \_\_\_\_\_

Spouse SS#: \_\_\_\_\_ Spouse DL#: \_\_\_\_\_ Spouse DOB: \_\_\_\_\_

## Household Members

	Full Name	Relationship	Date of Birth
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____
6.	_____	_____	_____

Closest relative or friend not living with you: Name: \_\_\_\_\_ Relationship \_\_\_\_\_

Address: \_\_\_\_\_ City/State \_\_\_\_\_ Telephone: \_\_\_\_\_

## Household Income

	Household Member Name	Source	Current Monthly	Current Yearly
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____
6.	_____	_____	_____	_____



# Program Participation Data – Fiscal Year 2018-19

The rehabilitation funds are being provided to you by the U. S. Department of Housing and Urban Development (HUD). HUD monitors the City as to the income and ethnicity of program participants. The information being requested is only for monitoring and auditing purposes, as required by HUD, and is not intended for public dissemination. Please provide the information requested below. Thank you for your cooperation.

Male     Female

\_\_\_\_\_  
Primary Applicant Name (please print)

1. Status (check all that apply):     60 years or older     Disabled
2. Head of Household: Are you the head of the household?     Yes  No
3. If you are not the head of the household, is the head of the household female?     Yes     No
4. Household Size and Total Annual Household Income:  
 A. Circle the total number of people in your household in the first column.  
 B. On the line corresponding to your household size, check the income range that includes your household's annual income.

A. Household Size

B. Total Annual Household Income

1 person	<input type="checkbox"/> \$24,400 or less	<input type="checkbox"/> \$24,401 - \$40,700	<input type="checkbox"/> \$40,701 - \$62,750
2 people	<input type="checkbox"/> \$27,900 or less	<input type="checkbox"/> \$27,901 - \$46,500	<input type="checkbox"/> \$46,501 - \$71,700
3 people	<input type="checkbox"/> \$31,400 or less	<input type="checkbox"/> \$31,401 - \$52,300	<input type="checkbox"/> \$52,301 - \$80,650
4 people	<input type="checkbox"/> \$34,850 or less	<input type="checkbox"/> \$34,851 - \$58,100	<input type="checkbox"/> \$58,101 - \$89,600
5 people	<input type="checkbox"/> \$37,650 or less	<input type="checkbox"/> \$37,651 - \$62,750	<input type="checkbox"/> \$62,751 - \$96,800
6 people	<input type="checkbox"/> \$40,450 or less	<input type="checkbox"/> \$40,451 - \$67,400	<input type="checkbox"/> \$67,401 - \$103,950
7 people	<input type="checkbox"/> \$43,250 or less	<input type="checkbox"/> \$43,251 - \$72,050	<input type="checkbox"/> \$72,051 - \$111,150
8 or more	<input type="checkbox"/> \$46,050 or less	<input type="checkbox"/> \$46,051 - \$76,700	<input type="checkbox"/> \$76,701 - \$118,300

Check here if your income does not fall into any of the income ranges corresponding with your household size.

5. Race (Check only one):

- American Indian/Alaskan Native     Asian     White  
 Native Hawaiian/Pacific Islander     Asian & White     Black/African American  
 American Indian/Alaskan Native & White     Black/African American & White  
 American Indian/Alaskan Native & Black/African American  
 Other Multi-Racial (please describe): \_\_\_\_\_  
 Hispanic Ethnicity (you must also check one of the racial categories if you select this category)

I hereby certify that the above information is true and correct to the best of my knowledge. I acknowledge and understand that the information provided here will be relied upon for purposes of determining my eligibility for this program. I acknowledge that a material misstatement fraudulently or negligently made in this or in any other statement made by me may constitute a federal violation and may result in the denial of my participation in this program.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Program Participation Data (Optional) – Fiscal Year 2018-19

The rehabilitation funds are being provided to you by the U. S. Department of Housing and Urban Development (HUD). HUD monitors the City as to the income and ethnicity of program participants. While this information is only reported to HUD for the Primary Applicant, Hello Housing would like to also collect this information for the Co-Applicant, if applicable. This information is not intended for public dissemination. Thank you for your cooperation.

\_\_\_\_\_  
Co-Applicant Name (please print)

Male     Female

1. Status (check all that apply):     60 years or older     Disabled

2. Race (Check only one):

- American Indian/Alaskan Native     Asian     White
- Native Hawaiian/Pacific Islander     Asian & White     Black/African American
- American Indian/Alaskan Native & White     Black/African American & White
- American Indian/Alaskan Native & Black/African American
- Other Multi-Racial (please describe): \_\_\_\_\_
- Hispanic Ethnicity (you must also check one of the racial categories if you select this category)

I hereby certify that the above information is true and correct to the best of my knowledge. I acknowledge and understand that the information provided here will be relied upon for purposes of determining my eligibility for this program. I acknowledge that a material misstatement fraudulently or negligently made in this or in any other statement made by me may constitute a federal violation and may result in the denial of my participation in this program.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Privacy Policy

## Your Privacy

Respecting the privacy and security of your personal information is important to the City of Concord and its agent, Hello Housing, the nonprofit organization administering the City of Concord Home Repair Program.

## Safeguarding Customer Information

We only grant access to nonpublic personal information about you (such as your name, address, income information and social security number) to City and Hello Housing employees so that they can provide services to you. Our program requires that your information remain confidential. The City of Concord Home Repair Program will not share nonpublic personal information about you or your loan without permission from you.

## Other Ways to Protect Your Privacy

### Marketing Lists

You can reduce the amount of marketing material and credit applications you receive via mail, telephone or e-mail by writing the Direct Marketing Association at the addresses listed below. You must provide your name, address and telephone number with your request.

Mail Preference Service  
c/o Direct Marketing Assn.  
P.O. Box 9008  
Farmingdale, NY 11735-9008

Telephone Preference Service  
c/o Direct Marketing Assn.  
P.O. Box 9014  
Farmingdale, NY 11735-9014

E-mail Preference Service  
[www.e-mps.org](http://www.e-mps.org)

### Identity Theft

Identity theft is a serious and growing problem. If someone has fraudulently used your identification to establish credit, report the incident as quickly as possible to each of the credit reporting agencies listed below and ask that a fraud report be placed on your file.

Experian: 888-397-3742

Equifax: 800-525-6285

Trans Union: 800-680-7289

You may also check to see if any additional credit accounts have been opened without your consent or whether unauthorized charges were billed to your accounts. Contact these credit reporting agencies to obtain a copy of your credit report.

Experian: 888-397-3742

Equifax: 800-685-1111

Trans Union: 800-916-8800

Please note that this contact information is being provided as a service to you. The City of Concord Home Repair Program is not affiliated with any of these services and cannot guarantee their effectiveness.

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(INITIALS)



U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT  
OFFICE OF COMMUNITY PLANNING AND DEVELOPMENT

WATCH OUT FOR LEAD BASED PAINT POISONING

NOTIFICATION

TO: OWNERS AND TENANTS OF HOUSING CONSTRUCTED BEFORE 1978

If a property was constructed before 1978, there is a possibility it contains lead-based paint.

PLEASE READ THE FOLLOWING INFORMATION CONCERNING LEAD PAINT POISONING.

Sources of Lead Based Paint

The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, windowsills 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 example, 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 mouths, 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 at all. Because there are no symptoms, 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 you child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Contact your doctor or local health department for help or more information. Lead screening and treatment are available through the Medicaid 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, 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:



\_\_\_\_\_  
(INITIALS)



- (a) Cover all furniture and appliances;
- (b) Get a broom or stiff brush and remove all loose pieces of paint from walls, woodwork, window wells and ceilings;
- (c) 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 trash can. DO NOT BURN THEM.
- (d) Do not leave paint chips on the floor or 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
- (e) 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 and 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 of non-lead-based paint. Instead of scraping and repainting, the surface may be covered with other material such as wallboard, gypsum or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created, which may be hazardous. The dust can enter the body either by breathing 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 place when there are no children or pregnant women on the premises. SIMPLY PAINTING OVER DEFECTIVE LEAD-BASED PAINT SURFACES DOES NOT ELIMINATE THE HAZARD. REMEMBER THAT YOU CAN AS AN ADULT PLAY A MAJOR ROLE IN THE PREVENTION OF LEAD POISONING. YOUR ACTIONS AND AWARENESS ABOUT THE LEAD PROBLEM CAN MAKE A BIG DIFFERENCE.

Tenant and Homebuyer Responsibilities

You should immediately notify the management office or 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 that office's effort to repair the unit.

\_\_\_\_\_

I have received a copy of the Notice entitled "Watch Out for Lead Paint Poisoning."

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Full Name

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Print Full Name

\_\_\_\_\_  
Signature

# WHAT TO EXPECT AND WHAT NOT TO EXPECT FROM THE CITY OF CONCORD HOME REPAIR PROGRAM

## Things That Homeowners Do in the City of Concord Home Repair Program

The program will help homeowners during the home rehabilitation process, but homeowners are responsible for making the choices and doing the work listed below:

1. Homeowners help inspect their house and point out problems.
2. Homeowners, with the Rehabilitation Specialist's help, put together a deficiency list.
3. Homeowners, not the program, choose their contractor to bid on proposed work.
4. Homeowners, not the program, request bid packets from contractors.
5. Homeowners, not the program, review proposals turned in by their contractors.
6. Homeowners, not the program, choose a contractor to perform work on their home.
7. Homeowners, not the program, sign home rehabilitation contracts with their contractor.
8. Homeowners approve payments made to their contractor.
9. Homeowners and the program both approve work performed by the contractor.
10. Homeowners work with contractors to settle disagreements during the job.
11. Homeowners call/write their contractors to ask them to correct problems covered by contractor warranties during the first year after the job has been completed.
12. Homeowners and the program must submit any changes or extra work in writing.

## Things Homeowners Should Think About Before Taking Out a City of Concord Home Repair Program Loan or Grant:

1. Some types of work, such as landscaping, are not eligible for program funding.
2. Repairs will correct most problems, but will probably not solve all problems.
3. Don't expect your house to be completely new when work is done.
4. Don't expect all floors, walls, ceilings, doors, windows, and so on in older houses to be completely plumb, level, and square when work is done.
5. Usually homeowners hire small construction companies because they are able to do more work for the money than larger, more expensive, construction firms.
6. Sometimes it can be stressful living in a house while a contractor is performing work. Be prepared to have your routine interrupted and disrupted. Delays can happen.
7. Construction creates dirt and noise.
8. As with any government program, there is a process that needs to be followed which can take time.
9. The program is not a contractor, does not recommend contractors, and cannot guarantee that homeowners will be satisfied with the work done by the homeowner's contractor.

Please be advised the City of Concord advances the costs of the title search, appraisal, and lead test fees on your behalf until your grant or loan is processed. These charges will be included in your grant or loan. If you cancel your application for any reason, you will be responsible for these charges. Currently, the total estimated cost is \$1,000.00. If you continue in the process, additional costs may be incurred. If you choose to cancel at a later time, all fees will be due and payable by you.

\_\_\_\_\_  
Homeowner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Homeowner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Relative/Witness (If Present)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Program Staff

\_\_\_\_\_  
Date

\* Document was reviewed in front of homeowner and program staff.

# City of Concord Home Repair Program Process

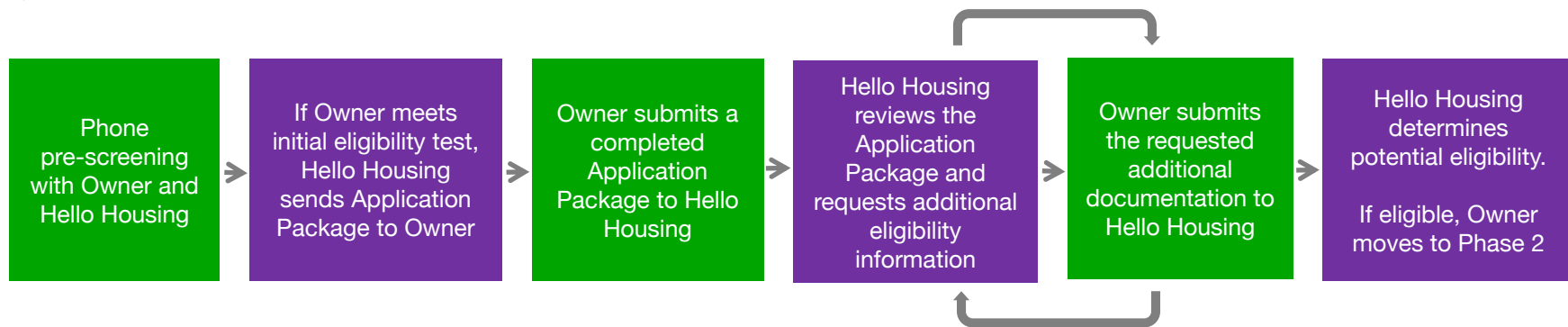
Version Date: 7.10.18  
Prepared By: Hello Housing

## Color Key

Hello Stewardship team	Owner
Hello Housing Field Specialist	City

## Phase 1: Application

Contact: Nadia Stanizai (415) 863-3036



## Phase 2: Site Visit & Construction

Contact: Jon McPherson, Field Specialist (510) 230-8755

