



DEPARTMENT OF
DEVELOPMENT REVIEW AND PERMITTING

Worcester County

GOVERNMENT CENTER
ONE WEST MARKET STREET, ROOM 1201
SNOW HILL, MARYLAND 21863

TEL: 410.632.1200 / FAX: 410.632.3008

www.co.worcester.md.us/drp/drpindex.htm

ZONING DIVISION
BUILDING DIVISION
PLANNING DIVISION
ADMINISTRATIVE DIVISION

CUSTOMER SERVICE DIVISION
TECHNICAL SERVICES DIVISION
NATURAL RESOURCES DIVISION
ENVIRONMENTAL PROGRAMS DIVISION

Dear Applicant:

Enclosed please find an application for the Worcester County Housing Rehabilitation Program. This form is used to determine eligibility for both CDBG grant and State Special Loans Program funding. Included is a checklist (page 5) of supporting documents you will need to submit along with your application, please make sure to provide these items as well to avoid delays in processing. If you need assistance with completing the application or have general questions in regard to the grant and loan programs, please contact Jo Ellen Bynum at 410-632-1200, ext. 1171. Otherwise, mail the completed and signed application along with all supporting documents to:

Worcester County Housing Rehabilitation Program
Attn: Jo Ellen Bynum
Worcester County Government Center
One West Market Street, Room 1201
Snow Hill, MD 21863

Please note: The average length of time to complete a rehabilitation project is approximately one year, depending upon contractor availability.

Sincerely,

Jo Ellen R. Bynum

Housing Consultant



**SINGLE FAMILY
REHABILITATION APPLICATION**

- MD Housing Rehabilitation Program (MHRP) Special Targeted Applicant Program (STAR)
 Indoor Plumbing Program (IPP) Lead Hazard Reduction Grant and Loan Program (LHRGLP)

Property Street Address _____

City: _____ County: _____ State: _____ Zip: _____

Name(s) On Property Title: _____

Year Built: _____ Located in 100 year flood plain? () yes () no

Homeowners Insurance Company: _____

Agent: _____ Phone# _____

Describe improvements to be made _____

Preferred Contractor: _____

BORROWER INFORMATION

Name: _____ DOB: _____ Age: _____

Social Security Number: _____ Home Phone: _____ E-Mail: _____

Marital Status: () Married () Separated () Unmarried

Dependents other than listed by co-borrower: No. _____ Ages: _____

Present Address: _____

City: _____ State: _____ Zip: _____ No. Years: _____ Own () Rent ()

Name and Address of Employer: _____

Years on this job: _____ yrs. () self-employed Type of Business: _____

Position Title: _____ Business Phone: _____

CO-BORROWER INFORMATION

Name: _____ DOB: _____ Age: _____

Social Security Number: _____ Home Phone: _____ E-Mail: _____

Marital Status: () Married () Separated () Unmarried

Dependents other than listed by co-borrower: No. _____ Ages: _____

Present Address: _____

City: _____ State: _____ Zip: _____ No. Years: _____ Own () Rent ()

Name and Address of Employer: _____

Years on this job: _____ yrs. () self-employed Type of Business: _____

Position Title: _____ Business Phone: _____

GROSS MONTHLY INCOME

Item	Borrower	Co-Borrower	Total
Base Employee Income	\$	\$	\$
Overtime			
Pensions, Social Security, Annuity			
Alimony, Child Support			
Net Rental Income			
Other			
Total	\$	\$	\$

LIST ALL OTHER HOUSEHOLD OCCUPANTS

Name	Age	Monthly Income	Source of Income

MONTHLY HOUSING EXPENSE

Item	Amount
First Mortgage (P & I) (Reverse Equity Mortgages Are Not Eligible)	\$
Other Mortgages (P & I)	
Hazard Insurance	
Real Estate Taxes	
Mortgage Insurance	
Condo or Homeowner Association Dues	
Utilities	
Total Monthly Payment	\$

PERSONAL DEBT HISTORY

	Borrower	Co-Borrower
Do you have any outstanding judgments?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Have you declared bankruptcy in the last seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has there been any effort to foreclose on your property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If the answer to any of the above questions is "Yes", please attach an explanation to your application so the underwriter can more fully understand your current financial situation.

ASSETS

Description	Value
Checking & Savings Account (Name of institution and account number)	\$
Real Estate owned (other than primary residence)	\$
Automobiles - Make & Year	\$
Total Assets	\$

LIABILITIES

Creditors (Name & Address)	Monthly Payment
Installment Debts and Revolving charge accounts :	\$
	\$
	\$
Automobile Loans	\$
Real Estate Loans	\$
Other Debts	\$
Alimony, Child Support, Etc. Paid To:	\$
Total Monthly Payment	\$

NOTICES

In accordance with Executive Order 01.01.1983.18, the Department of Housing and Community Development advises you as follows regarding the collection of personal information:

The information requested by the Department of Housing and Community Development (the "Department") is necessary in determining your eligibility for a Special Loan Programs loan. Your failure to disclose this information may result in the denial of your application for a loan. Availability of this information for public inspection is governed by the provisions of the Maryland Public Information Act, State Government Article, Sections 10-611 et. seq. of the Annotated Code of Maryland. This information will be disclosed to appropriate staff of the Department, the staff of the local administrator for the loan, and participating mortgage lender, if any, for purposes directly connected with administration of the loan and the loan program. Such information is not routinely shared with state, federal or local government agencies, but would be made available to the extent consistent with the Maryland Public Information Act. You have the right to inspect, amend or correct personal records in accordance with the Maryland Public Information Act.

Any person who knowingly makes, or causes to be made, a false statement or representation relative to this loan application shall be subject to criminal prosecution, a fine of up to \$5,000 and/or imprisonment up to two years and if a loan has been made, immediate call of the loan requiring payment in full of all amounts disbursed, pursuant to Housing and Community Development Article, Section 4-933, Annotated Code of Maryland.

I/We authorize the Program or its agent to obtain credit information for the purpose of evaluating this application, to verify any information contained in this application with employers or any financial institution or obtain any information or data relating to the Loan, for any legitimate business purpose through any source, including a source named in this application and disclose this same information to local agencies participating in the Program and/or a private lending institution agreeing to participate in the loan.

Borrower's Signature

Date

Co-Borrower's Signature

Date

STATISTICAL DATA

BORROWER: I do not wish to furnish this information _____ (Initials)

Ethnicity: Hispanic or Latino Not Hispanic or Latino

- | | |
|---|--|
| <input type="checkbox"/> White | <input type="checkbox"/> American Indian/Alaskan Native & White |
| <input type="checkbox"/> Black / African American | <input type="checkbox"/> Asian & White |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Black/African American & White |
| <input type="checkbox"/> American Indian/Alaskan Native | <input type="checkbox"/> American Indian/Alaskan Native & Black/African American |
| <input type="checkbox"/> Native Hawaiian/Other Pacific Islander | <input type="checkbox"/> Other Multi Racial |

Male Female

CO-BORROWER: I do not wish to furnish this information _____ (Initials)

Ethnicity: Hispanic or Latino Not Hispanic or Latino

- | | |
|---|--|
| <input type="checkbox"/> White | <input type="checkbox"/> American Indian/Alaskan Native & White |
| <input type="checkbox"/> Black / African American | <input type="checkbox"/> Asian & White |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Black/African American & White |
| <input type="checkbox"/> American Indian/Alaskan Native | <input type="checkbox"/> American Indian/Alaskan Native & Black/African American |
| <input type="checkbox"/> Native Hawaiian/Other Pacific Islander | <input type="checkbox"/> Other Multi Racial |

Male Female

MARKETING DATA

The following information is optional and will be used by the Department to evaluate the effectiveness of its marketing and outreach efforts. If you would like to provide this information, please indicate below how you became aware of this program:

- Radio Newspaper _____ Word of Mouth Internet
 Local Government Agency State Agency Other _____

To be completed by the Originating Agency:

This information was provided:

- In a face-to-face interview
 In a telephone interview
 By the applicant and submitted by fax or mail
 By the applicant and submitted via e-mail or the Internet

Loan Originator's Signature: _____ Date _____

SINGLE FAMILY APPLICATION TRANSMITTAL CHECKLIST

DOCUMENTATION TO ENCLOSE WITH APPLICATION	MHRP IPP STAR LEAD
INCOME VERIFICATIONS: -COPIES OF MOST RECENT MONTH OF PAY STUBS FOR EACH EMPLOYED HOUSEHOLD MEMBER OR COMPLETED VERIFICATION OF EMPLOYMENT FORM SIGNED BY EMPLOYER -IF YOUR INCOME IS FROM PENSION OR PUBLIC ASSISTANCE, INCLUDE A COPY OF YOUR AWARD LETTER AND CURRENT STATEMENT VERIFYING GROSS INCOME.	
MORTGAGE VERIFICATION FORM OR CURRENT MORTGAGE STATEMENT (IF APPLICABLE)	
COPY OF THE DEED TO YOUR PROPERTY PROVIDE DEATH CERTIFICATE FOR ANY OWNERS WHO ARE DECEASED.	
COPY OF THE FIRST PAGE OF YOUR HOMEOWNERS INSURANCE AND FLOOD INSURANCE POLICIES. VERIFYING COVERAGE AND PREMIUM.	
COPY OF YOUR MOST RECENT PROPERTY TAX BILL	
COPY OF YOUR MOST RECENT BANK STATEMENTS (ALL PAGES)	
MOST RECENT 2 YEARS OF FEDERAL TAX RETURNS AND W-2 STATEMENTS OR SIGNED AFFIDAVIT OF FILING STATUS.	
CONTRACTORS PROPOSAL (if available)	

MARYLAND DEPARTMENT OF HOUSING AND COMMUNITY DEVELOPMENT

SINGLE FAMILY HOUSING

Lead-based Paint Notification Receipt for Owner-Occupant Homeowners

For our records, please acknowledge the receipt of the brochure "Protect Your Family From Lead in Your Home" by signing below. This brochure explains the hazards of lead-based paint and offers suggestions for reducing and preventing lead poisoning.

I (We) certify that I (we) have received a copy of the brochure "Protect Your Family for Lead in Your Home."

Printed Name Signature Date

Printed Name Signature Date

Address of Property

Some of the housing in Maryland that was constructed prior to 1978 contains lead-based paint. Lead-based paint may present a serious health hazard. Pregnant women and children under the age of six are particularly susceptible to the health problems associated with lead poisoning. If the home you own was built before 1978 there is the potential it may have lead-based paint. If you would like more information regarding the hazards of lead-based paint please contact the Maryland Department of the Environment (MDE) at 410-631-3859.

If you have lead-based paint in your home the Maryland Department of Housing and Community Development (DHCD) may be able to provide financing for the cost of lead hazard reduction activities. If you would like more information about financing for reducing the hazards of lead-based paint, please contact your local housing rehabilitation office or Special Loan Programs (SLP) at 1-800-638-7781.

Answering the questions below will help us comply with existing federal regulations concerning lead-based paint if rehabilitation work is performed on your home.

- 1. Was this house built before 1978? Yes ___ No ___ Do not know ___
2. Number of children under the age of 6 years old living in the household:
Number ___ Ages of those children ___
3. Number of children under the age of 6 years who do not live in the household, but who spend more than 10 hours per week in the house:
Number ___ Ages of those children ___
4. Have any of the children noted in the two questions above ever been diagnosed as having lead poisoning (elevated blood-level or EBL)? Yes ___ No ___
5. Have you ever received a Lead Paint Violation Notice from the Health Department? Yes ___ No ___

AFFIDAVIT OF TAX FILING STATUS

I, _____, was not required to file a

Federal Income Tax Return for the following years and for the following Reasons:

TAX YEAR: _____

TAX YEAR: _____

TAX YEAR: _____

I declare that the contents of the foregoing statement is true and correct.

APPLICANT

DATE