



WESTMINSTER REDEVELOPMENT AGENCY

WESTMINSTER IMPROVING NEIGHBORHOODS PROGRAM APPLICATION CHECKLIST

Dear Applicant(s):

Please read these directions before completing the attached application. Submit copies of the following items required for the evaluation of your application:

1. **Completed Application and Consent and Declaration**: filled out and signed by owner(s) of the property and all applicants listed on the application.
2. **Proof of ownership of single-family residence**: Copy of the property grant or trust deed(s). The homeowner on the grant deed must be the applicant listed on the application. Persons on the grant/trust deed(s) who do not occupy the property are considered a household member and all documentation must be submitted (i.e. identification, paystubs, bank statements, etc.) for such individual or individuals. If the person who does not occupy the home wishes not to be listed on the application, then they must be removed from the deed(s) prior to consideration of the application. For all properties being held in a trust, documentation will need to be provided verifying trustees.
3. **Proof of residency at the residence for which you are applying**: Copies of your most recent utility bills for: water, gas, and electric. A copy of each one must be submitted. Utility statement must be addressed to the person(s) listed on the application or a letter of explanation will need to be provided clarifying the information listed on the utility statement.
4. **Proof of Income for all household members**: Examples of acceptable proof are either of the following:
 - A copy of the two (2) most recent and consecutive pay stubs for all family members living at home who are over 18 and not full time students (if a full-time student, evidence of full-time status will need to be submitted); if self-employed, a copy of the most recent 1040 tax statement with Schedule C will need to be provided. If a household member is older than 18 years of age and does not contribute income to the household, an Income Affidavit will need to be requested from the Housing Division, which will then need to be signed by the household member and notarized.OR
 - Verifications of income such as 2010 award letters or notifications from sources of income (i.e. Social Security, AFDC, Unemployment, etc.). If you do not have 2010 documents in your possession, you are required to obtain the documents from the appropriate agency before submission of application.

If applicant receives income from multiple sources (i.e. social security and paystubs) all income documentation will need to be submitted.

5. **Tax Returns** – 2009 or 2010 Federal tax returns (1040) for all household members – ALL pages must be included.

6. **Bank statements**: The three (3) most recent, consecutive bank statements for all accounts held by household members with ALL pages for each of the applicants.
7. **Assets**: Most recent statements showing total amount of assets will need to be provided (i.e. money market fund accounts, value of trusts available to the household, any payments or disbursements such as annuities, inheritances, lottery winnings, capital gains, insurance settlements, etc.).
8. **Additional property**: Applicants that own any additional property other than their primary residence are not eligible for the grant, unless otherwise approved in writing by the Community Development Director.
9. **Identification**: A photocopy of each of the applicant's current identification such as: (a) Driver's License, or (b) Passport, or (c) Resident Alien Card or (d) California Identification Card. If a household member is a minor and currently does not have an identification card, a birth certificate must be submitted.
10. **Mortgage statement**: Copy of most recent mortgage statement verifying payments are current and home is not in default (statement must not be older than 60 days).
11. **Homeowner's insurance policy**: Copy of most recent homeowner's insurance policy showing that payments are up to date and property is insured.
12. **Lead Based Paint** - Signed Copy of the attached Confirmation of Receipt of Lead Based Paint Pamphlet.

When submitting the requested supporting documentation – **DO NOT SEND ORIGINALS** – please provide **photocopies**, as submissions will not be returned.

We cannot accept incomplete applications. Please be advised that ALL documents listed above must be turned in with the application. If an incomplete application is received, the application along with the documents submitted will be returned to you by mail and you will **NOT** be placed on a waiting list. Only those applications furnishing all required information at the time of submission will receive consideration.

When you are ready to submit your application along with the documentation, please **mail** it to:

City of Westminster
Housing Division
8200 Westminster Blvd.
Westminster, CA 92683
(714) 548-3495

If you will be hand delivering the application, please drop it off at the City of Westminster Police Department Building. **The Housing Division is located on the 3rd Floor.**





WESTMINSTER REDEVELOPMENT AGENCY

WESTMINSTER IMPROVING NEIGHBORHOODS PROGRAM

APPLICATION AND CONSENT AND DECLARATION

Please complete all entries. Where items are non-applicable, enter none or "n/a." Where insufficient space is supplied, attach additional sheets as necessary. Applications must be complete to be considered for program participation.

Applicant Name(s)	
Address of the Property to be Repaired	Day Telephone No.
Mailing Address	Evening Telephone No.

APPLICANT		CO-APPLICANT	
Name		Name	
SSN	Date of Birth	SSN	Date of Birth
Current Employer		Current Employer	
Employer Address		Employer Address	

SPOKEN LANGUAGES	<input type="checkbox"/> Vietnamese	<input type="checkbox"/> English	Other:
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ETHNICITY (VOLUNTARY)		
<input type="checkbox"/> Asian	<input type="checkbox"/> African American	<input type="checkbox"/> Caucasian
<input type="checkbox"/> Hispanic/Latino	<input type="checkbox"/> Native American	Other:

All additional sources of Income must be disclosed, whether taxable or not. List all Additional Sources of Income within the Household:

INCOME SOURCE	APPLICANT	CO-APPLICANT
Employment Income (Specify Employer)	Annual Income	Annual Income
Pension/Retirement/Social Security (Specify)	Annual Income	Annual Income
Alimony/Child Support/Foster Care (Specify)	Annual Income	Annual Income
Unemployment/Disability (Specify)	Annual Income	Annual Income
Other (Specify)	Annual Income	Annual Income

Household – Please enter the requested information for all property residents (attach additional sheets, if necessary)

Applicant Name	Age	Handicapped/Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No		Annual Income
Co-Applicant Name	Age	Handicapped/Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No	Relationship	Annual Income
Name	Age	Handicapped/Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No	Relationship	Annual Income
Name	Age	Handicapped/Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No	Relationship	Annual Income

Name	Age	Handicapped/Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No	Relationship	Annual Income
Name	Age	Handicapped/Disabled <input type="checkbox"/> Yes <input type="checkbox"/> No	Relationship	Annual Income
Enter Household Size: _____ persons		Enter Total Annual Household Income: \$ _____		

Year Home Was Built: _____

Property Information

Do you own the above listed property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own any additional property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the property listed above considered a Single Family Residence (SFR)?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are you a permanent full-time resident of this property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are the property taxes current on the above listed property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Are there any outstanding or pending liens against the above listed property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Please indicate the names of all persons listed on title to this property, and the manner in which title is held (e.g., Husband and Wife as Joint Tenants, etc.):	

Consent and Declaration

I/We, as undersigned, hereby consent for an authorized representative of the Westminster Redevelopment Agency (the "Agency") to enter my/our single family residence for the purpose of evaluating the housing structure. This evaluation will be performed jointly by the property owner (or property owner's agent), the undersigned and an authorized representative of the Agency. In addition, by signing below, I/We declare that the information provided within my/our application package is true and accurate to the best of my/our belief and knowledge that I/We made no misrepresentations in the application or its related documents, nor did I/We omit pertinent information and that I/We under penalty of perjury have received and read the Westminster Improving Neighborhoods Program Policies.

The undersigned certify the following: I/We have applied for a grant under the Westminster Improving Neighborhoods Program funded by the Agency. In applying for assistance, I/We completed this application containing private information for the purpose of obtaining a grant. I/We understand and agree that the Agency shall maintain my/our application package as a confidential file and shall not reveal any of it to any third party without my/our authorization, unless the Agency is required to treat such information differently pursuant to applicable law or court order.

I/We understand and agree that the Agency, reserves the right to change the review process to a full documentation program on a case by case basis. This may include independent verification of the information provided on the application. I/We expressly consent to and authorize Agency to verify the information on the application and hereby instruct all persons so requested to fully cooperate with the Agency, including, but not limited to providing further confirmation or documentation as the Agency may request from time to time. I/We understand and agree that the Agency reserves the right to change the requirements of this application and the Westminster Improving Neighborhoods Program at any time. **I/We declare under penalty of perjury under the laws of the State of California that the foregoing is true and correct based on my/our own personal knowledge, except as to those matters declared on information and belief, and as to those matters, I/We am/are informed and believe them to be true.**

Applicant's Signature

Date

Co-Applicant's Signature

Date

APPROVED:

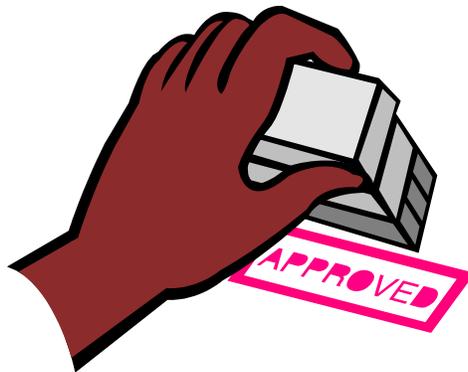
Agency's Authorized Representative

Date

PLEASE REMEMBER TO ATTACH ALL INFORMATION REQUESTED IN THE APPLICATION CHECKLIST. DO NOT SEND ORIGINALS.
INCOMPLETE APPLICATIONS WILL BE RETURNED TO THE APPLICANT.

For further information regarding the program please contact:

**City of Westminster
Housing Division
8200 Westminster Blvd.
Westminster, CA 92683
(714) 548-3495**





WESTMINSTER REDEVELOPMENT AGENCY
CONFIRMATION OF RECEIPT OF LEAD BASED
PAINT PAMPHLET

Certification:

I have received a copy of the pamphlet, *Protect Your Family From Lead in Your Home*, informing me of the potential risk of lead hazard exposure from renovation activity to be performed in my dwelling unit. I received this pamphlet before the work began.

Printed name of recipient

Date

Signature of recipient

Printed name of co-recipient

Date

Signature of co-recipient



WESTMINSTER IMPROVING NEIGHBORHOODS APPLICANT CHECKLIST

APPLICATION CHECKLIST

Please use the checklist below to ensure your application is complete. ALL adults living in the home must submit copies of each of the following with the Application: For each item that is not applicable, please provide an explanation on a separate piece of paper.

NOT
APPLICABLE APPLICABLE

BASIC ELIGIBILITY

Proof of ownership	Copy of Grant Deed or Trust – Persons on the grant/trust deed(s) who do not occupy the property are considered a household member and <u>all</u> documentation must be submitted.	<input type="checkbox"/>	
Identification	Acceptable IDs include: (a) Driver’s License, or (b) Passport, or (c) Resident Alien Card or (d) California Identification Card.	<input type="checkbox"/>	
Proof of Residency	Copies of your most recent utility bills for: water, gas, and electric - mailing address must be listed on bill. A copy of each one must be submitted.	<input type="checkbox"/>	
Lead Based Paint Pamphlet	Signed Copy of the attached Confirmation of Receipt of Lead Based Paint Pamphlet	<input type="checkbox"/>	

Verification of Income for all adults 18 years and older

Proof of Income	Two (2) most recent and consecutive pay stubs for all family members living in household; copy of SSI statement; or if self-employed copy of most recent 1040 tax documents with Schedule C .	<input type="checkbox"/>	<input type="checkbox"/>
Bank Statements	Three (3) most recent, consecutive bank statements for all accounts held by household members with ALL pages for each of the applicants.	<input type="checkbox"/>	<input type="checkbox"/>
Tax Documents	2009 <u>or</u> 2010 Federal tax returns (1040) for <u>all</u> household members – ALL pages must be included.	<input type="checkbox"/>	<input type="checkbox"/>
Assets	Most recent statements showing total amount of assets (i.e. money market fund accounts, value of trusts available to the household, any payments or disbursements such as annuities, inheritances, lottery winnings, capital gains, insurance settlements, etc.).	<input type="checkbox"/>	<input type="checkbox"/>
Mortgage Statement	Most recent mortgage statement verifying payments are current and home is not in default (statement must not be older than 60 days).	<input type="checkbox"/>	<input type="checkbox"/>
Homeowner’s Insurance Policy	Most recent homeowner’s insurance policy showing that payments are up to date and property is insured.	<input type="checkbox"/>	<input type="checkbox"/>

NOTES:



WESTMINSTER REDEVELOPMENT AGENCY

WESTMINSTER IMPROVING NEIGHBORHOODS PROGRAM POLICIES

I. PROGRAM DESCRIPTION

The purpose of the Westminster Improving Neighborhoods is to assist low-income Westminster homeowners whose income does not exceed 100% of the County median income, as adjusted by family size and income, as calculated on an annual basis California Department of Housing and Community Development (HCD). Grants will be provided to correct physical deficiencies with the goal to improve existing single family homes for qualifying households to maintain the City's affordable housing stock.

The Program will provide up to \$25,000 of grant assistance for pre-approved work done by an appropriately licensed contractor. Eligible Applicants, as defined below, may not receive more than \$25,000 of Program grant funds per address. Eligible Applicants may contribute their own funds to their project without limit.

II. ELIGIBLE APPLICANTS

"Eligible Applicants" are owner-occupants of single-family residences (excluding mobile homes) located within the City of Westminster whose household income does not exceed 100% of the Orange County area median income (adjusted for household size). For the purposes of this Program, family income shall mean the income attributable to each adult family member (i.e., family members who are at least 18 years old and who primarily reside in the subject home).

Income shall include the full amount (before any payroll deductions) of wages and salaries, overtime pay, commissions, fees, tips and bonuses and other compensation for personal services and the full amount of periodic payments received from social security, annuities, insurance policies, retirement funds, pensions or disability or other similar types of periodic receipts. Proof of home ownership shall be in the form of a grant deed, current property tax bill, current title policy or other evidence satisfactory to Staff. Proof of residency shall be in the form of all three current utility bills: water, gas, and electric.

III. ELIGIBLE IMPROVEMENTS

The primary purpose of WIN is to finance home repairs that provide for the correction of specific "Physical Deficiencies". Physical Deficiencies shall mean any defect that could warrant a code violation pursuant to the Westminster Municipal Code or any defect determined by staff to merit correction consistent with the listing of "Eligible Repairs" described below. Except as specified differently below, "Eligible Repairs" shall only include repairs to and/or replacement of the Physical Deficiencies described in the following eleven (11) categories:

1. Weatherization of the exterior of the property. This would include repainting (including any building or structure appurtenant to the residence, such as, but not limited to garages, fences and walls), subject to the residence meeting at least one of the following criteria:
 - a. A property that has been cited by a Westminster Code Enforcement Officer for a defective exterior paint condition pursuant to the Westminster Municipal Code; or
 - b. A property that Staff has determined has a defective exterior paint condition that could warrant a code violation pursuant to the Westminster Municipal Code.
2. Repair of exterior building surfaces;
3. Replacement or Repair of roofs;
4. Replacement of windows and/or doors;
5. Repair or Replacement of fences and walls;
6. Repair or Replacement of deteriorated landscaping and irrigation;

7. Repair or Replacement of walk ways, drive ways, drive aprons and/or parkway areas between the curb and the sidewalk;
8. Repair or Replacement of water pipes and sewer laterals, as they extend to the public right of way.
9. Other health and safety repairs as determined by Staff to meet the intent of the Program, including any other repairs that are appurtenant to or a direct result of repairs associated with the first eight (8) categories in this Section;
10. Any demolition required to carry-out the Eligible Repairs; and
11. The cost of any permit required to perform any Eligible Repair, as applicable.

All repairs shall be made on a code correction priority basis and code corrections shall take precedent over all other repairs. Except for any repairs that may be required pursuant to item No. 9 above, new construction is ineligible. Demolition or construction of all unpermitted additions (i.e. unpermitted room additions, garage conversion, etc.) shall not be paid for with grant funds and will be the responsibility of the homeowner to comply with City Building requirements. Initial construction of luxury items (i.e., fountains, bar-b-ques, saunas, hot tubs, patio covers, etc.) are ineligible. Materials used for this Program shall conform to the specifications designed by Staff. If the applicant does not approve of the materials to be used, the affected construction shall be deleted in its entirety.

Any work requiring the off-premises relocation of occupants is not eligible under this Program unless the applicant waives all claims for relocation assistance. Because the Program is not a handyman program, maintenance items, other than those directly related to any Eligible Repairs are not eligible under this Program.

Lead Based Paint Testing and Permits

Lead based paint testing will be required for all homes built in or prior to 1978. The cost of the lead based paint testing will be deducted from the grant amount. If lead is present in the home and abatement is necessary, the cost of such services will also be paid for by the grant.

All work completed on home will be subject to permits. Contractor will be responsible for obtaining the appropriate permits for work conducted on the home. The cost of the permits shall be included in the contract bid presented to the homeowner prior to construction of the residence.

IV. IMPLEMENTATION

A. Administration

Community Development Department Staff ("Staff") shall administer the Program. As used herein, the term "Staff" may include employees, consultants or contractors of the Community Development Department. The administration of the Program including, without limitation, application evaluation procedures, rehabilitation assessments, cost estimation, bid solicitation, contractor selection, construction management, inspection, disbursement of Program funds and processing of certification of completion will be managed in accordance with these Program Policies.

B. Application

Applications for participation in the Program are available from the Community Development Department located at 8200 Westminster Boulevard, Westminster, CA 92683, Housing Division Offices and on the City's website. Applications will be accepted on a first come first served basis from Eligible Applicants consistent with funding availability. The application must be completed in its entirety and submitted together with the following documentation:

1. Application form;
2. Proof of family income;
3. Proof of home ownership;
4. Proof of residency; and
5. Certificate of Submittal of Application

Only completed applications will be accepted. Incomplete applications will be returned. Staff shall place the home owner's name on a list of eligible projects in order of the receipt of the signed completed application and the above noted documentation. Therefore, those applicants who submit all requested documents with the application in the shortest time frame will have the highest priority for assistance under the Program. **Application approval is subject to funding availability.**

“Eligible Applicants” are owner-occupants of single-family residences (excluding mobile homes) located within the City of Westminster whose household income does not exceed 100% of the Orange County area adjusted median income (“AMI”), as adjusted for household size.

Annualized Orange County **2011** Income Limits are as follows:

<u>Household Size</u>	<u>60% of AMI¹</u>	<u>80% of AMI¹</u>	<u>100% of AMI¹</u>
1	\$38,820	\$51,700	\$58,950
2	\$44,340	\$59,100	\$67,350
3	\$49,860	\$66,500	\$75,800
4	\$55,380	\$73,850	\$84,200
5	\$59,820	\$79,800	\$90,950
6	\$64,260	\$85,700	\$97,650
7	\$68,700	\$91,600	\$104,400
8	\$73,140	\$97,500	\$111,150

