



## LFUCG Community-Wide Housing Emergency Repair Loan Application

*When you have gathered the documents required to complete your application, please call April Meadows at 258-3070 to schedule an appointment for your financial interview.*

*Appointments are seen first.*

*Appointments are available from 9:00 am to 4:00 pm, Monday through Friday.*

The following documents are required to complete your application; **bring them to your appointment.** Failure to bring all of these documents will delay the process **OR** cause a denial of your application.

1. **Completed Application.** If you need help or have any questions, we can discuss them at the interview.
2. A **driver's license** OR other government issued **photo identification** for all adult household members age 18 or older.
3. A **Social Security card** for all household occupants.
4. **Verification of income for all household members**, including recent pay stubs, Social Security benefit statement letters, retirement & annuity information, child support & alimony orders, etc.
  - a. *for self-employed persons only: 2-3 years of federal tax returns*
  - b. *Social Security benefit statement letters must be dated within the past 6 months; to request an updated "Benefit Statement" you may call (866) 530-7754 or you can create an account at [www.socialsecurity.gov/myaccount](http://www.socialsecurity.gov/myaccount)*
  - c. *If you are receiving unemployment, you must request and bring a print out for the last 12 months.*
5. **3 months of the most recent bank statements** for all accounts, including checking & saving accounts; bring every page, even if blank. This is needed for **all household members**.
6. Your **monthly mortgage statement** or your coupon book(s), including escrow information (if applicable).
7. Your **homeowner's insurance policy** declarations, listing your policy's premium amount, dwelling coverage limits, name and address of your agent.
8. Any person age 18 or older who lives in the home but does not have an income **must** complete a "**Certification of Zero Income**" form and an IRS "**4506T-EZ**" form (forms will be provided, if required).



**DIVISION OF GRANTS AND SPECIAL PROGRAMS  
LEXINGTON FAYETTE URBAN COUNTY GOVERNMENT  
CDBG HOUSING EMERGENCY REPAIR LOAN APPLICATION**

**DATE:** \_\_\_\_\_

The information collected below will be used to determine whether you qualify as a borrower under the CDBG/HOME Housing Emergency Repair Loan Program. This information is confidential and will not be disclosed outside the Division of Grants and Special Programs without your consent.

Property Address to Be Repaired	City <b>Lexington</b>	State <b>KY</b>	Zip Code <b>405_____</b>
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**APPLICANT INFORMATION**

APPLICANT'S NAME				Home Phone ( )
(Last)	(First)	(Middle)		Cell Phone ( )
Present Street Address <b>Same as above</b>	City	State	Zip Code	No. of Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent
Former Street Address <small>(if at current address for less than 2 yrs)</small>	City	State	Zip Code	No. of Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent

**SELECTED CHARACTERISTICS OF BORROWER AND PROPERTY**

The Borrower is:  White (Non-Hispanic)  Black/African American  Asian  American Indian or Alaskan Native  Native Hawaiian or Other Pacific Islander  
 American Indian or Alaska Native & White  Black/African American & White  Asian & White  American Indian or Alaska Native & Black/African American  
 Other/Multi Racial      ETHNIC CATEGORIES: Hispanic or Latino?  Yes or  No (Please Select One)      SEX:  Male and/or  Female

Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (single, divorced, or widowed) <input type="checkbox"/> Separated		No. of Dependents <small>(Living in home)</small>	Ages
Name & Address of Employer		Business Phone ( )	Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No
Work Phone No. (Ext.) ( )	Position/Title	Type of Business	No. of Yrs. On Job
Name and Address of Previous Employer (if at position less than 2 yrs.)		No. of Yrs. On Job	Business Phone ( )

**CO-APPLICANT INFORMATION**

CO-APPLICANT'S NAME				Home Phone ( )
(Last)	(First)	(Middle)		Cell Phone ( )
Present Street Address	City	State	Zip Code	No. of Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent
Former Street Address <small>(if at current address for less than 2 yrs)</small>	City	State	Zip Code	No. of Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried (single, divorced, or widowed) <input type="checkbox"/> Separated		No. of Dependents <small>(Living in home)</small>	Ages	
Name & Address of Employer		Business Phone ( )	Self-Employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Work Phone No. (Ext.) ( )	Position/Title	Type of Business	No. of Yrs. On Job	Yrs. In this line of work
Name and Address of Previous Employer (if at position less than 2 yrs.)		No. of Yrs. On Job	Business Phone ( )	

Ex-Spouse _____	Deceased-Spouse _____
SS# _____	SS# _____
Date of Divorce _____	Date of Death _____
Place of Divorce _____	Place of Death _____







# ELIGIBLE INCOMES BY FAMILY SIZE

Effective March 28, 2016 for other HUD programs, Effective June 6, 2016 for HOME PROGRAM

FAMILY SIZE	INCOMES						
	<30%	30% to <50%	50% MEDIAN Grants and Deferred Loans	50% TO <60% MEDIAN 0% Loans	60% to <70% MEDIAN 1% Loans	70% to 80% MEDIAN 2% Loans	
1	\$0 to \$13,900	\$13,901 to \$23,150	\$0 to \$23,150	\$23,151 to \$27,780	\$27,781 to \$32,420	\$32,421 to \$37,050	
2	\$0 to \$15,900	\$15,901 to \$26,450	\$0 to \$26,450	\$26,451 to \$31,740	\$31,741 to \$37,055	\$37,056 to \$42,350	
3	\$0 to \$17,900	\$17,901 to \$29,750	\$0 to \$29,750	\$29,751 to \$35,700	\$35,701 to \$41,695	\$41,696 to \$47,650	
4	\$0 to \$19,850	\$19,851 to \$33,050	\$0 to \$33,050	\$33,051 to \$39,660	\$39,661 to \$46,285	\$46,286 to \$52,900	
5	\$0 to \$21,450	\$21,451 to \$35,700	\$0 to \$35,700	\$35,701 to \$42,840	\$42,841 to \$50,005	\$50,006 to \$57,150	
6	\$0 to \$23,050	\$23,051 to \$38,350	\$0 to \$38,350	\$38,351 to \$46,020	\$46,021 to \$53,725	\$53,726 to \$61,400	
7	\$0 to \$24,650	\$24,651 to \$41,000	\$0 to \$41,000	\$41,001 to \$49,200	\$49,201 to \$57,400	\$57,401 to \$65,600	
8	\$0 to \$26,250	\$26,251 to \$43,650	\$0 to \$43,650	\$43,651 to \$52,380	\$52,381 to \$61,120	\$61,121 to \$69,850	