Neighborhood Housing Rehabilitation Program

The mission of the Neighborhood Housing Rehabilitation Program (NHRP) is to provide financial assistance for repairs for low and moderate income homeowners in the Prince William Area (Prince William County, and Cities of Manassas and Manassas Park) that otherwise would not be able to maintain safe, sanitary, energy efficient and accessible housing. An applicant must be the owner of the property and use the property as their primary residence. All rehabilitation items as identified on the NHRP Checklist as "Required Items", and determined to be a critical part of the NHRP project, will be treated as a grant and the remaining balance of the total approved project will be secured by a 30-year deferred Deed of Trust and Promissory Note.

Combined gross household income must be at or below 80% of the area median income (AMI), adjusted for family size per the following table: Effective 4.1.2025

1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
\$74,800	\$85,450	\$96,150	\$106,800	\$115,350	\$123,900	\$132,450	\$141,000

Household with incomes at or below 50% of area median income will receive priority in being assisted.

Eligible Activities

- Repair substandard housing
- Installation of complete indoor plumbing
- Make accessibility improvements (wheelchair ramps, kitchen/bath adaptations, door widening)
- Repairs to failed and failing water delivery and/or waste water treatment systems
- Energy improvements (heating system replacement, insulation, skirting open foundations)
- Repair and/or replacement of windows and doors
- Repair and/or replacement of roof
- Repair of foundation and site corrections
- Reduction & abatement of lead-based paint
- Remediation of Radon Gas Violations
- Installation of Carbon Monoxide Detectors
- Remediation of Toxic mold(s)
- Reduction & Abatement of Asbestos

Payment to Contractor —

The property owner (Applicant) and the Contractor, will enter into a Construction Contract Agreement contract for the approved rehabilitation work to be completed. The Office of Housing & Community Development (OHCD) will oversee the project and The County, with funds provided by the CDBG program and with the property owners written consent, shall pay the contractor for performance of work.

Assistance to the Homeowner

The amount of assistance provided for rehabilitation will be secured by a 30-year deferred Deed of Trust on the property minus a grant of items identified on the NHRP Checklist as "Required Items", and determined to be a critical part of the NHRP project. The trust will not be due and payable until the property ceases to be the principal residence, or is sold, or the borrower fails or neglects to pay the taxes, assessments, or premiums for hazard, flood (if required) or mortgage insurance, or terms of the Deed of Trust are violated.

Role of OHCD

Office of Housing & Community Development (OHCD) staff will assess eligibility of the property owner and property, complete work write-up, assist property owner with contractor selection, inspect work, make disbursements on behalf of the property owner, and serve as a liaison between contractor and property owner.

How to Apply _

If you're interested in applying for the Neighborhood Housing Rehabilitation Program please visit the Housing website at *www.pwcva.gov/housing* or you may contact a Community Development Analyst listed below:

Call or email OHCD: Amira Gonzalez 703-492-2301 | agonzalez@pwcgov.org or

Jerica Johnston 703-492-2302 | jjohnston3@pwcgov.org

To apply for the NHRP via our online application portal, please visit:

https://portal.neighborlysoftware.com/PRINCEWILLIAMCOUNTYVA/Participant

Applications will be screened for NHRP Program eligibility requirements. Approval of NHRP Projects and Construction Contract Agreements will be established based on final approval of both the Applicant(s), the final Scope of Work and availability of CDBG Funds.





Prince William County Office of Housing and Community Development

Dr. A. J. Ferlazzo Building 15941 Donald Curtis Drive, Suite 112 Woodbridge, VA 22191 Direct Line (703) 492-2301 FAX (703) 492-0499

NEIGHBORHOOD HOUSING REHABILITATION PROGRAM (NHRP) APPLICATION

A. APPLICANT INFORMATION (Owner of Property):

Last Name		First			Middle Initia
Property Add	Iress				
City		State			Zip Code
Social Secur	ity #		_	Date of Birth:	
Telephone :	Home		Cell		
	Work		Email		
Name & Add	ress of Employer:				
Last Name		First			Middle Initia
	Iress				
Property Add					
Property Add	Iress	State		Date of Birth:	Zip Code
Property Add City Social Secur	lress	State			Zip Code
Property Add City Social Secur	ity #	State			Zip Code
Property Add City Social Securi Telephone :	ity # Home	State	Cell	Date of Birth:	Zip Code
City Social Secur Telephone :	ity # Home Work	State	Cell	Date of Birth:	Zip Code

Β.

C. NAMES OF <u>ALL</u> PERSONS RESIDING IN HOUSEHOLD:						
	NAME	BIRTHDATE	SOCIAL SECURITY NUMBER	RELATIONSHIP TO APPLICANT		

Please attach to application copies of the following:

- ✓ Birth Certificates or USCIS documents for all household members to verify legal residency
- ✓ Social Security Cards for all household members
- ✓ Current or Up-to Date Driver's License(s) as applicable or Current or Up-to-Date Photo ID for all household members over 18 years old

D. **PROPERTY INFORMATION:**

	Locatio	n in County/City of:
	Deed E	ook Number:Page:Instrument No
	Name	s) under which Title is held:
	<u>Home</u>	wner Insurance and Real Estate Tax Information:
		Name of Insurance Company
		Policy Number
		Insurance Agent Phone #
		Insurance Agency Address
□Yes	□ No	Real Estate Taxes are paid in Mortgage Payment
□Yes	□ No	Real Estate Taxes are paid by Homeowner
	□ No 02-2023	Real Estate Taxes are deferred for Elderly and/or Disabled Applicants

Please attach to application copies of the following:

- Recorded Deed of Trust(s) (For all Liens on Property)
- ✓ Deed Showing Correct Names of Ownership
- Most Recent Mortgage Statement(s) & Twelve month History Statements showing Current Balance(s) Owed & Payment History
- Proof that Real Estate Taxes Are Paid (if not included in Mortgage Payment) or that they are Waived or Deferred
- ✓ Copy of Current Homeowner's Insurance Policy

E. GROSS MONTHLY HOUSEHOLD INCOME (before taxes):

SOURCE	A. APPLICANT	B. CO-APPLICANT	C. OTHER(S)
Wages, salaries, tips, business income			
SSI			
Social Security			
VA Benefits			
Disability Income			
Child Support, Alimony			
Pension			
Rental Income			
Other (HCPP Section 8 Mortgage			
Payment Assistance or other income (Specify)			
TOTALS FOR ALL SOURCES			

Please attach to application copies of the following:

- Last Three Months Consecutive Paystubs (for all household members over age of 18 and working; if receiving Section 8 Mortgage assistance copy of most recent HAP Contract Addendum)
- Verification of Employment Form Signed & Dated (for all household members) (form enclosed OHCD will send for 3rd party verification)
- ✓ Last Federal Tax Return to Include W2's (for all household members)
- Statement from Social Security, Supplemental Security Income, Veteran Administration, Pension, etc.
- Most recent Benefits Statement for any assistance programs to include but not limited to Section 8 Housing Choice Voucher Purchase Program
- Child Support Verification of payment received (court ordered print out; decree) or non-payment. Signed and Dated as applicable (form enclosed)
- Virginia Employment Commission Form (VEC) Signed & Dated by all adult household members (form enclosed OHCD will obtain 3rd party verification)

Revised 02-2023

F. ASSETS:

<u>ASSETS</u>	DOLLAR AMOUNT	<u>COMMENTS</u>
Cash		
Checking / Savings		
Stocks / Bonds		
Life Insurance Term or Whole		
Personal Property (Automobiles, boats, trailers, RV's etc.)		
Other Investments (Real Estate other than residence), Time Shares etc.		
Other Assets		
Other Assets		
TOTAL CASH VALUE ALL ASSETS	\$	

Please attach to application copies of the following:

- ✓ Last Three Months Most Recent, Consecutive Complete Checking/Savings/Money Market, Mutual Fund and/or 401K Statements/ Stock/Bond Statements (to include all pages for all accounts front & back) (for all adult household members). If checking/savings accounts reflect negative balances, demonstrate receipt of payday or title loans within the last three months the application will be denied
- ✓ Copy of Bankruptcy Discharge Papers, if applicable
- ✓ Copy of Title(s) for Personal Property Items Listed Above if not financed
- ✓ Current Life Insurance Policies (showing cash value)
- ✓ Copy of Deed(s) for all other Real Estate Property Ownership

All Adult Applicants, and Legal Owners Listed on This Neighborhood Housing Rehabilitation Program Application Form Must Read and Sign Acknowledging Their Understanding of All the Following Authorizations and Certifications:

- The signature(s) below certifies my/our understanding that for purposes of determining eligibility for the Neighborhood Housing Rehabilitation Program (NHRP) all income and assets of each and every individual and household members currently residing together must be considered in the calculation, and that additional documentation may be required in order to make an eligibility determination. When determining household income the Community Development Specialist, must project income forward in order to correctly calculate and predetermine income eligibility for the household, which means pay raises, bonuses, overtime and pay differential must be included. Also included in income eligibility is interest from assets over \$ 5,000 which is imputed @ the HUD determined passbook rate.
- The signatures below certifies my/our understanding that for purposes of determining eligibility for the NHRP the residential property listed in this application is owned by the Applicants and must meet all program requirement guidelines.
- The signatures below certify that the information contained in this application is accurate and complete to the best of my/our knowledge.
- The signatures below certifies my/our understanding that any intentional misrepresentation of information provided on this application form, or in support of this application is a Federal crime punishable by fine or imprisonment, or both, under the provisions of Title 18, U.S. Code and will result in denial of assistance through the Neighborhood Housing Rehabilitation Program
- The signatures below authorizes Prince William County Office of Housing & Community Development, to contact any person, business, or organization listed in this application, or on supporting documentation provided in order to obtain third party verification in connection with this application, for purposes of determining eligibility.
- The signatures below certify that I/we understand that the information in this application is strictly confidential, that Prince William County Office of Housing & Community Development does not release any "Non-Public Personal Information" and any information provided is solely for the purpose of determining my/our eligibility for assistance under this program.
- The signatures below certify my/our understanding that the NHRP assistance that I/we may be awarded as a result of this application will result in a deferred Deed of Trust. This deferred Deed of Trust will be due and payable if the property ceases to be my/our principal residence, upon sale of property, if I/we fail or neglect to pay real estate taxes, assessments, or premiums for hazard, flood (if required) or mortgage insurance (if required), refinance for cash out, or any of the terms of the NHRP Deed of Trust are violated.

Signature of Property Owner

Date

Signature of Property Owner

Date

Revised 02-2023

The following information is requested for federal reporting purposes only. This information will not be used as a basis for approval or denial of your application. If you do not wish to provide this information, please indicate below:

Racial/Ethnic Data		
Race (Indicate Based on Head of Household)	Non- Hispanic	Hispanic
White		
Black/African American		
Asian		
American Indian/Alaskan Native		
Native Hawaiian/Other Pacific Islander		
American Indian/Alaskan Native & White		
Asian & White		
Black/African American & White		
American Indian/Alaskan Native & Black/African American		
Other Multi-Racial		

Indicate Size of Household (# persons):

Check as Applicable for Head of Household

Elderly (62 and above)

Disabled

I have given the above information freely and understand it will not be used as a basis for approval or denial of my application for federal assistance

I do not wish to provide this information at this time

Information was provided by Community Development Specialist based on a face to face interview with head of household

Signature of Property Owner

Signature of Property Owner

Community Planning & Development Specialist

Date

Date

Date

CONSENT TO EXCHANGE INFORMATION

I understand that different agencies provide different services and benefits. Each agency must have information in order to provide services. By signing this form, I am allowing agencies to exchange certain information so it will be easier for them to work together effectively to provide or coordinate these services or benefits.

I,		, am signi	ing this form	for	
(Full printed na	ame of consenting person(s		0		
	(Full j	printed name of client)			
(Client's Address)	(Client's	Birth Date)	((Client's SSN-Optional)	
My relationship to the client is:	Self Pa Other Legally Autho	arent Power of rized Representative	Attorney	🗌 Guardian	
I want the following confidential exchanged:	information about the clier	nt (except drug or alcohol	abuse diagno	oses or treatment information) to	o be
Yes No Yes No Assessment Info Financial Infor Benefits/Servic Planned and/or Mortgage and/or	mation I Menta ces Needed I Medic Received I Psych	Yes cal Diagnosis l Health Diagnosis cal Records ological Records nce	Educati Psychia Crimina	onal Records tric Records al Justice Records rment Records	
	William County Office of d Curtis Drive #112, Wood				
(Name	e and Address of Referring	Agency (Agencies) and S	Staff Contact	Person(s))	
And the following other agencies	to be able to exchange thi	s information:			
a. Office of Hous b. Community Se c. Department of d. Virginia Coop e. Virginia Housi f. Insurance ager	Social Services: Prince W erative Extension – Prince ng Development Authority ncy providing Homeowners and any prospective/actual	opment (OHCD) Villiam County City of Mar William County (VHDA) or other Lien Ho s Insurance	olders	Aanassas Park lined on the service plan develog	ped
I want this information to be excl	nanged ONLY for the follo	wing purpose(s): Serv	vice Coordina	ation and Treatment Planning	
Information may be exchanged	by written, computerize	d and verbal methods.			
This consent is good until <u>_Relea</u> withdraw this consent at any time know my consent has been withd whom it was shared. If I ask, eac of this form as a valid consent to each agency individually to give	by telling the referring ag rawn. I have the right to k the agency will show me this share information. If I do	ency. This will stop the li know what information ab- s information. I want all t not sign this form, inform	sted agencies out me has be he agencies a	s from sharing information after een shared, and why, when, and and companies listed to accept a	they with copy
Signature(s):	(Consenting Person or l	Dersons)		(Date)	
Person Explaining Form:	(Consenting 1 Cisofi Of 1	(150115)		(Duc)	
r erson Expressing r orm.	(Name)	(Title)		(Phone Number)	
Witness (if required):					
	(Signature)	(Ad	dress)	(Phone Number)	

VERIFICATION OF EMPLOYMENT AND INCOME

This will authorize my employer to release the information requested below regarding my employment, schedule, hours worked, amount and type of compensation or termination when applicable.

Family Name (Please Print or T	ype)	Social Security N	umber		
Street Address	Suite #	City	State Zip		
Signatura		Data			
Signature		Date			
and/or rehabilitation of property. Fe as well as its assets, must be verifie Virginia Privacy Protection Act, and applicable portions of this inquiry an	is applyling to receive Federal dollars thro deral regulations require that in order for or d. The information requested below will b will be used only to determine the eligibilit d returning it to: Prince Willia Office of Housing and Comm Attention 15941 Donald Curtis Drive, Suite 1 Phone: 703-492-	our department to autho be held in strict confidency of the family. Thank y am County unity Development : 12, Woodbridge, VA Fax: 703-492-0499	rize leasing of these units, the incom- ce as is required under the provisions rou for your cooperation in completing (OHCD)	e of the s of the g those	family,
	Position/Job				
Is this employee still employe	ed? 🔲 Yes 🗌 No - If not, wha	t was the date of te	rmination?		
Please state the reason for to	ermination:				
If still employed complete the	e following:				
	d Hours Worked:		Types of Pay:	N	N -
Annual Salary		Is there a possibi	lity of overtime?		No ()
-	Average Wkly. Hours:		e average hours of overtime		
	Hourly Rate of Pay:	Is over time paid	time and a half?	• •	()
Normal Schedule:	ngs 6-9pm, weekends 12 – 9pm, etc.)	Can this position		()	()
			e average tips per pay		
	Below as Applicable:		y ever give bonuses for this	()	()
Pay Period: Weekly (52 pay periods)	Nature of Employment: Permanent	position? If so ho		()	()
Bi-Weekly (26 pay periods)		If so Year to Date		() ()	()
Semi-Monthly (24 pay period Monthly (12 pay periods) Other (pay periods)	ds Seasonal Other	If so, what is the	n earn commissions? average commission per pay	. ,	
	the above information is true and	correct to the best	of my knowledge.		
Name of Company		Address			
Name (Please Print)	Title	Signature	Date		

Direct telephone line or phone number with extension

WARNING: Section 1001 of the Title 18 of the United States Code make it a criminal offense to make a willfully false statement or misrepresentation to any Department or Agency of the United States as to any matter within its jurisdiction.

VIRGINIA EMPLOYMENT COMMISSION RECORDS VERIFICATION

This will authorize Virginia Employment Commission (VEC) to release the information contained in my payment history and wage record.

Full Name (Please Print or Type)		or Type)	Social Security Number	
Stre	et Address			
City	State	Zip		
	Signature	2	Date	

Dear VEC Representative:

The family/individual named above is a resident/applicant for housing rehabilitation that is subsidized through the U.S. Department of Housing and Urban Development. Federal regulations require that in order for a family to be eligible for this form of assistance, the income of the family, as well as its assets, must not exceed certain established limits. The information requested below will be held in strict confidence as is required under the provisions of the Virginia Privacy Protection Act, and will be used only to determine the eligibility of the family for the housing rehabilitation loan.

Thank you for your cooperation by providing the most recent employment/unemployment information concerning the aforementioned applicant, and returning it to:

Prince William County Office of Housing and Community Development 15941 Donald Curtis Drive Suite 112 Woodbridge, Virginia 22191-4217 Main: 703-792-7530 Fax: 703-492-0499

> ATTN:_____ Community Development Analyst

Sincerely,

Community Development Analyst Neighborhood Housing Rehabilitation Program 703-492-

***NOTE: Section 1001 of Title 18 of the United States Code makes it a criminal offense to make a willfully false statement or misrepresentation to any Department or Agency of the United States as to any matter within its jurisdiction.

SELF-CERTIFICATION OF CHILD SUPPORT PAYMENTS

I, ____, residing at ____

do hereby certify that I \square am receiving or \square not receiving (check appropriate box) child support in the amounts and for the children listed below: If you do not receive any child support you are still required to list each child and indicate zero for amount received.

Full Name of Child	Amount Received	How often Received*	Information on the Absent Parent
			Name:
			Address:
			Phone:
			Name:
			Address:
			Phone:
			Name:
			Address:
			Phone:
			Name:
			Address:
			Phone:

*monthly or weekly or bi-weekly (every other week) or semi-monthly (twice a month)

If the person paying the support is not the absent parent please specify the relationship to yourself or the child.

I certify that the above information is true and complete Section 1001 of the Title 18 of the United States Code make it a criminal offense to make a willfully false statement or misrepresentation to any department or agency of the United States as to any matter within its jurisdiction.

Signature of Parent	Date	
County of Prince William Commonwealth of Virginia The foregoing instrument was acknowledged before me this	day of	, 20
By (Name of person signing document)		
	Notary Public Registration #: My Commission Expires:	

Certification of Zero Assets

- 1. I herby certify that I do not individually possess any assets, defined as any of the following:
 - a) Cash held in savings accounts, checking accounts, safe deposit boxes, homes, etc.
 - b) Cash value of revocable trusts available to the applicant.
 - c) Equity in real property or other capital investments.
 - d) Cash value of stocks, bonds, Treasury bills, certificates of deposit and money market accounts.
 - e) Individual retirement and Keogh accounts (even though withdrawal would result in a penalty).
 - f) Retirement and pension funds.
 - g) Cash value of life insurance policies available to the individual before death (e.g., surrender value of a whole life or universal life policy).
 - h) Personal property held as an investment such as gems, jewelry, coin collections, antique cars, etc.
 - i) Lump sum or one-time receipts, such as inheritances, capital gains, lottery winnings, victim's restitution, insurance settlements and other amounts not intended as periodic payments.
 - j) Mortgages or deeds of trust held by an applicant.
- 2. There is no imminent change expected in my financial status with regard to assets during the next 12 months.

Under penalty of perjury, I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in the termination of assistance.

Signature of Applicant	Printed Name of Applicant	Date
Signature of CPD Specialist	Printed Name of CPD Specialist	Date
Acknowledged before me on the Signature	day of Printed name	
Notary public, State of Virginia, Commission expires Commission #	ounty of	