



Revised 7/2007

## EMERGENCY AND FURNACE LOAN APPLICATION

1. Return Loan application to office of Development Services at 1 Riverfront Plaza, Suite 110, or mail to P.O. Box 708, Lawrence, Kansas, 66044. Telephone: (785) 832-3100. Telecommunications Device for the Deaf: (785) 832-3205. Enclose evidence of family gross income of the preceding year. (W-2 Forms, Income tax return, Social Security letter of benefits, etc).
2. Submit a minimum of three (3) bids for the work to be done. These must be included with the application. If unable to obtain three (3) bids, owner must provide supporting documentation regarding bid solicitation. **HOMEOWNERS ARE NOT ALLOWED TO DO THEIR OWN IMPROVEMENTS.**
3. The Department of Planning and Development Services will advise the applicants when, and if, the application is approved.
4. Upon approval of the application, a City purchase order will be issued for the work to be done. **WORK MUST NOT BEGIN WITHOUT THIS PURCHASE ORDER.**
5. Loan recipients will advise the Department of Planning and Development Services when the work has been completed in order that a verification inspection can be made.
6. Invoices or sales tickets must be submitted to the Department of Planning and Development Services so the vendor can be paid.
7. The Department of Planning and Development Services will pay vendors when properly signed invoices are received and The Department of Planning and Development Services staff has performed an inspection of the work. Generally, the claim will be paid the week after receipt of invoices and approval of the work.

# I. EMERGENCY AND FURNACE LOANS

## A. Eligibility Requirements

1. The property must be located within the City Limits and not within a designated flood plain area.
2. The property must be owner-occupied and contain no more than two dwelling units. The applicant must be the owner/occupant of the property for a minimum of one year prior to application.
3. The *applicant and/or structure* for which the application is being made cannot have received comprehensive rehabilitation assistance from the City since December 31, 1978.
4. The *structure* for which the application is being made can receive only one emergency loan and one furnace loan assistance from the City.
5. Applicant's gross family income from all sources may not exceed 80% of median income. .  
Income guidelines are as follows:

Family Size	80% of Median
1	\$36,250
2	\$41,400
3	\$46,600
4	\$51,750
5	\$55,900
6	\$60,050
7	\$64,150
8+	\$68,300

6. The applicant must sign a Mortgage Note and Mortgage for the amount of financial assistance.
7. The Development Services Staff shall determine whether the proposed work is necessary and appropriate.
8. The Development Services Staff shall determine whether the property is of sufficient value to warrant the loan.

## B. Eligible Use of Funds

1. For improvements that eliminate immediate hazards to health and safety, or cause damage to the structure or conditions that are likely to cause health and safety hazards or cause damage to the structure in the near future.
2. Replacement of existing heating source with approved energy-efficient appliance, minimum 80% energy-efficient furnaces. Heat pumps will not be allowed.

C. Loan Limit per Property

1. \$5,000, or the amount necessary to make the improvement, whichever is less.

D. Payback Requirements

1. The financial assistance shall be in the form of a loan, which must be repaid when the recipient ceases to be an owner-occupant of the property improved.
2. No interest will be charged on loans, nor are monthly payments required.
3. Loan Subordination
  - a. Will not be approved if the City loan is less than or equal to \$5,000, except in cases where the recipient can demonstrate a bona fide hardship, such as medical emergency, or "act of God" catastrophe.

**EMERGENCY/FURNACE LOAN APPLICATION**

- 1. Name of Applicant: \_\_\_\_\_
- 2. Address: \_\_\_\_\_
- 3. Telephone: (h) \_\_\_\_\_ (w) \_\_\_\_\_
- 4. Describe the work to be done:  
 \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_
- 5. Who will do the work? \_\_\_\_\_
- 6. What will be the cost? Attach written bid(s): \_\_\_\_\_

**If this application is approved, I agree to the following conditions:**

- 1. Work will not begin prior to approval of this application.
- 2. The work will be completed within thirty (30) days after the receipt of the materials listed above unless the Planning and Development Services Department has approved a longer period of time.
- 3. I will submit to the Planning and Development Services Department all invoices for the proposed work to be completed.
- 4. I will advise the Planning and Development Services Department when the proposed work is completed.
- 5. I will allow the Planning and Development Services Department staff to inspect the work when it is completed or at any other time that is mutually convenient.

Date: \_\_\_\_\_  
\_\_\_\_\_ Signature of Applicant

Approved: \_\_\_\_\_  
Planning and Development Services Department

LAWRENCE, KANSAS, NEIGHBORHOOD RESOURCES PROGRAM ELIGIBILITY CERTIFICATION

1. NAME OF PROJECT: (check one)     EMERGENCY LOAN                       FURNACE LOAN

2. APPLICANT INFORMATION:

Name \_\_\_\_\_

Address \_\_\_\_\_

Telephone (h) \_\_\_\_\_ (w) \_\_\_\_\_

Applicant Characteristics:

Age \_\_\_\_\_ Disabled: Yes \_\_\_\_\_ No \_\_\_\_\_ Head of Household: M \_\_\_\_\_ F \_\_\_\_\_

Number in Family \_\_\_\_\_ Must mark one: Hispanic or Latino Yes \_\_\_\_\_ No \_\_\_\_\_

Must choose one category below:

White \_\_\_\_\_ Black/African American \_\_\_\_\_ Asian \_\_\_\_\_ American Indian/Alaska Native \_\_\_\_\_

Native Hawaiian/Other Pacific Islander \_\_\_\_\_ American Indian/Alaska Native & White \_\_\_\_\_

Asian & White \_\_\_\_\_ Black/African American & White \_\_\_\_\_

American Indian/Alaska Native & Black/African American \_\_\_\_\_ Other Multi-Racial \_\_\_\_\_

3. INCOME REQUIREMENTS—circle the one that applies to your family size:

GROSS ANNUAL INCOME:

Family Size	80% of Median	50% of Median	30% of Median
1	\$36,250	\$22,650	\$13,600
2	\$41,400	\$25,900	\$15,500
3	\$46,600	\$29,100	\$17,450
4	\$51,750	\$32,350	\$19,400
5	\$55,900	\$34,950	\$20,950
6	\$60,050	\$37,550	\$22,500
7	\$64,150	\$40,100	\$24,050
8+	\$68,300	\$42,700	\$25,600

**4. CERTIFICATIONS**

- a. I hereby certify that the gross annual income of all adult members of the household cited in item #2 falls within the income category range as checked above. I also understand and agree that any misrepresentation on my part of information contained herein may constitute fraud.
  
- b. I hereby certify that I have been informed of Lead-Based Paint Hazards and that I have received a copy of the notice entitled: ***Protect Your Family from Lead in Your Home.*** **(Please keep attached information.)**
  
- c. I hereby certify that I will not discriminate upon the basis of race, color, religion, sex, handicap, familial status, or national origin in the sale, lease, rental, use, or occupancy of the property to be improved through financial assistance provided from the Community Development Block Grant (CDBG) program of the City of Lawrence.
  
- d. I hereby certify that I have been informed of the Loan Subordination Policy and that I have received a copy of the policy. (Please keep attached Policy Statement)

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature of Applicant