





## OWNER-OCCUPIED REHABILITATION APPLICATION

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This program is made possible by the United States Department of Housing and Urban Development's HOME Program, which provides low interest loans to qualified households in order to bring a home up to international building codes. This program allows residents, who may not qualify for a traditional home equity loan, to make important improvements to their home. Loan amounts consist of the following \$25,000 (no lead) limit, \$30,000 (lead detected). Additionally, up to \$36,000 is the loan limit for extreme low-income sections of the city.

### **Eligibility Requirements**

- The applicant must own the structure outright or be making mortgage payments to become a homeowner.
- The applicant must be the full-time occupant of the house.
- The dwelling must be in the corporate limits of Wood County.
- The property must be feasible for rehabilitation as determined by the Code Enforcement Officer and or the Development Projects Administrator.
- The household's annual income must be less than 80% of the area's Median Income (AMI). These income levels are adjusted each year by the Department of Housing and Urban Development (HUD) and the U.S. Census Bureau



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## Household Information

Beginning with yourself, list every person living in your household and the information requested.

First and Last Name	Social Security # (last 4 digits)	Gross Monthly Income	Source of Income
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	
		\$	

Gross income is the total income BEFORE taxes or other items are deducted. Sources of income may include: Employment, Retirement, social Security, SSI, SSD, VA Benefits, Unemployment Income, Annuities/Pension, Alimony, Child Support, TANF, Regular contributions from family, Rental Income, or other regular payments.

The following information is necessary for Federal Reporting and to ensure guidelines are being met:

1. Do you live in a Female-Headed Household?     Yes     No
2. Has the homeowner been deemed disabled?     Yes     No
3. Is the homeowner over the age of 65?     Yes     No
4. Please check one ethnic background:     Hispanic     Not Hispanic
5. Please check the most appropriate race group:
  - White
  - Black/African American
  - Native Hawaiian/Other Pacific Islander

- American Indian/Alaskan Native & White
  - Black/African American & White
  - American Indian/Alaskan Native & Black/African American
  - Asian
  - American Indian/Alaskan Native
  - Asian & White
  - Other Multi-Racial
6. Where you reside, do you:
- Own     Rent     Other
7. To the best of your knowledge, was your home built before or after 1978?
- Before     After

Please circle the income range that represents your family’s projected TOTAL yearly income based on your family size. For example, if you have three (3) members in your family, find the row on the left under “Family Size” and circle the income range that contains your total family income. The Owner-Occupied Rehabilitation Program must only accept applications from homeowners at or below 80% of the Area Median Income (AMI) limits.

Family Size	Total Family Income		
	30%	60%	80%
1	\$0 – \$15,700	\$15,701 – \$31,380	\$31,381 – \$41,850
2	\$0 – \$17,950	\$17,951 – \$35,880	\$35,881 – \$47,800
3	\$0 – \$20,200	\$20,201 – \$40,380	\$40,381 – \$53,800
4	\$0 – \$22,400	\$22,401 – \$44,820	\$44,821 – \$59,750
5	\$0 – \$24,200	\$24,201 – \$48,420	\$48,421 – \$64,550
6	\$0 – \$26,000	\$26,001 – \$52,020	\$52,021 – \$69,350
7	\$0 – \$27,800	\$27,801 – \$55,620	\$55,621 – \$74,100
8	\$0 – \$29,600	\$29,601 – \$59,220	\$59,221 – \$78,900

(Effective: June 1, 2024)

**CERTIFICATION:**

I hereby certify that I own and occupy the home described above as my primary residence, that the above information is complete and true to the best of my knowledge, and I give the City of Parkersburg permission to verify the contents of this application and to facilitate the repairs of my home.

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Applicant Signature Date

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Co-Applicant Signature Date

Please attach the following information, which is needed for income verification (If Applicable).

- Prior year Income Tax return and W-2's
- 2 months of paycheck stubs
- Social Security Statement (Disability, SS)}
- Unemployment Compensation
- TANF Payment
- Other Sources of Income (Alimony, Child Support, Pension, etc.)
- 6 months of Checking Account Statements
- 1 month Savings Account Statement