



Memphis Homeowner Empowerment Loan (901 HELP) Program

Application for Home Repair Loan

PLEASE COMPLETE APPLICATION IN FULL AND SUBMIT ALL REQUIRED DOCUMENTATION AS SHOWN ON CHECKLIST

PROPERTY INFORMATION

- ☐ Single Family Home
☐ Condominium
☐ Duplex

I have lived at this address for ____years / ____months
(circle one)

- Do you have homeowners insurance? ☐ Yes ☐ No
Are City property taxes current? ☐ Yes ☐ No
If no, are you on a payment plan? ☐ Yes ☐ No ☐ N/A
Are County property taxes current? ☐ Yes ☐ No
If no, are you on a payment plan? ☐ Yes ☐ No ☐ N/A
Home built before 1978? ☐ Yes ☐ No ☐ Unsure

If Owner Occupied:

- ☐ Mortgage
☐ Free and Clear
☐ HELOC
☐ Land Contract

Home Repair Needs

Check if applicable:

- ☐ Roof
☐ HVAC
☐ Plumbing
☐ Electrical
☐ Porch/Masonry
☐ Accessibility Improvements
☐ Foundation
☐ Doors/Windows
☐ Standing Water/Sewage
☐ Bathroom/Kitchen
☐ Lead Paint Hazards

Property Address

City

State

Zip

in Household

APPLICANT INFORMATION

Applicant Name

Social Security Number

Telephone Number

Alternate Telephone Number

Email Address

Marital Status:

- ☐ Single ☐ Married ☐ Divorced ☐ Widowed



CO-APPLICANT INFORMATION

Co-Applicant Name

Social Security Number

Telephone Number

Alternate Telephone Number

Email Address

How did you hear about this program?

Have you previously received a home repair loan/grant through the City of Memphis Division of Housing & Community Development?

☐ NO ☐ YES If yes, year _____ Amount _____

HOUSING PAYMENTS (Complete if Mortgage or Land Contract Present)

Balance of Mortgage or Land Contract

Payments Made To

Monthly Mortgage Payment/Land Contract Amount

FOR OFFICE USE ONLY:

Date Application Received By United Housing, Inc.

Approval / Denial Date

(circle one)



ANNUAL GROSS HOUSEHOLD INCOME VERIFICATION CHECKLIST

Please complete an income verification form for each household member 18 years of age and older. Please indicate the total **gross** monthly income from all sources:

Source of Income	Amount Received Monthly	
	Applicant	Co-Applicant
Employment (Gross Wages and Salary)		
Self-Employment		
Worker's Compensation		
Veteran's benefits		
Disability or Death benefits		
Social Security or SSI Benefits		
Public Assistance		
Child Support and/or Alimony		
Payments from Trusts, Annuities, or Inheritance		
Retirement Accounts, Funds or Pensions		
Rental Income		
Savings Account or Checking Account		
Stocks/Bonds		
Other (Parents/Relatives, Education Grant or Scholarship, Lottery Winnings, Inheritance, Insurance, Interest/Dividends etc.)		
Total	\$	\$

DECLARATIONS

APPLICANT		CO-APPLICANT	
YES	NO	YES	NO

Are there outstanding judgements against you?				
Have you declared bankruptcy in the past 7 years?				
Have you had any property foreclosed or given title or deed in lieu within 7 years?				
Are you a party to a lawsuit?				
Are you presently delinquent on any federal or state debt (student loan, income tax, etc.)?				
Is this property in probate?				



INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the U.S. Department of Housing and Urban Development (HUD) for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have this application in person. If you do not wish to furnish the information, please check the box below.

Applicant: <input type="checkbox"/> I do not wish to furnish this information	Co-Applicant: <input type="checkbox"/> I do not wish to furnish this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino
Racial group <i>(You may voluntarily select one or more)</i>	Racial group <i>(You may voluntarily select one or more)</i>
<input type="checkbox"/> Black/African American	<input type="checkbox"/> Black/African American
<input type="checkbox"/> Asian	<input type="checkbox"/> Asian
<input type="checkbox"/> American Indian/Alaskan Native	<input type="checkbox"/> American Indian/Alaskan Native
<input type="checkbox"/> Native Hawaiian/Other Pacific Islander	<input type="checkbox"/> Native Hawaiian/Other Pacific Islander
<input type="checkbox"/> Other Multi-Racial	<input type="checkbox"/> Other Multi-Racial
<input type="checkbox"/> White	<input type="checkbox"/> White
Check all that apply:	Check all that apply:
<input type="checkbox"/> Female Head of Household	<input type="checkbox"/> Female Head of Household
<input type="checkbox"/> Disabled	<input type="checkbox"/> Disabled
<input type="checkbox"/> Child Under 6	<input type="checkbox"/> Child under 6
<input type="checkbox"/> Veteran	<input type="checkbox"/> Veteran



Conflict of Interest

Are you or an immediate family member or a business associate now or any time in the past 12 months of an employee, agent, consultant, contractor, elected or appointed official of the City of Memphis (CITY), Local Initiatives Support Corporation (LISC), or United Housing, Inc. (UHI)? ☐ YES ☐ NO

Authorization to Release Information

The Applicant(s) gives permission to United Housing Inc. (UHI) to release the Memphis Homeowner Empowerment Loan Program Application and supporting documentation to Shelby County/CITY/LISC Memphis for the purposes of: 1) Obtaining a credit report in my name; 2) Verifying my income, asset and employment information; and 3) Verifying any and all other information necessary to establish the Applicant(s) eligibility to receive assistance through the Memphis Homeowner Empowerment Loan Program or other applicable programs. The Applicant(s) understand that the information obtained will remain confidential and will be used solely for the purpose of determining eligibility to receive home repair assistance.

Notice of Non-Discrimination

The CITY/LISC/UHI does not discriminate on the basis of race, color, creed, national origin, age, handicap, sex or sexual orientation, marital status and familial status. Complaints may be filed with Patricia Lane, City of Memphis, Division of Housing and Community Development, 170 N Main St, Memphis, TN 38103.

Income and Credit Verification

The Applicant(s) authorizes LISC/UHI to make inquiries to verify the accuracy of the statements made and to determine creditworthiness of the applicant. The Applicant(s) authorize LISC/UHI to obtain a consumer credit report through a credit reporting company chosen by UHI. The Applicant(s) understand and agree that LISC/ UHI intended to use this consumer credit report for purposes of evaluating my/our financial readiness to secure a Low-Interest Home Repair Loan. The Applicant(s) understand that this credit report will be retained on file at UHI's offices and that the information will not be disclosed to anyone without my prior written consent.

I understand that if any falsification on this form results in the amount of my home repair loan being ruled as an ineligible cost by the U.S. Department of Housing and Urban Development, I agree to pay the CITY/LISC immediately upon demand, the amount of any such ineligible cost.

Penalty for False or Fraudulent Statement

U.S.C. Title 18, Sec. 1001, provides: "Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies or make any false, contain any false, fictitious or fraudulent statements or representation, makes or uses any false writing response or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years, or both." The undersigned certifies under penalty of law that all statements made in this application form and supporting documents are true and accurate, correct and complete. If any of the information provided by the Applicant(s) is untrue, inaccurate or incomplete, regardless of when this is discovered by the CITY/LISC, the CITY may, in its sole discretion, immediately terminate the Applicant(s) participation in the Memphis Homeowner Empowerment Loan Program Application without liability.

Applicant's Signature

Co-Applicant's Signature

Date

Date



PLEASE COMPLETE FOR ALL HOUSEHOLD OCCUPANTS INCLUDING ALL CHILDREN IN THE HOME

Occupant Name	Date of Birth	Income	Full time Student?	Is this person pregnant?	Tested for Lead	Date of Test	Blood Lead Level
				Y N	Y N		
				Y N	Y N		
				Y N	Y N		
				Y N	Y N		
				Y N	Y N		
				Y N	Y N		
				Y N	Y N		
Visiting Child Name					How long does the child visit?		
					Hours / day?	Days / week?	Weeks / year?



DOCUMENTATION CHECKLIST

Once you have completed the application, and gathered the required documentation as described on the documentation checklist, submit to United Housing (UHI). You can reach UHI at 901-272-1122 or LISC@uhinc.org.

- ☐ Photo identification for each member of the household 18 and over
 - Current driver's license or State ID card
 - Passport
 - ☐ Proof of citizenship or resident alien status documents
 - United States of America birth certificate
 - Naturalization papers
 - Alien registration card/Green card
 - ☐ Must show ownership for at least twelve (12) months at the time of application
 - Recorded Deed, Warranty Deed, Quit Claim Deed or Land Contract (Warranty Deeds must accompany all recorded Quit Claim Deeds)
 - Death and Marriage Certificates must be provided, if applicable
 - Probate documents or Divorce Decree must be provided, if applicable.
 - **Copy of your divorce decree or certified court documents if your former spouse is listed on the deed/tax record.**
 - ☐ Copy of current, paid property tax bill (city or county) or
 - Approved payment plan with the Shelby County Trustee's Office and/or the City of Memphis Treasurer, with evidence that the payment plan is currently up-to-date in accordance with the agreed upon terms of the plan
 - ☐ Copy of current utility bill or merchant's statement (Credit card bills, delivery notices or other first class mail addressed and received within last 2 weeks)
 - ☐ Current Mortgage Statement, if applicable
 - ☐ Copy of current homeowner's insurance or a homeowner's insurance quote
 - ☐ Proof of Income and signed income affidavit (submit for each member of the household 18 years and over)
- (Submit all applicable documents)*
- Copy of 2 most recent months' paycheck stubs
 - 2 years federal tax returns or transcripts
 - 2 years W-2s
 - 2 months bank statements
 - Other items such as Social Security Award Letters, Pension Statements, TN DHS Benefit Letter, etc. OR
 - Zero Income Affidavit signed, dated and notarized for each non-working householder over 18 years
 - **Self-employed applicants must submit:**
 - Two years tax returns with Schedule C showing amount earned
 - Two months bank statements
 - A notarized profit & loss statement for 12 months

**CLICK HERE TO SUBMIT
YOUR APPLICATION**

