



CITY OF QUINCY  
OFFICE OF HOUSING REHABILITATION PROGRAM  
**INFORMATION SHEET**

**APPLICATION & DOCUMENTATION REQUIREMENTS**

Applications submitted must be completely filled out.

*Please attach copies (NOT ORIGINALS) of the following documents to your application:*

- 1) *Quitclaim Deed.*
- 2) *Homeowners insurance policy*
- 3) *Flood insurance policy if applicable*
- 4) *Recent mortgage statement and Real Estate Tax Bill*
- 5) *Copy of four (4) most recent payroll stubs and all sources of monthly income.*
- 6) *Federal Income Tax (1040) for previous year*
- 7) *Lead paint inspection report if applicable*
- 8) *Doctor's letter (Handicapped applications only)*
- 9) *Proof of repetitive flood loss if applying for FEMA.*
- 10) *Savings and Bank Account Statements*
- 11) *Certificate of Deposits (CDs)*
- 12) *Treasury Bills (T-Bills)*
- 13) LEAD PAINT INSPECTION REPORT required for any property where children under six years of age reside (may be arranged by the Office of Housing Rehabilitation as part of the project).
- 14) Others as may be required by the Office of Housing Rehabilitation.

**CRITERIA**

All loans applications will be decided based on the following:

- 1) Credit Report by Credit Data
- 2) Income-Yearly gross adjusted.
- 3) Equity-Value between mortgage and appraisal
- 4) Debt to Income-Percentage of debt to current income.
- 5) Employment
- 6) All property taxes must be up to date in order to apply to program
- 7) Approval of all program applications will be based on previous payment history of all City of Quincy loans.

## **PROCEDURES**

- 1) The Application is processed for eligibility by the Rehabilitation Finance Advisor.
- 2) For eligible applications, initial inspection of codes violations of project needs is preformed by a Rehabilitation Specialist; for flood retrofitting projects, survey reports (Elevation Certificate and possibly plot plans) will be required.
- 3) Based on initial inspection report, work write-ups and cost estimates are prepared by a Rehabilitation Specialist. The Rehabilitation Specialist will, also obtain engineering services (e.g. structural, mechanical), where required by the Building Inspector, and cost will be added to loan.
- 4) Project is put out for bid or borrower solicits at least three (3) bids from qualified contractors.
- 5) Contract agreements are signed.
- 6) Financing closes.
- 7) Construction begins.

## **APPEAL PROCEDURE**

- 1) Request for second review of application in writing listing reasons for request
- 2) If application is denied a second time, applicant may bring their request to the Program Manager for review.

## **RESPONSIBILITIES AND BASIC DUTIES OF REHABILITATION SPECIALIST**

- 1) Inspect a structure from basement to roof, inside and out, and the surrounding grounds.
- 2) List all major and minor defects existing at time of inspection.
- 3) Evaluate the major systems for present and future soundness and function.
- 4) Assign priorities to projects or improvements in work write-up.
- 5) Prepare a list of specifications to be the basic for contractors' bids and to be used in the contract.
- 6) Estimate costs accurately for evaluation of bids.

### **Additional responsibilities may include:**

- 1) Counseling as to the scope of the work.
- 2) Negotiating a final contract.