

ITEMS TO BRING TO THE INTERVIEW

1. Employment Income. For every member of your family who works, bring the following information:
 - Name, address and telephone number of the employer.
 - Current rate of regular and overtime pay and the number of hours per week normally worked. (Bring three current pay stubs).
 - Information about any changes you expect in your pay or the number of hours to be worked during the next twelve months.
 - Other types of income you expect to receive from employment, such as tips, commissions, profit sharing programs, etc.
 - Most recent tax returns

2. Benefit and Support Income. If any member of your family receives any of the following types of income, bring name, address and telephone number of the source of the income and information about the amount received:
 - Unemployment Compensation
 - Social Security
 - Supplemental Social Security
 - Pension
 - Disability Income
 - Alimony
 - Child Support
 - Welfare or other public assistance
 - Regular support from family members or friends.

3. Real Estate You Own. Bring information about the current value of the property you own. If you own any rental property, bring the address of the property and the information about how much income you receive and what expenses you have for the property. (Bring last year's Schedule E from your income tax forms.)

4. Stocks, Bonds, Trusts, Other Investments. Bring account numbers and statements on value of investments and information about income from investments.

5. Other Income. For any other type of income your family has, bring the name address and telephone number of the source of the income and information about the amount of the income.

6. Gifts. If you have sold or given any assets in the past two years (such as giving a property or any amount of money to another family member), please bring information about those assets.

HOMEOWNER EXPECTATIONS WHAT TO EXPECT (AND NOT EXPECT) FROM THE HOME ACCESSIBILITY PROGRAM

THINGS PROPERTY OWNERS DO IN THE PROGRAM

This program will provide you with assistance during the housing rehabilitation process, but as property owner, you are responsible for making choices and for conducting the work listed below:

1. You should help the Program Sponsor inspect the house and point out problems.
2. You need to allow access to your property for viewing by the Program Sponsor and by contractors for bidding purposes.
3. You must sign the Owner Agreement with the Program Sponsor, which includes the Construction Contract between you and the contractor.
4. You will be responsible for providing access to your property for the contractor to perform the requirements of the Rehabilitation Contract during normal business hours.
5. You will approve payments to the contractor(s).
6. You will inspect and approve the work performed by contractors.
7. You will work with contractors to settle disagreements during the job.
8. You will contact the contractor to ask them to correct problems covered by the contractor warranty during the warranty period following completion of the work.
9. You will be required to sign legal documents related to the financial assistance you receive.
10. A Power of Attorney (POA) may be used if a co-borrower is unfit to sign off on program forms due to extenuating circumstances (Incapacitation, military service, etc.). The attorney-in-fact must have specific authority to encumber the property.



THINGS PROPERTY OWNERS SHOULD THINK ABOUT BEFORE TAKING ON A REHABILITATION PROJECT

1. Rehabilitation work has its limitations - it is not new construction.
2. Not all work that you may wish to be done can be accomplished by this Program.
3. Repairs will correct most problems, but probably not all of them.
4. Don't expect your property to be completely new when work is done.
5. Don't expect all floors, walls, ceilings, doors, windows, etc., in older houses to be completely smooth, plumb, level and square when work is done.
6. It can be stressful living in a house while a contractor is performing work. Furniture may be rearranged or stacked with a great deal of disorder. It can also be very messy, noisy, and dusty.
7. You are responsible for securing all belongings (e.g. pictures on the walls, items in the cabinets, knick-knacks on shelves, clothing in closets) when the area is being affected by the work.
8. Very few times in life is anyone completely satisfied with things they buy or have repaired. Buying a house or having one repaired is no different.
9. Houses always need maintenance. It is a good idea for you to save a little each month for future repairs and maintenance.
10. The Program Sponsor is not a contractor; the contractor does not work for the state, and the Program Sponsor does not guarantee that the owner will be satisfied with the work done by their contractor.

I have read the above statement and understand the implications of participating in the Trust Fund Single Family Rehabilitation Program w/ Roof Only Option and Home Accessibility Program.

Owner

Date



What Can I Do Until the Contractor Arrives at Work? Get ready and be prepared!

1. Start planning ahead. Plan adequate storage space for contractor tools, equipment and materials.
2. Make arrangements for the contractor to get into your property if you will not be home during the day.
3. Prepare your property and furnishings for remodeling. Put away all breakable and valuable items that may be in the way of the workmen. There may be dust and dirt from the work - send your drapes to the dry cleaners and wash your curtains.
4. When the work starts, keep your copy of the work specifications handy, refer to them often. Check with the program inspector if there is anything you do not understand once work has started.
5. Try to stay out of the construction area - especially children. This will help prevent injuries and allow the workmen room to work. Please abide by the rules and regulations the contractors must adhere to, especially concerning lead.
6. Expect the unexpected. In most cases, changes and improvements will be new to you. However, unforeseen problems may be uncovered during the course of the work which require a plan change. Be prepared if this should happen. Discuss changes with the housing staff -- visualize and be flexible. Changes must be approved by you and the contractor and be authorized by the housing staff in writing. Again, refer to the work specifications.
7. To avoid mutual confusion, one member of the family should be delegated as the spokesman to discuss problems or questions with the program administrator. This should be the owner.
8. Stop problems before they start. If something isn't going the way you feel it should, or if you don't understand it, speak to the housing staff and get an acceptable explanation or correction before it progresses too far.
9. Keep a good relationship between your household and the contractor.
10. Win cooperation from the workmen with good basic human relations. Nothing makes the contractors work harder than a word of appreciation or an unexpected pot of coffee or even a pitcher of ice water! (It's awfully hot on top of those roofs.)
11. All work will be inspected by the housing inspector before the contract is completed.
12. Please read all of your paperwork and keep it in a safe place.
13. Always ask questions. Housing staff is always there to clarify and help meet your housing needs.

X

Homeowner's Signature

Date



Please mail, email, or drop off completed application to Economic Growth Corporation
100 19th Street, Suite 109, Rock Island, IL 61201
309.788.6311
info@growthcorp.org