

**LAKE FOREST APPLICATION
NEIGHBORHOOD PRIDE PAINT PROGRAM
APPLICANT CHECKLIST**

Please read carefully and check off each item as it is completed.

- Have you completed and signed the Income Affidavit Form, Monthly Expenses Form, Assets Declaration Form, Property Appraisal Form and all the necessary attachments?
- Have you signed the Fair Lending Notice, Release of Verification form and Lead Based Paint Notice?
- Have you enclosed a copy of your: Grant Deed and Promissory Note, (homeowners) or Certificate of Title **and** current Registration Card (mobile homeowners), Property Tax bill, owner's fire insurance declaration page, and recent mortgage statement for loans on the subject property?
- Have you included your 2 most recent paystubs and a **full** copy of your last two Federal Tax returns that are signed by you for 2017 and 2018 (and 2016 if self-employed)?
- Have you **included the last 2 months statements** for all checking/saving accounts, credit cards, money market or mutual funds accounts, 401K/Retirement accounts and stock certificates?

Please also enclose a copy of your Driver's License or Identification Card issued by the State of California.

I/We hereby acknowledge that the information is needed and as provided is correct to the best of our knowledge, under penalty of perjury. I/We also understand that the above information falls under the laws and guidelines of the RIGHT TO PRIVACY ACT and as such will not be disclosed to anyone other than to those necessary for the approval of our application, or when necessary, as prescribed by law.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____
 Email Address: _____ Preferred method of contact Email Phone

Demographic Information: This following information is confidential and used for reporting purposes only and is not considered for the purposes of obtaining a paint grant.

Household is:
 White _____ Black/African American _____ American Indian/Alaska Native _____ Asian _____
 _____ Asian AND White _____ Native Hawaiian or other Pacific Islander _____ American Indian/
 Alaskan Native AND White _____ Black/African American AND White _____ American
 Indian/Alaskan Native AND Black/African American _____ Other _____

Ethnicity: Do you consider your household Hispanic? Yes _____ No _____

Head of Household is: Male _____ Female _____

CITY OF LAKE FOREST

NEIGHBORHOOD PRIDE PAINT PROGRAM

HOUSEHOLD COMPOSITION

List the head of your household and ALL members who live in the home, and their relationship to the head of the household.

Full Name	Relationship	Age	Social Security Number
	Head of House		

Does anyone plan to live with you in the future who is not listed above, and if yes, please explain. _____

Please list anyone in the household who is handicapped or disabled:

The information provided above is true and complete to the best of my/our knowledge, under penalty of perjury. I/we consent to the disclosure of income and financial information from my/our employers and financial references for purposes of income and asset verification related to my/our application and understand that nondisclosure of any information can be a basis for denial.

Applicant Signature: _____ Date _____

Co-Applicant Signature _____ Date _____

CITY OF LAKE FOREST

NEIGHBORHOOD PRIDE PAINT PROGRAM

INCOME AFFIDAVIT FORM

Applicant Co-Applicant

Address Phone No.

Please list all sources of income and their amounts in the chart below:

	SOURCE OF INCOME	GROSS MONTHLY AMOUNT
1.		
2.		
3.		
4.		
5.		

MONTHLY TOTAL \$ _____

Verification of all sources of income is necessary for anyone residing in the household. **Review the list below and attach copies of all applicable documents.**

1. Two most recent paycheck stubs showing year-to date totals for all household members.
2. Social Security, retirement and/or pension, disability or other Award letters, or copies of checks to substantiate the awards.
3. Last two years W-2, and State and Federal Tax Returns.
4. If self-employed, you must submit current profit/loss statement and 3 years tax returns.
5. If you have rental income, you must submit current operating statement showing net income.

The information provided above is true and complete to the best of my/our knowledge and belief.

Applicant Signature

Date

Co-Applicant Signature

Date

CITY OF LAKE FOREST

MONTHLY EXPENSES

	MONTHLY PAYMENT	UNPAID PRINCIPAL BALANCE
First Mortgage Payment*	\$	\$
Real Estate Taxes (Monthly)	\$	\$
Hazard and Flood Insurance (Monthly)	\$	\$
Other Financing Secured by Property*	\$	\$
Association dues, space rent, etc. Please specify	\$	\$
Credit Card*	\$	\$
Other liabilities* (Please specify)	\$	\$
Other liabilities *(Please specify)	\$	\$
Other liabilities *(Please specify)	\$	\$
TOTAL	\$	\$

***Please provide copies of most recent statements for all liabilities.**

The information provided above is true and complete to the best of my knowledge and belief.

Applicant Signature: _____ **Date:** _____

Co-Applicant Signature _____ **Date:** _____

ASSETS DECLARATION FORM

Applicant

Address

Assets	Cash Value	Bank Name	Account Number
Checking Account*	\$		
	\$		
Savings*	\$		
	\$		
Credit Union*	\$		
	\$		
Stocks/Bonds*	\$		
401K/Retirement*	\$		
Automobiles	\$		
	\$		
Estimated Value of Furnishings and ALL Other Assets	\$		

***MUST INCLUDE 2 RECENT STATEMENTS FOR ALL ACCOUNTS.**

Have you sold any property or taken money out of an IRA/ 401K account? _____
If so, how much have you received in 2019? _____

**DECLARATION OF OTHER REAL PROPERTY
(INCLUDING TIME SHARES)**

Address of Property	Type of Property	Present Market Value	Amount Owed on Mortgage	Mortgage Payment	Gross Rental Income	Lien Holders

I/We certify that the above information represents our present asset and real property position. If there is a change in the above information prior to the funding of this loan, I/we agree to notify the City immediately.

Applicant Signature

Co-Applicant Signature

PROPERTY APPRAISAL FORM

Borrower's Name: _____

Property Address: _____

Please check the type of dwelling unit for which you are requesting funds:

Single Family Detached Home _____ Townhouse _____

Condominium _____ Mobilehome _____

Owner Occupied? _____ Yes _____ No

SINGLE FAMILY PROPERTY

Please fill in the following information: Estimated Value _____

Square Feet _____ Purchase Amount _____ Number of Bedrooms _____

Year Purchased _____ Year Built _____ Number of Baths _____

PLEASE CHECK IF ANY IMPROVEMENTS APPLY

Fireplace _____ Dean/Family Room _____ Pool _____

Patio _____ Sprinkler System _____

To be completed by the City of Lake Forest - Appraisal Review

COMPARABLE PROPERTIES:

	ADDRESS	ESTIMATED VALUE	DATE OF SALE
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____

Estimated Value of Property: _____

FAIR LENDING NOTICE

It is unlawful to discriminate in the provision or availability of financial assistance because of consideration for:

1. Trends, characteristics or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the lending institution can demonstrate, in the particular case, that such consideration is required to avoid an unsafe and unsound business practice; or
2. Race, creed, color, religion, marital status, national origin, or ancestry.

It is unlawful to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation, or whether or not such composition is undergoing change, or is expected to undergo change, when appraising a housing accommodation, or in determining whether or not, or under what terms and conditions, to provide financial assistance.

These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four family residences occupied by the owner for the purpose of the home improvement of any one-to-four unit family residence.

If you have any questions about your rights, or if you wish to file a complaint, contact:

Office of Fair Lending
1120 "N" Street
Sacramento, CA 95814

I/ (we) received a copy of this notice.

Applicant Signature Date

Co-Applicant Signature Date

**CITY OF LAKE FOREST
RELEASE OF VERIFICATION**

I/We, _____, the undersigned, hereby authorize any and all of the groups or individuals that may be listed below, to release without liability to the City of Lake Forest or its agents, any and all information they may request.

INFORMATION COVERED:

I understand that, depending on program policies and requirements, previous or current information regarding me or my household may be needed. Verification and inquiries that may be requested include, but are not limited to:

Identity and Marital Status	Employment, Income, and Assets
Medical or Child Care Allowance	Credit and Criminal Activity
Residences and Rental Activity	

I/We understand that this authorization cannot be used to obtain any information about me that is not pertinent to my eligibility for and continued participation in the Neighborhood Pride Paint Program.

GROUPS OR INDIVIDUALS THAT MAY BE CONTACTED:

The groups or individuals that may be asked to release information include, but are not limited to:

Previous Landlords	Past and Present Employers
Public Housing Agencies	Welfare Agencies
Courts and Post Offices	State Unemployment Agencies
Schools and Colleges	Social Security Administration
Law Enforcement Agencies	Medical and Child Care Providers
Support and Alimony Providers	Banks and Other Financial Institutions
Veterans Administration	Retirement Systems
Utility Companies	Credit Providers and Credit Bureaus

CONDITIONS:

I/We agree that a photocopy of this authorization may be used for the purposes stated above. The original of this authorization is on file and will stay in effect for a year and one month from the date signed. I/We understand I/we have a right to review my/our file and correct any information that I/we can prove is incorrect.

Applicant Signature

Date

Co-Applicant Signature

Date

NOTIFICATION

Watch Out For Lead-Based Paint Poisoning

If this property was constructed before 1978, there is a possibility it contains lead-based paint.
Please read the following information concerning lead-based paint poisoning.

Sources of Lead Based Paint

The interiors of older homes and apartments often have layers of lead-based paint on the walls, ceilings, windowsills, doors and doorframes. Lead-based paint and primers may also have been used on outside porches, railings, garages, fire escapes and lampposts. When the paint chips, flakes or peels off, there may be a real danger to babies and young children. Children may eat paint chips or chew on painted railings, windowsills or other items when parents are not around. Children can also ingest lead even if they do not specifically eat paint chips. For example, when children play in an area where there are loose paint chips or dust particles containing lead, they may get these particles on their hands, put their hands into their mouth, and ingest a dangerous amount of lead.

Hazards of Lead-Based Paint

Lead poisoning is dangerous -- especially to children under the age of seven (7). It can eventually cause mental retardation, blindness and even death.

Symptoms of Lead-Based Paint Poisoning

Has your child been especially cranky or irritable? Is he or she eating normally? Does your child have stomachaches and vomiting? Does he or she complain about headaches? Is your child unwilling to play? These may be signs of lead poisoning. Many times though, there are no symptoms at all. Because there are no symptoms does not mean that you should not be concerned if you believe your child has been exposed to lead-based paint.

Advisability and Availability of Blood Lead Level Screening

If you suspect that your child has eaten chips of paint or someone told you this, you should take your child to the doctor or clinic for testing. If the test shows that your child has an elevated blood lead level, treatment is available. Contact your doctor or local health department for help or more information. Lead screening and treatment are available through the Medical Program

for those who are eligible. If your child is identified as having an elevated blood lead level, you should immediately notify the Community Development Department or other agency to which you or your landlord is applying for rehabilitation assistance so the necessary steps can be taken to test your unit for lead-based paint hazards. If your unit does have lead-based paint, you may be eligible for assistance to abate that hazard.

Precautions to Take to Prevent Lead-Based Paint Poisoning

You can avoid lead-based paint poisoning by performing some preventive maintenance. Look at your walls, ceilings, doors, doorframes & windowsills. Are there places where the paint is peeling, flaking, chipping, or powdering? If so, there are some things you can do immediately to protect your child:

- (a) Cover all furniture and appliances.
- (b) Get a broom or stiff brush and remove all loose pieces of paint from walls, woodwork, window wells and ceilings.
- (c) Sweep up all pieces of paint and plaster and put them in a paper bag or wrap them in newspaper. Put these packages in the trashcan. DO NOT BURN THEM.
- (d) Do not leave paint chips on the floor or in window wells. Damp mop floors and windowsills in and around the work area to remove all dust and paint particles. Keeping these areas clear of paint chips, dust and dirt is easy and very important, and
- (e) Do not allow loose paint to remain within your children's reach since children may pick loose paint off the lower part of the walls.

Homeowner Maintenance and Treatment of Lead-Based Paint Hazards

As a homeowner, you should take the necessary steps to keep your home in good shape. Water leaks from faulty plumbing, defective roofs and exterior holes or breaks may admit rain and dampness into the interior of your home. These conditions damage walls, ceilings and cause paint to peel, crack or flake. These conditions should be corrected immediately. Before repainting all surfaces that are peeling,

cracking, chipping or loose, thoroughly clean by scraping or brushing the loose paint from the surface, then repaint with two (2) coats of non-lead-based paint. Instead of scraping and repainting, the surface may be covered with other material such as wallboard, gypsum, or paneling. Beware that when lead-based paint is removed by scraping or sanding, a dust is created which may be hazardous. The dust can enter the body either by breathing it or swallowing it. The use of heat, or paint removers could create a vapor or fume which may cause poisoning if inhaled over a long period of time. Whenever possible, the removal of lead-based paint should take place when there are no children or pregnant women on the premises. Simply painting over defective lead-based paint surfaces does not eliminate the hazard. Remember that you as an adult play a major role in the prevention of lead poisoning. Your actions and awareness about the lead problem can make a big difference.

Tenant and Homebuyer Responsibilities

You should immediately notify the management office or the agency through which you are purchasing your home if the unit has flaking, chipping, powdering, peeling paint, water leaks from plumbing, or a defective roof. You should cooperate with that office's effort to repair the unit.

I have received a copy of the Notice entitled: "Watch Out for lead Paint Poisoning."

_____ Date

_____ Print Full Name

_____ Signature