

## Homeless Prevention Loan Required Verification List

The following verifications are necessary to expedite your Homeless Prevention Loan Application. Please make preliminary arrangements with a landlord before submitting these verifications.

- Housing Choice Voucher clients must provide a copy of their voucher and what their rent share will be
- Department of Social Services Denial Slip for the Homeless Assistance Program for families with children
- Notice of 3 Day Quit or Pay if applying for back rent
- Complete Verification of Security Deposit/Monthly Rent (This form is completed by the Landlord)
- Complete Verification of Employment Form
- Provide Verification of Income (Check stubs, letter of awards, etc.)
- Proof of Payee for SSI and/or State Disability recipients
- Plan for Change Form
- Government Issued Picture Identification for all adults in the household
- Social Security Cards for all members of household, including children
- Credit Check(s) (Local Credit Bureau, [www.annualcreditreport.com](http://www.annualcreditreport.com))

Verification is needed for ALL adults in the household. Also, ALL adults in the household must come for the intake appointment.

Please note that the receptionist will verify that all of the required verifications have been completed, but will not take any paperwork from you. You will need to hold onto all of your paperwork and verifications until the appointment with the loan officer. You must bring your paperwork in person; absolutely no faxes will be accepted for any reason.

## Homeless Prevention / Intervention Loan Requirements

What kind of help is offered?

Eligible individuals may get assistance with rent in arrears, for security deposits, or for utility assistance.

Can I get approval for a loan over the phone?

No, you must come to our location at 888 North State Street in Ukiah and pick up a loan packet. Nothing sent by fax or by phone will be accepted.

I'm in a hurry! Can I set up an appointment before I have secured all of the paperwork?

No. You must complete all of the required verifications before an appointment can be scheduled with a loan officer.

But this is an emergency! Can I have priority because of that?

No. Everyone is given equal opportunity to apply for financial assistance. Therefore, it is not possible to "bump" someone else as a priority to secure an appointment and receive funds faster than someone else who has already started the process or who has been waiting.

What is the process for completing and turning in a loan packet?

You must first come by and pick up our loan packet. Then you start collecting and completing all of the items listed under the required verification list on the first page. Please remember that all of the verifications must be completed for every adult in the household before you can continue with the program. Loan packets that are not complete will not be accepted for any reason whatsoever. Once you have collected all of the required paperwork, bring it all with you back to the receptionist at the front desk. The receptionist will try and contact a loan officer to set up an appointment with you to process your loan. Loan officers may be busy with other clients or be in a meeting when you come in, so plan on a possible delay.

How long does it take to get an appointment?

All appointments are made on a first-come, first served basis. After you acquire all of the items listed in the required verification list, you can schedule an appointment with a loan officer. Depending on the number of appointments already made, your appointment may be scheduled relatively quickly, or it may be necessary for you to wait for a time. No specific guidelines exist for how quickly we can get you in, but we will try and get you in as quickly as is possible.

Who is responsible for repaying the loan and attending the loan intake appointment?

Every adult who is living in the household is considered an applicant, and is considered equally liable for payments on the loan. Even if a person were to leave the home, they would still be liable for an equal portion. All adults in the household must also attend the loan appointment and sign the related paperwork. If an adult member of the household refuses to participate, the loan may be denied.

How long before I get the money?

If you are approved for the loan, the check is issued in the name of the property owner, property manager, management company, landlord, or utility company you are trying to secure the loan for. The Ukiah Community Center cannot process emergency requests for loans. It can take up to two weeks after your loan approval for a check to be ready. The loan officer you are dealing with can participate in communications with your landlord or regarding the amount of time needed to complete processing. When the check is issued ALL adults MUST come in to sign for the check.

Do I have to live in Ukiah?

Depending on our funding sources, a specific percentage of housing to be secured with these loans must be within the Ukiah City Limits. Proof of residence or employment within the Ukiah City limits (rental agreement, utility bill, eviction notice, etc.) is required. However, there is some loan funding available for the Greater Ukiah area as well, which would include Talmage and Calpella. We would be unable to offer assistance in Willits.

Do I have to be homeless?

Prevention (immediate danger of becoming homeless): If you are being evicted, you must be in good standing with your landlord (no other issues that may result in eviction), and have a 3 Day Notice to Quit based on failure to pay. Intervention (for those who are homeless): The goal of this project is to prevent homelessness. However, homeless persons participating in the UCC's SHP are eligible to apply.

What are the income limits?

Persons in household:

Gross Annual Household Income:

1	\$18,050
2	\$20,600
3	\$23,200
4	\$25,750
5	\$27,800
6	\$29,850
7	\$31,950
8	\$34,000

Do I have to be on assistance?

No. Individuals who are employed (part-time or full-time) or have any other kind of verifiable income are eligible to apply.

What situations are considered in loan applications?

All references to disability are as defined by Social Security.

1. Children and disabled adults
2. Children, but not disabled
3. Disabled, but no children
4. Other reasons: pregnancy, illness, laid off, etc.

What if I live in subsidized housing?

Applications for unsubsidized housing have priority over applications for subsidized housing.

What if I had a UCC loan before?

Applicants for first-time UCC loans will have priority over applicants who have received previous loans. All unpaid UCC loans must be paid in full prior to receiving another loan.

What if I am eligible for help from another agency?

Other appropriate agencies must have been applied to and service denied. Denial letters must be provided upon request. UCC can provide you with referral information.

Do I have to have good credit?

The loan officer you work with will review and discuss your credit check and rental payment history with you at your appointment. This will not be the only determining factor in your application. If you have concerns about verifying your payment history, please let the case manager know at the first meeting.

How much can I borrow?

When you come in for your first appointment, you should discuss your needs with the loan officer. At that time, an amount is determined that will help with back rent, security deposit, or utility bill. The maximum that a single person may receive is \$500.00, while a family may receive \$800.00 at most. The homeless prevention loan program also has a policy of a "co-payment." A "co-payment" is a separate payment that you choose to pay directly to your landlord in order to secure your rental. Co-payments are optional to the loan agreement.

Do I have to pay it back? I'm on a fixed income.

Yes, you are required to pay back your loan. Most people applying for this loan are on a fixed income of one type or another. In your appointment with a loan officer you will be signing a contract specifying a monthly repayment schedule for your loan. Your repayment schedule will take into account the difficulties of working off of a fixed income. It is important to repay your loan, because by paying it back, you enable

us to help others that were in the same situation you were. This is a no interest loan in which we expect repayment to be complete within 12 months.

How do I pay the loan?

Simply come in on or before the date specified in your repayment contract and speak with the front desk receptionist. The receptionist will accept your payment and give you a receipt for it. Please note that only cash or money orders are accepted, no personal checks will be accepted. It is also your responsibility to provide us with updated contact information, should it become necessary.

## Verification of Security Deposit / Monthly Rent

Dear Landlord or Property Manager,

Our client, \_\_\_\_\_  
\_ has applied for a loan from the Ukiah Community Center's Homeless Prevention Loan Program. In order to process the application, we need your assistance by completing the sections below and returning them to the client. If the client is approved for loan assistance, you will be contacted by a loan officer. If you have any questions at all, please feel free to contact us at (707) 462-8879. Thank you for your assistance in aiding this client.

LANDLORD/PROPERTY MANAGER INFORMATION

Name: \_\_\_\_\_

—

Mailing Address: \_\_\_\_\_

—

Daytime Telephone Number: \_\_\_\_\_

—

RENTAL UNIT INFORMATION

Address of Rental: \_\_\_\_\_

—

Apartment #: \_\_\_\_\_ Bedrooms/Size: \_\_\_\_\_

\_\_\_\_\_

Security Deposit (if applicable): \_\_\_\_\_ Monthly Rent: \_\_\_\_\_

\_\_\_\_\_

Amount of Back Rent Owed (if applicable): \_\_\_\_\_

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For the Month(s) of: \_\_\_\_\_

This applicant is either an existing tenant or has been approved for occupancy with a projected move-in date of:

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Completed by (sign and date please): \_\_\_\_\_

Please Print Name: \_\_\_\_\_

In the event that this client should move on to a new tenancy, we would respectfully request that any unused portion of this loan deposit be returned to the Ukiah Community Center. We thank you in advance for your time & understanding. Initial \_\_\_\_\_

### Verification of Employment

Please verify current employment of the person listed below. Please sign and date and return to the employee.

Employee Name: \_\_\_\_\_

Start Date: \_\_\_\_\_ Hourly Wage: \_\_\_\_\_

Number hours worked per week: \_\_\_\_\_

#### EMPLOYER INFORMATION:

Date: \_\_\_\_\_

Employer Name: \_\_\_\_\_

Employer Address: \_\_\_\_\_

Employer Telephone Number: \_\_\_\_\_ Fax Number: \_\_\_\_\_

Signed by approved employer representative:

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Signature

Date



