

FHLB – AHP
Pine City Housing Rehabilitation
Application Instructions & Process



Step 1: Complete and sign the Pine City Housing Rehabilitation Program Application.

Step 2: For the type of income you and all your household members 18 years of age or older have, or receive, provide the required documentation needed to determine your household’s income eligibility.

Type of Income:	Form to complete or documentation to submit:
Employment (wages or salary)	Submit 3 consecutively dated pay stubs or fill out the top half of the Employment Verification form
Pension, retirement or annuity	Submit most recent benefit letter
Seasonal employment	Submit past 2 years of tax returns and Employment Verification form
Child support, alimony (spousal support)	Submit court order or formal statement from state
S corporation or partnership income	Submit past 2 years tax returns including Schedule 1
Self-employment or farm income	Submit past 2 years of tax returns including Schedule 1
Social security, supplemental security income	Submit most recent benefit letter. If you do not have a copy go to: www.socialsecurity.gov/myaccount . Make an account and reprint the award letter. Or call 1-800-772-1213 for a mailed copy.
Rental property income	Submit past 2 years of tax returns with Schedule E
Other income: Interest, dividends, capital gains, public assistance, cash contributions, gifts, government contributions	As applicable, tax returns from past 2 years or signed letters from applicable agencies
Unemployment, work comp, disability, severance	Submit benefits notification letter
No income	Certification of Zero Income form

Step 3: Send your completed application and all income documentation to City Hall at the address below.

Step 4: City staff will review your application, enter your income into the FHLB-AHP income calculation workbook and contact you regarding your income eligibility.

Step 5: If your household is income eligible, City staff will set up an appointment to inspect your home to determine the eligible scope of work for your home under this program. This is not a remodeling program, and so the scope of work will only include repairs which can make the home more livable, energy efficient, safe and accessible.

Step 6: Once the scope of work is determined, you will obtain bids from licensed & insured contractors of your choice. The bids will be reviewed with you to determine the overall project budget, as this program can only pay for up to \$25,000 of the cost.

Step 7: Once the budget is finalized and your contractor has provided proof of licensure and insurance, your contractor will be authorized to begin working on your home. Work should NOT start before the budget is finalized, otherwise the program can not pay for the work.

Step 8: City staff will inspect the work as it is completed and authorize payment to your contractor with the program funds. City staff will require the contractor to supply a lien waiver upon receipt of payment and you will be asked to certify that the work was completed.

City of Pine City – Community Development Department

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This project complies with the Fair Housing Act, the Rehabilitation Act of 1973, the Americans with Disabilities Act of 1990 and the Architectural Barriers Act of 1969