

CITY OF BEAUMONT
HISTORIC PRESERVATION LOAN PROGRAM

Purpose and Intent

Landmark Commission

Terms and Conditions

Applicant Eligibility

Loan Limitations

Security for Historic Preservation

Loans

Historical Preservation Loan -- Scale of Terms

ATTACHMENT

The money that funds the Historic Preservation Loan Program comes from the Community Development Block Grant Program (CDBG). There are strict procedures that must be adhered to when using these funds for historic preservation. Failure, on the part of the applicant, to follow any of these guidelines will result in automatic denial of the request for funds. The following guidelines are part of or are in addition to the requirements as set forth in the application for the City of Beaumont Historic Preservation Loan Program.

Therefore:

1. The request for funds must be reviewed by the City of Beaumont Historic Landmark Commission and approved by the City of Beaumont City Council.
2. No work shall begin on items, for which funding is being requested, until the applicant has received approval to proceed from the Planning Manager.
3. Failure to adhere to Item #2 shall result in revocation of the application.
4. On each request, the Texas Historical Commission will make a determination on whether the property is eligible for the National Register of Historic Places. If the property is found eligible, the work that is being funded must be approved by the Texas Historical Commission prior to that work being done.
5. Approval by the Texas Historical Commission shall not authorize the applicant to proceed with the proposed renovations.
6. An environmental assessment must be completed by City staff prior to the commencement of the work.
7. The applicant's contractor shall be required to provide City staff with the proper documentation that he/she is paying prevailing wages for the area.
8. If the application process is satisfactorily completed, the City of Beaumont Finance Department will provide the applicant with the necessary financial documents to be signed by the property owner and the contractor.
9. Funds will be paid directly to the contractor upon satisfactory completion of the approved work.
10. The City of Beaumont will place a lien upon the property for the amount of the loan. If any of the following events occur during the term of the loan, the remaining balance must be repaid:
 1. The sale of all or any interest in the subject property.
 2. The death of the original loan recipient. In the case of both husband and wife, if both parties to the loan shall decease during the term, the heirs or executor for the estate would then be required to assume and pay the remaining balance.
 3. A breach of any of the terms of the loan and/or lien.

By signing below, I acknowledge that I have read this Attachment.

Signature: _____

Purpose and Intent

The National Historic Preservation Act of 1966, as amended, established the advisory Council on Historic Preservation as an independent agency of the United States to advise the President and the Congress on historic preservation matters, recommend measures to coordinate federal historic preservation activities, and comment on Federal actions affecting properties included in or eligible for inclusion in the National Register of Historic Places.

The Council protects properties of historical, architectural, archeological, and cultural significance at the National, State and Local levels.

The City of Beaumont has received an entitlement grant from the United States Department of Housing and Urban Development (Community Development Block Grant) for use in providing certain assistance towards the preservation of Historic properties in the City of Beaumont pursuant to the Housing and Community Development Act of 1974, as amended.

Landmark Commission

Authority

- A. The Historical Landmark Commission shall consist of nine (9) members appointed by City Council.
- B. Operational procedures are established by the Historical Landmark Commission as outlined in Ordinance #83-24.
 1. The Commission shall adopt rules to govern their proceedings.
 2. The Commission shall conduct public hearings in accordance with applications for Certification of Appropriateness for exterior changes and on request for the approval of demolitions or removal of Historical buildings.

3. The Commission shall establish criteria and make recommendations to the Planning Commission and City Council for determining whether certain buildings, structures, sites, districts, areas, places and land should be designated as Historical Cultural Landmark Designation Districts.
4. The Commission shall establish guidelines for review, approval or denial of all requests for Certificates of Appropriateness and Certificates of Demolition for buildings, structures and sites located in H-C, Historical-Cultural Landmark Designation Districts.
5. The Commission shall formulate plans and programs for public and private action for encouraging and promoting the preservation of Historical-Cultural Landmarks.
6. The Commission shall suggest sources of funds for preservation and restoration activities and acquisitions, including federal, state, private, and foundation sources.
7. The Commission shall review and approve proposals for loan funds. Prior approval of plans and specifications for property improvement must be received from the Texas Historical Commission as appropriate.
8. The Commission will be provided with a comprehensive financial packet for each loan applicant which will include: employment status, mortgage and appraisal data, when necessary, credit data, loan amount, restoration proposals, and loan recommendations. Due to the confidential nature of the information disclosed, review of loan proposals will not be discussed in a meeting open to the public.
9. All actions on loan applications will be certified by the Chairman of the Historical Landmark Commission before the presentation to Council for approval.

The Commission will provide information and counseling to owners of Historical-Cultural Landmarks.

Terms and Conditions

A. General

1. Funds may be used for exterior rehabilitation, preservation and the restoration of historic properties either publicly or privately owned.
2. The City of Beaumont shall have the authority to collect delinquent loans through any reasonable means permitted by law, including foreclosure and sale, upon the direction of the City Manager.
3. Every loan applicant will be required to furnish proof of nondelinquent taxes before loans are approved.

B. Priority

Priority will be given first to residential properties, secondly to nonresidential properties. Numerical rating in the SPARE Beaumont Survey shall also be considered. For projects of equal merit, preference shall be given to projects that benefit lower income families or individuals.

Applicant Eligibility

- A. Publicly or privately owned sites or structures that are listed in or eligible to be listed in the National Register of Historic Places, listed in the State or Local inventory of Historic Places or designated as a State or Local historic landmark or district by the appropriate law or ordinance.

- B. Owner must hold a general warranty deed with or without a deed of trust to the property.
- C. Owner cannot be delinquent in the payment of mortgage or land contract payments by more than sixty (60) days.
- D. The applicant must evidence adequate capacity to repay the loan and have a satisfactory record of fulfilling previous obligations.

Loan Limitations

- A. The Historic Preservation loan funds cannot be used to refinance existing debt. The program will accept a second lien position.
- B. Rehabilitation, preservation and/or restoration work must comply with all laws, federal, state, and local including all ordinances, and regulations of the City of Beaumont, and the Housing and Community Development Act of 1974, as amended and all regulations in anywise pertaining thereto including but not limited to the following:
 - 1. Equal Opportunity Clause, Executive Order 11246.
 - 2. Section 3 Clause, 24CFR, Part 135.20 and HUD Grant Agreement.
 - 3. Federal Labor Standards Provisions.
 - 4. Attachment "O" of OMB Circular A-102, Procurement Standards.
 - 5. Protection of Historical and Cultural provisions.
- C. The applicant must fully comply with the terms and conditions of the Community Development Block Grant under which these funds are granted.

Security for Historic Preservation Loans

- A. All Historic Preservation loans will be secured by a properly executed real estate lien note and deed of trust in favor of the City of Beaumont.
- B. Adequate hazard insurance must be maintained for the duration of the loan.

Terms of Loan

- A. The interest on Historic Preservation loans shall be figured at zero percent (0%) interest.
- B. The maximum term of the loans shall not exceed ten (10) years.

Cost Includable in the Historic Preservation Loan

The Historic Preservation loan may include amounts for the following purposes:

- A. Exterior restoration, rehabilitation and preservation of historic properties.
- B. The cost of certain expenses related to the processing of the application and to obtain security for the loan is included. Such expenses are:
 - 1. Title Report and Policy
 - 2. Attorney Certificates
 - 3. Recording and Other Fees
 - 4. Appraisals

5. Architect -- limited to ten percent of the construction cost
6. Surveys

Cancellation of Lien

To prevent inappropriate windfall profits from the resale of the property, the City of Beaumont will place a lien upon the property for the amount of the loan. If any of the following events occur during the term of the loan, the remaining balance must be repaid:

- A. The sale of all or any interest in the subject property.
- B. The death of the original loan recipient. In the case of both husband and wife, if both parties to this loan shall decease during the term, the heirs/or executor for the estate would then be required to assume and pay the remaining balance.
- C. A breach of any of the terms of the loan and/or lien.

Historical Preservation Loans

Scale of Terms

The terms of the loan will be determined on the basis of the percentage of net income to the amount of the loan.

$$\text{Terms} = 100\% - \frac{\text{Net Income}}{\text{Amount of Loan}}$$

The lower the net income the longer the term of the loan to a maximum of ten (10) years. The minimum payback period will be one (1) year.

HISTORICAL PRESERVATION LOANS

Scale of Terms

Percentage of Net Income	1	2	3	4	5	6	7	8	9	10
0-10%	X									
20%		X								
30%			X							
40%				X						
50%					X					
60%						X				
70%							X			
80%								X		
90%									X	
100%										X

HISTORIC PRESERVATION LOAN PROGRAM

APPLICATION PROCESS

STEP 1) Applicant receives counseling and application forms from the Secretary of the Landmark Commission (Secretary).

STEP 2) Applicant submits the application with appropriate information to the Secretary. Information required:

- a) application forms;
- b) cost proposals from contractor or architect;
- c) pertinent financial information;
- d) H/C designation application if necessary.

STEP 3) Secretary reviews the application for completeness.

- a) Staff review;
- b) Rehab. staff review;
- c) request wage decision.

STEP 4) Secretary recommends loan and loan terms to the Landmark Commission for a recommendation to City Council.

STEP 5) Secretary submits loan package for City Council action.

STEP 6) Secretary issues a Letter of Commitment to the Loan Applicant, if approved by City Council.

STEP 7) Applicant hires an architect to do design, construction drawings and specifications and submits the completed package to the Secretary.

***NOTE:** Applicant may start this process as early as STEP 1.

STEP 8) Secretary submits package to the Texas Historical Commission for a State "No Adverse Impact Letter".

***NOTE:** Applicant may start this as early as STEP 1 or whenever Architect is ready.

STEP 9) Secretary receives "State No Adverse Impact Letter" from State.

- STEP 10) Secretary submits packet to the National Trust for Historic Preservation for a National "No Adverse Impact Letter".
- STEP 11) Secretary approves the Architect and Applicant to place the packet out for bid.
- *NOTE: Applicant may start this as soon as State approval is given.
- STEP 12) Architect and Applicant receive bids and determine the best and lowest bid.
- a. submit CDBG contract requirements;
 - b. National "No Adverse Impact Letter".
- STEP 13) Applicant and City enter into loan agreement.
- a. contract is awarded by Architect and Applicant;
 - b. Rehab prepares loan papers.
- STEP 14) CDBG staff oversees construction project for Block Grant requirements.
- a. After final payment is made the Housing Rehabilitation Division administers the loan through a contract with First Federal Savings and Loan of Beaumont on a \$4 per month per loan basis.

HISTORIC PRESERVATION LOAN

APPLICATION ATTACHMENTS

In order to process your application faster, please submit the below listed items with your application. Your application will not be accepted or processed until you have submitted:

1. Copy of Deed
2. Income Verification: Social Security, SSI, VA Benefits, AFDC, and/or employment verifications.
3. Mortgage Verification.
4. Tax Certificates (City, County, School). There is a four dollar charge for the city and county certificates. There is a ten dollar charge for the school certificate.
5. Copy of Insurance Policy.

CITY OF BEAUMONT

HISTORICAL/PRESERVATION LOAN APPLICATION

A. GENERAL INFORMATION:

Name of Applicant: _____

Name of Owner: _____

Address of Property: _____

Legal Description: Lot _____; Block _____; Addition _____

Single-family: _____; Multi-family: _____; Commercial _____

What is the current use of the property? _____

Will the use of the property be changed after restoration? Yes ___ No ___

If yes, indicate how the property will be used after restoration. _____

B. HISTORIC INFORMATION:

Is the property designated on the National Register of Historic Places:

Yes ___, No ___. When was the property designated? _____ (Year)

Is the property designated a local Historic/Cultural (H/C) District:

Yes ___, No ___. If no, attach an application for H/C designation.

What year was the property built? _____

C. LOAN INFORMATION:

Amount of Historic/Preservation Loan funds requested: \$ _____

Indicate the amount and source of other funds that will be used for the proposed project. Amount: \$ _____
Source: _____

Please have your Architect or Contractor provide rehabilitation specifications and drawings of all proposed work.

Attach an itemized cost estimate.

A contingency line item of not more than ten percent (10%) of the total project cost should be included. Architectural design work may be included in the cost of the proposal, but generally should not exceed ten percent (10%) of total project cost.

If you plan to do the restoration work yourself, your proposal may not include any labor costs. Only work which is to be contracted out may provide for both labor and materials. Labor cost must be based on the prevailing wage rate for Community Development Block Grant (CDBG) projects.

Please provide existing and proposed site plans.

D. APPLICANT/CO-APPLICANT INFORMATION:

Name: _____ S.S.#: _____ Age: _____

Name: _____ S.S.#: _____ Age: _____

Mailing Address: _____

Home Phone: _____ Business Phone: _____

Marital Status: () Single () Married () Divorced () Widowed

Contact Person: _____ Relationship: _____ Phone: _____

Number of Dependents or Employees if Business: _____

E. DATA INFORMATION:

1. INCOME DATA -- LIST ALL SOURCES OF INCOME, INCLUDING ALL JOBS HELD AND OTHER BENEFITS

NAME	EMPLOYER/SOURCE	ADDRESS	AMOUNT
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

TOTAL MONTHLY INCOME _____ TOTAL YEARLY INCOME _____

Please attach a copy of your current financial statement and operating budget. (FOR BUSINESSES ONLY)

2. PHYSICAL DATA

Length of Residency or Business in Structure: _____

() Clear of Mortgage () Mortgaged () Lease () Amount Owed _____

Lien Holder: _____ Monthly Note: _____

Address: _____ Utilities: On ___ Off ___

Ownership Verification () Inheritance () Deed of Trust () Contract for Deed of Sale

Attach a copy of the general warranty deed for the property.

3. HOMEOWNER/BUSINESS INSURANCE DATA

Company's Name: _____ Agent: _____

Address: _____ Phone No.: _____

Value: _____ Premium: _____

Attach a copy of your property insurance policy.

APPLICANT CERTIFICATION

THE UNDERSIGNED CERTIFY THAT ALL THE INFORMATION
CONTAINED IN THIS APPLICATION IS TRUE AND COMPLETE.

APPLICANT'S SIGNATURE

DATE

CO/APPLICANT'S SIGNATURE

DATE

ETHNIC DATA

BLACK _____

WHITE _____

SPANISH _____

OTHER _____



City of Beaumont

CITY OF BEAUMONT
HOUSING REHABILITATION DIVISION
P.O. BOX 3827
BEAUMONT, TEXAS 77704

Date: _____

SOCIAL SECURITY/PENSION VERIFICATION, FORM 106, PAGE 1

TO: _____

RE: _____

Dear Sir:

The applicant identified above has applied for a Housing Rehabilitation Loan under the Community Development Housing Rehabilitation Loan Program. The Loan Program is funded by a grant from the U. S. Department of Housing and Urban Development.

The applicant has indicated that he/she is currently receiving benefits/pension from you and has authorized this Agency to verify this information. (Authorization Attached.)

Would you please indicate in writing (See Attached Sheet) the type of benefits/pension, amount paid, schedule of payment, original date of payment and estimated duration of payment.

Thank you in advance for your cooperation.

ATTACHMENT

SOCIAL SECURITY/PENSION VERIFICATION, FORM 106, PAGE 2

APPLICANT: _____

ADDRESS: _____

LOAN #: _____

TYPE OF BENEFIT/PENSION: _____

AMOUNT PAID: _____

SCHEDULE OF PAYMENT: _____

ORIGINAL DATE OF PAYMENT: _____

ESTIMATED DURATION OF PAYMENT: _____

COMMENTS: _____

SIGNED: _____

TITLE: _____

Date: _____

**CITY OF BEAUMONT
HOUSING ASSISTANCE PROGRAM
NOTICE TO APPLICANTS PRIVACY ACT STATEMENT**

The information that you will be requested to provide as a part of your application for a Housing Assistance Loan will be used to determine your eligibility for a City loan to rehabilitate your property, and to determine the amount of the loan. The authority to request the information is Ordinance 79-41 (Public Law 88-560). Failure to furnish any of the requested information may delay the processing or may result in the rejection of your application. It is voluntary on your part to furnish the information. This information may be disclosed to your employer for employment and wages verification, your financial institutions for verification of account balance and loans outstanding, your mortgage(s) and credit reporting agencies, but to no other parties, except as permitted by law.

SIGNED: _____
Owner

DATE: _____

WITNESS: _____
Housing Assistance Loan Officer

DATE: _____

DATE: _____

AUTHORIZATION TO RELEASE INFORMATION

NAME: _____

ADDRESS: _____

In order to cooperate in the determination of my eligibility for housing assistance, I am willing that the persons or organizations listed below give information they may have about my financial circumstances to a representative of the City of Beaumont.

The following may be consulted: Legally responsible relatives; Internal Revenue Service; Employers; Allowance and Allotment Branch of the War Department; Benevolent of fraternal organizations; Insurance companies; Banks; Stock brokers; Trust companies; Savings and Loan organizations; Loan companies; Postmasters; The Veterans Administration; Federal Agencies administering agricultural credits; Railroad retirement benefits; Old age and survivors insurance benefits; and Unemployment compensation; and any other individuals, corporations, or agencies having confidential information in regard to my financial situation.

I hereby authorize the above persons, firms or corporations to make available any documents or records to the City of Beaumont for inspection and copying.

SIGNATURE OF APPLICANT

DATE

SIGNATURE OF APPLICANT

DATE

SIGNATURE OF WITNESS

DATE

STATE OF TEXAS)
COUNTY OF JEFFERSON)

BEFORE ME, the undersigned authority, on this day appeared _____ and _____ known to me to be the person(s) whose name(s) is (are) subscribed to the foregoing instrument and acknowledged to me that he (they) executed the same for the purpose and consideration there in expressed.

GIVEN UNDER MY HAND AND SEAL OF OFFICE this _____ day of _____, 19____.

Notary Public in and for Jefferson
County, Texas

My Commission expires: _____

CITY OF BEAUMONT
HOUSING ASSISTANCE DIVISION
FOR THE
HISTORIC PRESERVATION LOAN

I, _____, do hereby agree to allow
Owner

personnel of the Housing Assistance Division to inspect my property, located at

_____. I understand that only two
attempts will be made to schedule an appointment.

The homeowner must provide access and the Homeowner or his agent must be present during the initial inspections.

APPLICANT

DATE

WITNESS

DATE

CORPORATE RESOLUTION

I, _____, do hereby
certify that a meeting of the Board of Directors of _____
_____, duly called and held at
_____ in the City of Beaumont,
State of Texas, on the _____ day of _____, 199____,
at which time a quorum was present, the following resolution was duly adopted as
the action of the Board, and is now in full force and effect:

Be It Resolved, that _____
is hereby empowered and authorized to enter into contract agreements and to sign
bid proposals, contracts and other written documents as may be necessary to
perform such agreements; and that his signature on such documents shall be
evidence of the full and complete obligation of the Corporation to the terms and
conditions of such Contract documents.

WITNESS MY hand and Seal of the Corporation this _____ day of
_____, 199_____.

, Secretary

U.S. DEPARTMENT OF HOUSING AND URBAN DEVELOPMENT REQUEST FOR VERIFICATION OF MORTGAGE OR DEED OF TRUST		APPLICATION NUMBER <table border="1" style="width:100%; height: 20px; border-collapse: collapse;"> <tr> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> <td style="width: 25%;"></td> </tr> </table>										
		C. DATE OF REQUEST										
B. NAME, ADDRESS AND ZIP CODE OF APPLICANT FOR LOAN		C. ADDRESS OF MORTGAGED PROPERTY										
D. NAME, ADDRESS AND ZIP CODE OF MORTGAGEE		<p style="text-align: center;">NOTE TO MORTGAGEE</p> The applicant identified to the left has applied for a Federal loan for rehabilitation of the above property under Section 312 of the Housing Act of 1964, as amended. The applicant has authorized this Agency in writing to obtain verification of the status of existing mortgages on the property from any source named in the application. The requested information in this verification of mortgage is for the confidential use of this Agency and the U.S. Department of Housing and Urban Development. Please furnish the information requested below and return this form, using the stamped, addressed envelope provided.										
MORTGAGE DATA												
I. FINANCIAL DATA: <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 50%;">DATE OF MORTGAGE</td> <td style="width: 50%;">ORIGINAL AMOUNT \$</td> </tr> <tr> <td>DATE OF MATURITY</td> <td>PRESENT BALANCE \$</td> </tr> </table>		DATE OF MORTGAGE	ORIGINAL AMOUNT \$	DATE OF MATURITY	PRESENT BALANCE \$	2. TYPE OF MORTGAGE: <input type="checkbox"/> CONVENTIONAL <input type="checkbox"/> FHA <input type="checkbox"/> VA						
DATE OF MORTGAGE	ORIGINAL AMOUNT \$											
DATE OF MATURITY	PRESENT BALANCE \$											
MONTHLY PAYMENT TO: <table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width: 80%;">PRINCIPAL & INTEREST</td> <td style="width: 20%;">\$</td> </tr> <tr> <td>MORTGAGE INSURANCE PREMIUM</td> <td>\$</td> </tr> <tr> <td>REAL ESTATE TAXES</td> <td>\$</td> </tr> <tr> <td>FIRE INSURANCE</td> <td>\$</td> </tr> <tr> <td>TOTAL MONTHLY PAYMENT</td> <td>\$</td> </tr> </table>		PRINCIPAL & INTEREST	\$	MORTGAGE INSURANCE PREMIUM	\$	REAL ESTATE TAXES	\$	FIRE INSURANCE	\$	TOTAL MONTHLY PAYMENT	\$	3. ARE PAYMENTS CURRENT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NOT, STATE: AMOUNT IN ARREARS \$ PERIOD
PRINCIPAL & INTEREST	\$											
MORTGAGE INSURANCE PREMIUM	\$											
REAL ESTATE TAXES	\$											
FIRE INSURANCE	\$											
TOTAL MONTHLY PAYMENT	\$											
1. OTHER REMARKS:		4. STATE THE AMOUNT OF TERMINATION FEE OR PREPAYMENT PENALTY PAYABLE UPON FULL PREPAYMENT OF THE LOAN										
9. AUTHORIZATION BY APPLICANT: I authorize the mortgagee to furnish to the Public Body (identified in Block i.) the information regarding the mortgage identified above.		5. HAS THIS ACCOUNT BEEN SATISFACTORY? <input type="checkbox"/> YES <input type="checkbox"/> NO										
(Date of Authorization) _____ (Signature) _____												
h. SIGNATURE OF MORTGAGEE The above information is furnished in strict confidence, in response to your request.		i. NAME, ADDRESS AND ZIP CODE OF AGENCY TO WHICH FORM IS TO BE RETURNED City of Beaumont Housing Assistance Division P. O. Box 3827 Beaumont, Texas 77704										
_____ (Date) _____ (Signature) _____ (Title)												

WATCH OUT FOR LEAD PAINT POISONING

PLEASE READ CAREFULLY:

Your apartment or house may contain substantial amounts of lead based paint, even where HUD regulations regarding lead based paint are met. HUD regulations do not require that properties be made free of lead based paint.

Children get lead poisoning when they eat bits of paint that contain lead. If a child eats enough lead paint, his brain will be damaged. He may become mentally retarded or even die.

Older houses often have layers of lead paint on the walls, ceilings, and woodwork. When the paint chips off or when the plaster breaks, there is real danger for babies and young children. Outdoors, lead paints and primers may have been used in many places, such as walls, fences, porches, and fire escapes.

If you have seen your child putting pieces of paint or plaster in his mouth, you should take him to a doctor, clinic, or hospital as soon as you can. In the beginning stages of lead poisoning, a child may not seem really sick. Do not wait for signs of poisoning.

Of course, a child might eat paint chips or chew on a painted railing or window sill while parents aren't around. Has your child

I have received a copy of the required notification, which is evidenced by my signature.

I have been advised that this property was built before 1950 and may contain lead-based paint.

been especially cranky? Is he eating very little? Does he throw up or have stomach aches

often? These could be signs of lead poisoning. Take him to a doctor's office or to a clinic.

Be sure to tell the rest of your family and people who babysit for you about the danger of lead poisoning.

Loot at your walls and ceilings and woodwork. Are there places where the paint is peeling?

o Get a broom or stiff brush and remove all loose pieces of paint from walls, woodwork, and ceilings. Sweep up all the pieces of paint and plaster. Put them in a paper bag or wrap them in newspaper and put the package in the trash can.

o Always keep the floor clear of loose bits of paint and plaster.

o Children will pick loose paint off the walls, so be extra careful about keeping the lower parts of the walls free of loose paint.

o You can cover up at least the lower part of walls by moving heavy furniture against them.

If you want to know more about how to keep your child safe from lead poisoning, talk to your doctor, public health nurse, or social worker at the clinic or health department.

OWNER'S SIGNATURE

DATE

SPOUSE'S SIGNATURE

DATE

INSPECTOR'S SIGNATURE

DATE

Date: _____

FLOOD CERTIFICATION

APPLICANT: _____

ADDRESS: _____

LEGAL DESCRIPTION: Lot _____ Block _____

Addition _____

CASE #: _____

I hereby certify that the above property is in Flood Zone _____ according to the FIRM (Flood Insurance Rate Map) issued by the NFIP (National Flood Insurance Program).

If the property is located in Flood Zone A or AE, the property owner is required to purchase and maintain a flood insurance policy for no less than the value of the loan during the term of the loan.

Floodplain Administrator

Loan Officer

City of Beaumont
Planning Division
P.O. Box 3827
Beaumont, TX 77704-3827

of Employment

and Urban Development
Office of Housing
Federal Housing Commissioner
Veterans Administration and
U.S.D.A. Farmers Administration



OMB Approval No. 2502-0059 (Exp. 4-30-87)

Privacy Act Notice: This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency without your consent except to your employer(s) for verification of employment and as required and permitted by law. You do not have to give us this information, but if you do not your application for approval as a prospective mortgagor may be delayed or rejected. The information requested in this form is authorized by Title 38, U.S.C., Chapter 37 (If VA); by 12 U.S.C., Section 1701 et. seq. (If HUD/FHA) and Title 42 U.S.C., 1471 et. seq., or U.S.C., 1921 et. seq. (If U.S.D.A. FmHA).

Instructions: LENDER OR LOCAL PROCESSING AGENCY (LPA): Complete items 1 through 7. Have the applicant complete item 8. Forward the completed form directly to the employer named in item 1. EMPLOYER: Complete either Parts II and IV or Parts III and IV. Return form directly to the Lender or Local Processing Agency named in item 2 of Part I.

Part I - Request

1. Name and Address of Employer	2. Name and Address of Lender or Processing Agent
I have applied for a mortgage loan or rehabilitation loan and stated that I am/was employed by you. My signature in the block below authorizes verification of my employment information.	5. I certify that this verification has been sent directly to the employer and has not passed through the hands of the applicant or any other interested party. Signature of Lender, Official of LPA, or FmHA Loan Packager
3. Signature of Applicant	7. Title
4. Employee's Identification	
6. Name and Address of Applicant	8. Date
	9. HUD/FHA/CPD, VA or FmHA No.

Part II - Verification of Present Employment

10. Present Position	11. Date of Employment	12. Probability of Continued Employment	13. If Overtime or Bonus, is its continuance likely? Overtime <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Bonus <input type="checkbox"/> Yes <input type="checkbox"/> No	
14. Current Base Pay \$ <input type="checkbox"/> Annual <input type="checkbox"/> Monthly <input type="checkbox"/> Hourly <input type="checkbox"/> Weekly <input type="checkbox"/> Other (Specify)				
15a. Earnings Year-to-Date \$		16. Form Military Personnel Only		
Past Year		Taxable Pay (Monthly Amount)		Nontaxable Pay (Monthly Amount)
15b. Overtime Year-to-Date \$		Base Pay \$		Quarters \$
Past Year		Career C Pay \$		VHA \$
15c. Commissions Year-to-Date \$		Pro Pay \$		Rations \$
Past Year		Other (Specify)		Other (Specify)
15d. Bonus Year-to-Date \$		Flight Pay \$		Clothing \$
Past Year		\$		\$

17. Remarks: (If paid hourly, please indicate average hours worked each week during current and past year)

Part III - Verification of Previous Employment

18. Salary/Wage at Termination per: <input type="checkbox"/> Year <input type="checkbox"/> Month <input type="checkbox"/> Week				
Base Pay \$	Overtime \$	Commissions \$	Bonus \$	
19. Dates of Employment		21. Reasons for Leaving		
20. Position Held				

Part IV - Certification

Federal statutes provide severe penalties for any fraud, intentional misrepresentation, or criminal connivance or conspiracy purposed to influence the issuance of any guaranty or insurance by the VA Administrator, the U.S.D.A., FmHA/FHA Commissioner, or the HUD/CPD Assistant Secretary.

22. Signature	23. Title of Employer	24. Date
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Previous Editions May be Used until Supply is Exhausted

VA-26-8497; FmHA-410-5; HUD-92004-G-(2-86)
HB 4155.1

RETURN DIRECTLY TO LENDER OR LOCAL PROCESSING AGENCY

TAX CERTIFICATES

**THE APPLICANT SHALL PROVIDE TAX CERTIFICATES SHOWING
THAT ALL PROPERTY TAXES ARE CURRENT.**

City, School and County Tax Certificates can be picked up at the Jefferson County Court House; 1149 Pearl Street; Beaumont, Texas.