



Checklist for North Wilkesboro's Housing Revolving Loan Fund Committee

Applicant Name: _____

Address of property: _____

Contractor: _____

Requested project & amount:

Committee Checklist:

- Completed application
- Home inspection date: _____
 - Scope of work with price estimates and pictures
- Qualified contractor
 - valid State License for work requiring a permit
 - liability insurance
 - worker's comprehensive insurance
 - Contractor does not have a conflict of interest
 - Contractor is in good standing with the Town (no violations)
 - Warranty of workmanship can be provided (12 months)
 - Lead Paint present & abatement (yes/no)
- Current Homeowners Insurance
- Flood Hazard zone? (yes/no)
 - If yes then Flood Insurance needs to be submitted
- Property is in compliance with Town Codes & Zoning Ordinance
- Not a member of the Boards of Commissioners, Housing Revolving Loan Fund Committee, Town official or agent as part of the Housing Revolving Loan Fund Committee
- No Town employees performing any work associated with potentially funded project
- An eligible project, see list on guidelines
- Family income eligibility (less than 42,700.00)
- Debt ratio- charge offs, late payments, outstanding judgments or collections including property taxes
- Total loan amount cannot exceed the total estimated value of the structure (tax value can be used)
- Total requested funds not to exceed \$20,000.00

N.W. Housing Rehabilitation Loan Committee's Recommendation:

