

Fix-It Funds

A Program of the Medina County Treasurer's Office

Authorized by the Board of the Medina County Commissioners

Being a part of the Fix-It Funds Loan Program involves responsibilities on your part. When your loan has closed, the Building Department in your community or the Medina County Building Department will receive a copy of the improvements you plan to make with your loan (FORM #3). Your community has the responsibility by ordinance to monitor work on your home.

After your loan closes, the Treasurer's office will provide you with Borrower's Reporting FORM #6, which must be returned to the Treasurer's office after your project is complete. **It is your responsibility to provide the Treasurer's office with copies of receipts for your project, which equal the amount of your loan.** You have **ONE YEAR** from the time your loan closes to complete the work. If all the money is not spent on home improvements, the unused balance must be paid back to the lending institution.

FOR ALL WORK REQUIRING PERMITS:

Permit work items are listed on FORM #3, the Planned Improvements Form, but this can differ by community. Please check with your community or, if applicable, with the county, to verify what work requires a permit. Contact the building department to secure the proper permits and to determine if any zoning, building code, or other approvals are required.

For your protection, your contractor should be licensed, registered and/or bonded by your community or the county. The agreement with your contractor is a private one and not the responsibility of the lending institution, the county or your community.*

If the above requirements are not met, your loan subsidy is subject to removal.

Office of Medina County Treasurer

John Burke



I have reviewed this document and understand my responsibility:

NAME [PLEASE PRINT]

DATE

SIGNATURE

* The Better Business Bureau (www.BBB.org or 1.800.825.8887), Federal Trade Commission (www.Consumer.gov, 202.FTC.Help) and State Attorney General's Office (1.800.282.0515) all have information on contractor selection and home

LOAN SUBSIDY PRE-SCREENING CHECKLIST

Medina County Fix-It Funds, fixed rate, low-interest loan program is designed to benefit owners of owner-occupied single- and multi-family dwellings within Medina County. Through this program, qualified financial institutions will provide low interest rate loans to eligible borrowers who qualify for certain housing repair and improvement loans. The program is quite flexible, however, it does have limitations. The following checklist is designed to screen out proposed projects that are likely to be ineligible for the program. If you believe your application deserves additional consideration, please contact the Medina County Treasurer's Office at 330.725.9746 or email treasurerburke@medinaco.org. The office is located at 144 N. Broadway Street, Medina OH 44256.

	YES	NO	N/A
Are property taxes current for the parcel in question?			
For single- and multi-family dwellings, does the property's tax duplicate have an appraised dwelling value* more than \$250,000? <small>* as determined from the records of the Medina County Auditor at the time of the Fix-It Funds Loan</small>			
Do the proposed improvements include <u>luxury</u> items? (e.g. - swimming pool, hot tub, satellite dish)			
Does the requested loan amount exceed the estimated cost of the proposed improvements (including borrowing fees)?			
Is the requested loan less than \$5,000?			
Is the subject property completely exempt from property taxes?			
Is the requested loan to finance any of the following?			
	• new construction (e.g.-new dwelling)		
	• bridge loan		
	• refinance existing loan		
Do you understand your Community or Medina County has the responsibility for monitoring the improvement work and proper permits?			

Representations and Promises: Under penalty of law, the applicant(s) identified below has/have accurately and truthfully answered the questions as listed above and on the attached application checklist, and has/have made application to a financial institution for the sole purpose of making property improvements under the Medina County Treasurer's Fix-It Funds Program as provided for in the Ohio Revised Code and Medina County Legislation. The individual(s) listed below promises (promise), that funds borrowed from an eligible lending institution will be used for no other purpose than the home improvements described herein. Furthermore, it is fully understood that any use of the borrowed funds, for any purpose other than the purposes permitted under the Medina County Board of Commissioners Resolution 07-436 constitutes and act of fraud. The undersigned promises to comply with all monitoring efforts required by the Medina County Treasurer and the property's community. Failure to do so in a timely manner may affect continued participation in the program and thereby result in an increase on the loan interest rate.

APPLICANT NAME [PLEASE PRINT]

DATE

SIGNATURE

Email (treasurerburke@medinaco.org) or fax (330.725.9174) this form with Fix-It Funds loan application, Forms #2 and #3 to the Medina County Treasurer Fix-It Funds Program.

LOAN SUBSIDY APPLICATION

This section to be completed by the Medina Country Treasurer's Office.

APPLICATION NO. AUDITOR'S VALUE APPROVED DECLINED DATE

APPLICANT INFORMATION

LENDING INSTITUTION INFORMATION

APPLICANT NAME _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP _____
 PHONE _____ MOBILE _____
 WORK PHONE _____
 EMAIL _____

NAME _____ BRANCH _____
 ADDRESS _____
 CITY _____ STATE _____ ZIP _____
 PHONE _____ EXT _____
 PRIMARY CONTACT _____
 EMAIL _____

ADDRESS OF SUBJECT PROPERTY _____ CITY _____ STATE _____ ZIP _____
 # _____ \$ _____
 PERMANENT PARCEL NUMBER _____ REQUESTED LOAN AMOUNT _____

This section to be completed by the lending institution.

Upon final approval of loan and disbursement of funds, please email (treasurerburke@medinaco.org) or fax (330.725.9174) this form to the Medina County Treasurer's office. LOAN DECLINED DATE / /

\$ _____ / / APPROVED BANK LOAN INTEREST RATE: _____ %
 APPROVED LOAN AMOUNT _____ DATE APPROVED / / NOT INCLUDING SUBSIDY WITH SUBSIDY
 CLOSING DATE _____ DISBURSEMENT DATE _____

Please provide a detailed description of proposed improvements on FORM #3. (Attached)

Who is going to perform the work? Indicate names and roles of various contractors or "self" if to be done by owner.

How long will it take to complete the proposed projects?

Do the proposed improvements include correction of any outstanding building/housing code violations? Describe.

Have you received a loan subsidy from the Fix-It Funds Program in the past? Yes Date / / No

Have you reviewed and signed the "Loan Subsidy Checklist" (FORM #3)? Yes No A signed copy of FORM #3 must be attached to this application.

APPLICANT NAME [PLEASE PRINT] SIGNATURE DATE

DETAILED DESCRIPTION OF PLANNED IMPROVEMENTS

Must accompany Loan Subsidy Application (FORM #2)

✓	PERMIT WORK - EXTERIOR		
	chimney	INSTALL	REPLACE
	deck	INSTALL	REPLACE
	driveway	INSTALL	REPLACE
	foundations	WATERPROOF	REPLACE
		REINFORCE	
	garage	REPAIR	REPLACE
	gas line	INSTALL	REPLACE
	gutters/downspouts	INSTALL	REPLACE
	handicap accessibility ramp	INSTALL	REPLACE
	masonry	NEW	REPLACE
	porches	INSTALL	ENCLOSE
	roof	REPAIR	REPLACE
	sanitary sewer	INSTALL	REPLACE
	sidewalk	INSTALL	REPLACE
	siding	INSTALL	REPLACE
	storm sewer	INSTALL	REPLACE
	water line	INSTALL	REPLACE
	windows/doors	INSTALL	REPLACE
	OTHER		

	NON-PERMIT WORK - EXTERIOR		
	awnings	INSTALL	REPLACE
	insulation and/or weatherstripping	INSTALL	REPLACE
	masonry	REPOINT	REPAIR
	paint	HOUSE	GARAGE
	OTHER		

✓	PERMIT WORK - INTERIOR		
	addition	ADD	
	air conditioning	INSTALL	REPLACE
	attic	REMODEL	
	basement	ADD	REMODEL
	bathroom	ADD	REMODEL
	electrical system service, wiring, switches, outlets	INSTALL	REPLACE
	fireplace	INSTALL	
	furnace	INSTALL	REPLACE
		REPAIR	
	kitchen remodel NOT including appliances	REMODEL	
	plumbing	INSTALL	REPLACE
	security system	INSTALL	
	skylights	INSTALL	
	OTHER		

	NON-PERMIT WORK - INTERIOR		
	carpeting	INSTALL	REPLACE
	ceilings & walls	RESURFACE	
	closets	ADD	
	floors	INSTALL	REPLACE
		REFINISH	
	floor tiles	INSTALL	REPLACE
	woodwork	INSTALL	REPLACE
		REFINISH	
	OTHER	REFINISH	

Permit requirements vary from community to community. It is the borrower's responsibility to check with your community to verify what work requires permits.

The undersigned promises to comply with all monitoring efforts required by the Medina County Treasurer and the property's community. Failure to do so in a timely manner may affect continued participation in the Fix-It Funds program resulting in an increase of the loan interest rate.

BORROWER'S NAME [PLEASE PRINT] _____ PHONE _____ WORK PHONE _____

PARCEL NUMBER _____ EMAIL _____

SIGNATURE _____ DATE _____