

## Fair Housing

One of the privileges of living in the United States is the right to freely choose where you will live.

Utah and Federal Fair Housing Acts protect your right to select housing without discrimination based on race, color, national origin, religion, sex, familial status or your source of income.

### It is unlawful to:

- Refuse to rent, sell or negotiate for housing; or
- Make housing unavailable or deny that housing is available; or
- Set different terms, conditions or privileges for the sale or rental of housing based on race, color, national origin, familial status, disability, sex or religion; or
- Deny or make different terms or conditions for a mortgage, home loan, homeowners insurance or other real estate related transaction.

### What housing is covered?

- Single family homes owned by private persons when a real estate broker and/or discriminatory advertising is used to rent or sell the home;
- Single family homes not owned by private persons (such as corporation or partnerships) even if a broker is not used to rent or sell the home;
- Multi-family dwellings with five or more units, including rooming houses; and
- Multi-family dwellings with four or less units, if the owner does not live in one of the units.

### What housing is not covered?

- The law does not apply to non-commercial housing run by religious organizations and private clubs that limit occupancy solely to members.



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**Down Payment  
and Closing Cost  
Assistance**

**0% interest deferred  
loan for low and  
moderate income  
households**

**provo**  
**REDEVELOPMENT  
AGENCY**

[www.loantoown.net](http://www.loantoown.net)

## What housing qualifies?

- Must be within Utah Valley Home Consortium (see below).
- Purchase price of the home may not exceed HUD limitations (currently \$234,000 for existing homes and new homes).
- Can be a single-family home, one half of a twin home, condominium, or town home.
- May not be occupied by renters who would be displaced by purchase.

## How long does the process take?

- Our normal loan processing time is approximately one week to determine income eligibility.
- From that point, we work with your lender on the arrangements for the down payment and closing costs, which could take two to three weeks.

## Qualifying cities

- All cities within Utah County (including unincorporated Utah County) qualify **EXCEPT** Alpine, Lehi, Woodland Hills and Provo (Provo has its own program see ([www.provo.org/departments/redevelopment/services/home-purchase-plus-program](http://www.provo.org/departments/redevelopment/services/home-purchase-plus-program)))

**Please note that funds are limited and allocated on a first-come first-serve basis.**

## Who qualifies?

- You must be qualified with a bank or other financial institution for the first mortgage.
- The total income of all members of the family over 18 must be less than the Income Limits on the Income Chart.
- Must be on current job a minimum of six months.
- Must not have owned a home in the past three years.
- Must have credit score above 650 with no unsatisfied judgements or collections.

## How much can I qualify for?

- Up to \$10,000 based on need (determined by HUD formula).
- This loan can be used for closing costs minus prepaid items.
- Your monthly expenses will be evaluated for affordability limits.

## Income Chart

Persons in Household	Maximum Household Income
1	\$37,900
2	\$43,300
3	\$48,700
4	\$54,100
5	\$58,450
6	\$62,800
7	\$67,100
8	\$71,450

## What are the terms?

- 0% interest, deferred loan. No payment is due as long as the applicants continue to own and live in the home as their primary residence.
- Balance is due upon sale or when property ceases to be owner occupied.
- You must be able to put down \$1000 of your own money.
- No prepayment penalty.

## What do we need from you?

- Return a completed and signed application to the Redevelopment Agency. (You can obtain a copy of the application at [www.loantoown.net](http://www.loantoown.net))
- Attach copies of Federal Income Tax returns (1040's) for the past three years.
- Attach copies of pay stubs for the last three months for all working household members over 18 years of age.
- Attach bank statements for the last 3 months.
- Original verification that all household members are US citizens, plus Social Security card. For your safety we will copy in our office. See [www.provo.org/departments/redevelopment/services/home-purchase-plus-program](http://www.provo.org/departments/redevelopment/services/home-purchase-plus-program) for what qualifies for verification.
- Schedule "Pre-Home Ownership Counseling" offered through:
  - Community Action Services. Contact them at 801-691-5200, online at [www.communityactionuc.org](http://www.communityactionuc.org).
  - NeighborWorks Provo: 801-375-5820