



IVCanDo's Residential Fire Resilience Revolving Loan Fund
PO Box 1824 Cave Junction, OR 97523
541-592-4440 info@ivcdo.org

Application – Intake Form: Write legibly or type your answers

Date: _____

Name: _____ Birth Date: _____

Street Address: _____ # of years there: _____

Mailing Address: _____

City _____ State: _____ Zip: _____ Phone #: _____

SSN#: _____ OR Driver's License #: _____

How many acres is your property? _____ How many acres need fuels treatment (best estimate)? _____

Has any previous fuels treatment been done before? • **YES** • **NO** If so, when? _____

Are there trees overhanging or very near to the house or any outbuildings? • **YES** • **NO**

Is your project for fire safety construction or infrastructure improvements (rather than fuels treatment)? • **YES** • **NO**

If so, provide brief description on the lines below.

Provide brief description of vegetation needing fuels treatment. Are there dying or dead trees? • **YES** • **NO**

Is it grass, brush, berries, small trees, large trees, oak, conifer, madrone? Please describe:

Of acres to be treated, how many are flat? _____ How many are hilly? _____ How many are steep? _____

Are you willing to have ground inspections by Oregon Dept. of Forestry and IV Fire District? • **YES** • **NO**

All loans must be fully backed by collateral and you should be able to demonstrate the ability to repay the loan.

Examples of preferred collateral would be cars, trucks, RV's, farm equipment, or other items fully owned by you or someone willing to support your loan. Please provide record of current actual worth and condition using invoices, the specific manufacturer, model year, serial number, etc. What do you propose to use as security for this loan?

The Loan Fund Advisor must review and approve the items to be used for collateral and their values.

Have you declared bankruptcy in the past 7 years? • YES • NO If so, please explain briefly and give dates.

Do you have any lawsuits pending against you? • YES • NO If yes, please explain briefly.

Do you have any credit accounts that are late or in collections? • YES • NO If yes, please explain briefly.
• You cannot have delinquent debts such as back state or federal taxes, student loans, etc.

- **PLEASE PROVIDE A COPY OF 2018 TAX RETURNS**
Or provide written explanation why you did not need to file tax returns.

I certify that I have provided complete and accurate statements on this application. I authorize the IVCDO Loan Board to request a credit report and contact references. To the best of my knowledge, all documents submitted in this application are authentic and unaltered. If found otherwise, I understand this is cause for disqualification.

Applicant Signature: _____ Date: _____

Loan Fund Advisor Signature: _____ Date: _____

ALL APPLICATIONS ARE CONFIDENTIAL

The following information is requested by the Federal Government to monitor compliance with Federal laws prohibiting discrimination against applicants seeking to participate in this program. You are not required to furnish this information but are encouraged to do so. This information will not be used in evaluating your application or to discriminate against you in any way. However, if you choose not to furnish it, we are required to note the race/national origin of individual applicants on the basis of visual observation or surname.

Race: Mark one or all that apply

- White • Black or African American • American Indian/Alaska Native
- Asian • Native Hawaiian or Pacific Islander

Ethnicity: • Hispanic or Latino • Not Hispanic or Latino

Veteran: • Yes • No **Sex:** • Female • Male • Other

Residential Loan Fund for Fire Safety and Resilience

Beginning in July 2019, this new loan program was added to the Revolving Loan Fund operated by the Illinois Valley Community Development Organization (IVCanDO) specifically for fire safety protection of residential properties.

What can it do for you?

Are you a property owner in Josephine County who is concerned about wildland fires or fire protection for homes? Clearing for defensible space around buildings; thinning of hazardous fuels, brush, and ladder fire vegetation on your property; removal of dead, dying, and hazard trees; water systems for firefighting; and ignition resistant metal roofing are all projects that can improve residential safety from fire. This loan program can help with affordable loans to get that work done. Maximum loan amount for these purposes will be limited to \$5,000, but can be renewed and successful borrowers can reapply for future project needs.

What are the loan terms?

Maximum loan amount is \$5,000 and the minimum amount is \$500. Interest rate is fixed 5.8%.

Maximum term for repayment is 36 months. There is no penalty for early repayment.

Fees for loans are \$100 plus 1% of the loan amount.

For example, fees for a \$2,000 loan would equal \$120.

For the total loan of \$2,120 for 24 month term, monthly payments would equal \$64.30.

If repaid on time over a 24 month term, total interest would equal \$183.87.

All loans must have sufficient collateral to secure the loan amount and the **Loan Fund Advisor** must review and approve the items to be used for collateral and their values.

How long will it take applications to be approved?

For homeowners meeting the basic application requirements, a loan can be approved in two – four weeks.

The first step is to meet with the **Loan Fund Advisor** to complete the two page Application and review the values of items to be used for collateral. When the Application is ready, the second step is to meet with the **Loan Board** for approval. Homeowners are notified of decision in 24 hours.

When and how does the work get done?

A site assessment and meeting with the homeowner is scheduled with Oregon Dept. of Forestry, IV Fire District, or an approved contractor specialist. At that time, a prescription and vegetation treatment plan for fire fuels is discussed, scheduled, and agreed upon. That treatment plan will include how vegetation is to be cut, how it is piled, and whether it is safely burned at a later date, chipped, or removed. The treatment plan will become part of the approved Loan Contract.

Once the work is done, inspected, and approved, payment is made directly to the contractor from the Loan Fund. All ground vegetation and specialist tree work is done by approved contractor crews.

Projects involving metal roofing or other construction for structural fire protection will be determined on a case by case basis.

To make an appointment or contact the Loan Fund Advisor at IVCanDO

Call: 541-592-4440 or 541-956-7400

Email: info@ivcdo.org

Website: ivcdo.org/fireloanfund/

