



location
147 s. main avenue
warrenton or 97146

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www.nwoha.org

FCCH - Security Deposit Loan Program Clatsop County & Clatskanie Only

Security deposit loans are available only to household's who meet the 80% or less of area median income limit in Clatsop County and Clatskanie, Oregon. The purpose of the loan is to assist households in accessing a wider variety of rental housing and removing barriers to obtaining decent, safe, and affordable housing. This program was funded by Friends of Columbia Community Health. This funding provider has indicated the locations serviced by Coastal Family Health Clinic of Clatsop County and Clatskanie, Oregon may use these funds.

The maximum amount of loan available to you is \$1000 or 50% of your *net* monthly income, whichever is less. There is no interest rate attached to this loan. These loans are made on a first come, first served basis. Payments will be set up on a 12 month payment plan, but borrowers may prepay at any time without penalty. Failure to make payments as agreed may result in your account being sent to collections and you will not be eligible for future assistance from NOHA or any other housing authority until the amount is paid in full.

Once your application is submitted and reviewed, NOHA will send you a letter indicating the amount of loan you are eligible for within 7 to 10 business days of receipt. You will receive an approved loan letter showing the amount of the loan approved. The amount of approved loan will be "held" for 30 days. If you do not use it within 30 days, the funds will no longer be held and you will have to reapply.

When you have located a suitable unit, and have been approved by the owner; you must make an appointment with NOHA to sign the loan documents. The actual loan funds will not be paid to the landlord until a signed lease agreement showing all move-in costs and deposits is submitted. The security deposit loan will be paid directly to the landlord once all documents are signed.

To qualify for this loan you must be:

- At least 18 years of age or if under 18 be an emancipated minor
- Meet income eligibility of 80% of area median income or less
- Have a verifiable income source such as employment, social security, pension, unemployment, child support, alimony, or TANF
- Must not have defaulted on any debts owed to the housing authority in the past three years or have a current debt to the housing authority
- You must submit current proof of your income; including but not limited to, paystubs, current social security award/benefit letter, TANF letter showing current amount, tax returns w/schedule C for self-employed households, etc.



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Security Deposit Loan Application – FCCH

Households with more than one adult are applying for joint credit, meaning all parties are responsible for repayment of the loan

Please indicate the amount of loan you would like to borrow (maximum \$1000): \$ _____

Primary Borrower Personal Information				
Last Name	First	Middle	Social Security #:	
			Date of Birth:	
Home Address:			Driver's License/ID #:	
City:	State:		Zip:	
How Long have you lived at this address?				
Home Phone Number:		Cell Phone Number:		
Email Address:		Work Phone Number:		
Are you or anyone in your household Active Duty Military or a spouse/dependent of an active duty military person?			Yes	No
Primary Employer or Income Source				
Name of Employer or Income Source:				
Employer Address:				
Date of Hire:		Hours per week (average):		How often paid?
How are you paid (Direct Deposit, Check, Cash, other):				
Co-Applicant Information				
Last Name	First	Middle	Social Security #:	
			Date of Birth:	
Home Address:			Driver's License/ID #:	
City:	State:		Zip:	
How Long have you lived at this address?				
Home Phone Number:		Cell Phone Number:		
Email Address:		Work Phone Number:		
Other Sources of Income:	Please describe			

Primary Applicant Signature/Date: _____

Co-Applicant Signature/Date: _____