



Public Works Department  
Engineering Division

## REQUIRED DOCUMENTATION

### Private Sewer Lateral Loan Program

**Please submit copies of the following documents with your Loan Application package:**

1. **Current Driver's License** or California ID
2. **Deed or Property Tax** bill with evidence of payment of both tax installments (copies of canceled checks (front and back), cash receipts, check images from financial institution, credit card or bank statements with specific payment amounts indicated).
3. **Income documentation:** Applicant household's income must not exceed 80% of the Area Median Income (AMI) for Alameda County, as determined by the most recently published U.S. Department of Housing and Urban Development (HUD) information (see website<sup>1</sup>). Verification of income is required by submission of a supporting document, including:
  - If the **only source of income** was from SSI, Social Security, Retirement, or Pension Fund, include a statement from that agency specifying total gross income for the year.
  - If the **income was from any of the sources identified above, along with any other source of income** (rental income, interest bearing accounts, dividends, business income, etc.), the taxpayer must **attach a complete income tax return** or a copy of the statement with the amount earned for the year.
  - If the Applicant **did not file an income tax return**, submit **IRS Form 4506-T** to verify non-filing status for the year. **The current version of this form is not available until after April 15<sup>th</sup> of each year.** See the IRS website<sup>2</sup> or call (800) 829-1040.
  - If **persons other than the Applicant/s are listed on the property title and are not part of and do not contribute to the household**, the PSL Low Income Supplemental Information form must be completed and submitted.
4. **1-month of utility bills** (PG&E, phone/internet/cable, other) for the property.

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**When approved for a PSL Loan, submit copies of the following documents:**

1. **Bids from 3 sewer contractors** holding a California C36 or C42 license.
2. Upon determination of lowest responsible bid and contract award, submit **copy of sewer contractors required California C36 or C42 license, and Berkeley Business License.**
3. **NOTE: lowest responsible bid will be amount of the loan.**

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<sup>1</sup> See HUD Income Limits Summary and link to website on page 2.

<sup>2</sup> IRS website – Forms & Publications: <http://www.irs.gov/Forms-&-Pubs>

Applicant household’s income must not exceed 80% of the Area Median Income (AMI) for Alameda County, as determined by the most recently published U.S. Department of Housing and Urban Development (HUD) information, website:

[www.huduser.org/portal/datasets/il/il2015/2015summary.odn](http://www.huduser.org/portal/datasets/il/il2015/2015summary.odn)

FY 2015 Low (80%) Income Limits Summary

Area	# of Persons in Household							
	1	2	3	4	5	6	7	8
Oakland-Fremont	\$50,150	\$57,300	\$64,450	\$71,600	\$77,350	\$83,100	\$88,800	\$94,550