

Home Repair Application

DOCUMENTS TO ACCOMPANY APPLICATION

I. HFHGS-PROVIDED MATERIALS

- DOCUMENTATION CHECKLIST – this form
- HFHGS HOME REPAIR APPLICATION PACKET including executed Release of Information for all adults in household and Financial Privacy Act Notice

II. IDENTIFICATION (Note: We will need to see originals of all ID documents at a later stage in the process)

- HOMEOWNER - CA Driver License or Identification Card
- CO-HOMEOWNER- CA Driver License or Identification Card
- SOCIAL SECURITY CARDS – A copy for **each** household member
- LEGAL U.S. RESIDENCE STATUS - Birth Certificate(s), Proof of Citizenship, Legal Residence Cards for **all** proposed occupants as applicable
- FOR VETERAN APPLICANTS- DD 214

III. HOMEOWNERSHIP VERIFICATION AND PROOF OF HOMEOWNER INSURANCE

- HOMEOWNERSHIP VERIFICATION- Copy of Deed and current mortgage statement. The property must be owner-occupied and located within the incorporated limits of Sacramento and Yolo.
- HOMEOWNER INSURANCE- A copy of current homeowner's insurance policy **declarations page**

IV. FINANCIAL INFORMATION

Income verification is required for Applicant, Co-Applicant and any other family members who are 18 years or older.

- EMPLOYMENT VERIFICATION – Pay stubs (**3 months** of most current at date of application submission). The name of the employer and your deductions must be visible on the pay stubs.
 - a. If self-employed please provide a copy of your most recent tax return including Schedule C and profit and loss statement for the current calendar year. Documentation verifying business income and expenses may be requested.
- SSI/SSA INCOME – The most current award letters and **3 month** payment histories required for similar stable government income sources, e.g., disability, VA disability, GI Bill.
- PUBLIC ASSISTANCE – A letter from Public Assistance administrator to verify proof that you receive the following: (i.e. Cash Award, TANF, Cal Works, General Assistance, Unemployment, Disability, etc.)
- ACCOUNT STATEMENTS – Most recent **3 months** of statements for **ALL** accounts (checking, savings, retirement, pension/401K, credit cards, car loans, loans, etc.) Provide documentation for accounts for ALL adults in household.
- INCOME TAX RETURNS – Complete copies of **signed** income tax returns, including W-2's, for the past **tax year**. If your income is non-taxable or you have zero income a financial affidavit will need to be completed and returned.
- OTHER INCOME/WAGES – A copy of a letter, computer print-out or other identifying information to verify any other household income (includes child support, alimony, inheritance, educational scholarships, work study, etc.)
- CURRENT CREDIT REPORT – We will pull your hard credit report as part of our application verification process. There is a \$30 fee per report for the Homeowner(s).



Habitat for Humanity of Greater Sacramento
 819 North 10th Street Sacramento CA, 95811
www.HabitatGreaterSac.org 916-440-1215

Dear Homeowner: This application provides Habitat for Humanity of Greater Sacramento with the basic information we need to determine your eligibility for the home repair program. This application also serves as a certification that the information you are providing is correct and authorizes Habitat for Humanity of Greater Sacramento to verify the information required to determine your eligibility. Please fill out the application as completely and accurately as possible.

PERSONAL INFORMATION

Full Legal Name of Homeowner:		Social Security #:	
Home Phone #:	Cell Phone #:	Email Address:	
Marital Status? <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)			
Are you a U.S. citizen or permanent resident? <input type="checkbox"/> Yes <input type="checkbox"/> No			
Full Legal Name of Co-Homeowner:		Social Security #:	
Home Phone #:	Cell Phone #:	Email Address:	
Marital Status? <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Single, Divorced, Widowed)			
Are you a U.S. citizen or permanent resident? <input type="checkbox"/> Yes <input type="checkbox"/> No			

PROPERTY INFORMATION

Property Address:		City:	State:	Zip Code:	Year Built:	Year Purchased:
Mobile Home: <input type="checkbox"/> Yes <input type="checkbox"/> No	Duplex: <input type="checkbox"/> Yes <input type="checkbox"/> No	Homeowners Insurance Company:		Homeowner Insurance Policy Number:		
First Mortgage			Second Mortgage			
Lender Name:			Lender Name:			
Monthly Payment:			Monthly Payment:			
Principal Balance:			Principal Balance:			
Are you current on mortgage?					<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Paid off	
Are you current on property taxes?					<input type="checkbox"/> Yes <input type="checkbox"/> No	
Is this your primary residence?					<input type="checkbox"/> Yes <input type="checkbox"/> No	
Are you currently in process of forbearance or foreclosure?					<input type="checkbox"/> Yes <input type="checkbox"/> No	
Is this the only property you own?					<input type="checkbox"/> Yes <input type="checkbox"/> No	

HOUSEHOLD OCCUPANTS

List the names, ages and relationships of all people living in the home. Please attach a separate page if more space is needed.

Full Legal Name	Relationship to Homeowner	Age	Employed (Y/N)	Veteran (Y/N)	Disabled (Y/N)



HOUSEHOLD OCCUPANTS CONTINUED

Full Legal Name	Relationship to Homeowner	Age	Employed (Y/N)	Veteran (Y/N)	Disabled (Y/N)

INCOME INFORMATION

Include monthly income for all adults (18 years or older) in the household. Income types include wages, tips, commissions, Social Security, retirement, unemployment benefits, workers' compensation, alimony, child support, and welfare payments. Failure to list any source of income may result in disqualification. Please attach a separate page if more space is needed.

Please indicate the gross monthly income figure	Homeowner	Co-Homeowner	Household Member Over 18	Household Member Over 18	Household Member Over 18
Full Name					
Wages/Salary (Includes tips and commissions)					
Unemployment/Worker's Compensation					
Social Security Benefits					
Retirement					
Veteran Benefits					
Other Income					
Other Income					
Other Income					

ACCOUNT INFORMATION

Please list all checking, savings, retirement, stock and bonds, and other cash asset accounts. Failure to list any account may result in disqualification. Please attach a separate page if more space is needed.

Institution Name	Type of Account (checking, saving, retirement)	Current Balance or Market Value



REQUESTED REPAIRS

PLEASE SELECT THE TYPE OF REPAIRS NEEDED ON YOUR HOME. PLEASE UNDERSTAND THAT ITEMS LISTED BELOW WILL BE CONSIDERED BUT THE FINAL DECISION REGARDING REPAIRS PROVIDED IS AT THE SOLE DISCRETION OF HABITAT FOR HUMANITY OF GREATER SACRAMENTO.

Non-Critical	Critical
<input type="checkbox"/> Home Exterior: Siding and Trim Repair * <input type="checkbox"/> Gutter: Minor gutter repair <input type="checkbox"/> Air Sealing: Caulking, weather stripping doors and windows <input type="checkbox"/> Roof: Minor Roof Repair <input type="checkbox"/> Heating and Cooling: Minor repair and/or servicing <input type="checkbox"/> Plumbing and Electrical: Minor repair <input type="checkbox"/> Water Heater: Repair	<input type="checkbox"/> Home Exterior: Siding and Trim Replacement * <input type="checkbox"/> Gutter: Gutter replacement <input type="checkbox"/> Air Sealing: Door and Window Replacement <input type="checkbox"/> Roof: Roof Replacement <input type="checkbox"/> Heating and Cooling: Replacement <input type="checkbox"/> ADA Accessibility: Door Widening, Grab Bar Installation, Handrails for Porch, Deck, or Wheelchair Ramp <input type="checkbox"/> Plumbing and Electrical: Replacement <input type="checkbox"/> Water Heater: Replacement

* Exterior paint will only be an option if it is in conjunction with other exterior repairs, cosmetic/aesthetic improvements do not qualify for this program.

Habitat for Humanity of Greater Sacramento is unable to address repairs directly not related to health and safety such as routine maintenance, appliance repairs or replacement, repairs to garages or other spaces not considered living quarters and not required to access living quarters, luxury and/or cosmetic improvements (including interior and exterior paint), and landscaping (including tree removal.)

Upon application approval, a member of the Habitat for Humanity staff will conduct a site visit to determine the scope of work. Please note the scope of work may differ from the requested repairs.

SWEAT EQUITY

Homeowner and any additional able-bodied household members (16 year or older) residing at the property agree to contribute to the work at the property also known as "Sweat Equity". Hours will be determined based on homeowner occupant's schedule and physical ability. If this is not possible, other arrangements can be made with the Homeowner Services Manager.

I acknowledge that Sweat Equity is a requirement of the Program and understand that no compensation will be paid to me and other member of my household for performance of Sweat Equity under any circumstances.

Signature of Homeowner

Date

Signature of Co-Homeowner

Date

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at FTC Regional Office for the Western Region, Federal Trade Commission 901 Market Street, Suite 570 San Francisco, CA 94103 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580. The law does not require you to disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we do request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources. Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in our Home Repair program.

Signature of Homeowner

Date

Signature of Co-Homeowner

Date

HOMEOWNER AGREEMENT

- I/We certify that the information provided on this application is true and accurate and that I /We own the property at the address given.
- I/We grant permission to Habitat for Humanity of Greater Sacramento to check any and all references and to take any and all actions reasonably necessary to substantiate the information contained in this application or otherwise establish my/our suitability as an applicant(s) for the Habitat for Humanity of Greater Sacramento's Home Repair Program, including without limitation, contacting or otherwise attempting to confirm my/our (1) employment status and credit history (2) personal references, including all parties listed in this application and/or any other parties which Habitat for Humanity of Greater Sacramento desires to contact, (3) family composition and marital status and related issues, (4) credit worthiness, (5) immigration status, (6) background check and other information relative to criminal charges and/or convictions, (7) any additional information that Habitat for Humanity of Greater Sacramento deems necessary to evaluate this application. I/We understand that Habitat for Humanity of Greater Sacramento may reject this application based upon the results of these inquiries.
- I/We agree that if Habitat for Humanity of Greater Sacramento selects my/our home to be repaired, photos of me/us, my/our household members and my/our home may be taken and a biographical summary about me/us and my/our project may be written and shared with the general public or utilized for public relations, promotional or program development purposes. Additionally, certain details, including homeowner name, address, and demographic characteristics may be published publicly.



HOMEOWNER AGREEMENT

- I/We understand and agree that if Habitat for Humanity of Greater Sacramento selects my/our home to be repaired, I/We must participate as partners with Habitat for Humanity of Greater Sacramento which includes completing Sweat Equity hours or another qualifying volunteer opportunity.
- I/We understand that there is no monetary or other form of compensation for Sweat Equity
- I/We understand that Habitat for Humanity of Greater Sacramento makes no guarantees as to the start or completion dates or length of repairs.
- I/We understand that Habitat for Humanity of Greater Sacramento is a nonprofit corporation with limited resources and cannot afford to provide or guarantee assistance for each applicant. Consequently, I/We agree that Habitat for Humanity of Greater Sacramento, its staff, whether voluntary or compensated, and its board of directors will not be liable in any way or otherwise be held responsible by me/us or anyone acting on my/our behalf in connection with my/our application for Habitat for Humanity of Greater Sacramento or any claims of any nature associated herewith.
- I/We understand that copies of any and all documentation provided to determine my/our program eligibility will not be distributed to a third-party without my/our authorization and may only be returned upon request.
- I/We understand that if I/We receive assistance from Habitat for Humanity of Greater Sacramento’s Home Repair Program, I/We may not receive additional assistance for 5 years from Habitat for Humanity of Greater Sacramento after the completion of my/our repairs.
- I/We understand that submission of this Home Repair Program application and any supporting documentation does not guarantee assistance from Habitat for Humanity of Greater Sacramento’s Home Repair Program.
- I/We understand that selection is based on submitting all required documentation, meeting the eligibility criteria and the availability of program funding and that not all applicants may be serviced.
- I/We understand that program policies are subject to change at any time without prior notice. Any changes will be provided in writing.

Signature of Homeowner	Date
Signature of Homeowner	Date

Please mail or drop off completed applications with required documentation to:

**Habitat for Humanity of Greater Sacramento
819 North 10th Street
Sacramento, CA 95811**

Emailed applications will not be accepted

If you need assistance, we are happy to help facilitate the completion of the application and gathering supplemental documents.

FOR OFFICE USE ONLY- DO NOT WRITE BELOW	
DATE RECEIVED	DATE OF HOMEOWNER SELECTION APPROVAL
DATE OF INCOMPLETE APPLICATION LETTER	DATE OF BOARD APPROVAL
DATE OF ADVERSE ACTION LETTER	DATE OF HOMEOWNER AGREEMENT SIGNED



INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the Federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Homeowner	Co-Homeowner
<input type="checkbox"/> I do not wish to furnish this information Race (Homeowner may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____/_____/_____	<input type="checkbox"/> I do not wish to furnish this information Race (Homeowner may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____/_____/_____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, windowed)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, windowed)

To be completed only by the person conducting the interview			
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's Name (print or type) <table style="width:100%; border:none;"> <tr> <td style="width:70%; border:none;">Interviewer's signature</td> <td style="width:30%; border:none;">Date</td> </tr> </table> Interviewer's phone number	Interviewer's signature	Date
Interviewer's signature	Date		





Privacy Notice

Financial companies choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Please read this notice carefully to understand what Habitat for Humanity of Greater Sacramento, here in referred to as HFHGS, does with your personal information.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, etc.
- Information about your transactions with us or others such as your loan balance, payment history, etc.; and
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history.

All financial companies need to share customer’s personal information to run their everyday business. In the section below, we list the reasons financial companies can share their customers’ personal information; the reasons HfHGS chooses to share; and whether you can limit this sharing.

Reasons we can share your personal information	Does HfHGS share?	Can you limit this sharing?
For our everyday business purposes: such as to process your transactions, maintain your accounts, respond to court orders and legal investigations, or report to credit bureaus	Yes	No
For our marketing purposes: to offer our products and services to you	Yes	Yes
For joint marketing with other financial companies	No	N/A
For our affiliates’ everyday business purposes: information about your transactions and experiences	No	N/A
For our affiliates to market to you	No	N/A
For nonaffiliates to market to you	No	N/A



At Habitat for Humanity of Greater Sacramento, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, and homeowner data—such as tax returns, pay stubs, credit reports, employment verifications and payment history—internal controls are maintained throughout the process to ensure security and confidentiality.

Habitat for Humanity of Greater Sacramento employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations, government entities, or other subsidy providers.

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may **opt out** of those disclosures; that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may contact Habitat for Humanity of Greater Sacramento's Homeowner Services Manager, Rochelle Roberts, at rroberts@habitatgreatersac.org or 916-440-1215 x1101.