

Thank you for your interest in the Habitat for Humanity of Greater Sacramento's Home Repair Loan Program. Please read this Cover Letter, which outlines important program information, and provide your signature below:

1. Homeowners must need roofing AND/OR weatherization repairs listed on page 3 of the "Home Repair Loan Program Application Packet" to be considered for this cycle of the home repair loan program.
2. Homeowners who receive repairs are responsible for repaying 20% of the total repair cost over an agreed upon period of time.
3. If an application passes through the second round of internal review, we will then require a background check processing fee of \$30 per person for anyone 18 years or over residing in the household.
4. Applicants should ensure that they have received the following documents: Cover Letter 2021 (this document), Home Repair Loan Program Application Checklist 2021, Home Repair Loan Program Application Packet 2021, Home Repair Loan Program FAQ, and HUD Income Guidelines 2021.
5. For an application to be considered COMPLETE, the following must be submitted:
 - ✓ This Cover Letter with appropriate signature(s)
 - ✓ Home Repair Loan Program Application Packet (filled out entirely and with appropriate signatures)
 - ✓ Supplemental Documents detailed in the checklist (NOTE: documents not submitted to the standards outlined in the checklist will not be accepted)
6. Applicants who are approved for the program are required to complete a total minimum of 8 hours of sweat equity hours on the repair construction site. Applicants who are unable to assist with the repairs can complete their sweat equity requirement by being present on the property during the repair process.

By signing this cover letter, I (we), _____ (the applicant/co-applicant) agree that I have read and understand the above program information entirely. Furthermore, I understand that it is my responsibility to read the accompanying application documents outlined in the fourth section of this Cover letter as failure to do so may result in the disqualification of my application from the program due to applicant error.

Applicant

Date

Co-Applicant

Date

Sincerely,



Cory Stevenson
Homeowner Services Manager
(916) 440-1215 ext.1101
CStevenson@habitatgreatersac.org



Home Repair Loan Program Application Checklist

***** ONLY SUBMIT COPIES OF REQUESTED APPLICATION DOCUMENTS *****

Use this checklist to ensure that you have submitted all necessary supplemental documents requested by Habitat. Each checklist item has information to ensure that you are providing sufficient and correct documents. **Read the “Important Information about Document Submission” section to avoid common mistakes that can negatively impact the review of your application.**

I. HFHGS-PROVIDED MATERIALS

- Cover Letter - with all signatures provided
- Home Repair Loan Program Application Packet - completely filled out and signed

II. IDENTIFICATION

- HOMEOWNER - CA Driver License or CA Identification Card
- CO-HOMEOWNER- CA Driver License or CA Identification Card
- SOCIAL SECURITY NUMBER- Social security numbers will need to be provided for all members of the household on separate sheet of paper
- *FOR VETERAN APPLICANTS ONLY- DD 214 form

III. HOMEOWNERSHIP VERIFICATION AND PROOF OF HOMEOWNER INSURANCE

- HOMEOWNERSHIP VERIFICATION
 - Most recent mortgage statement

**Habitat will verify the homeownership status of applicant(s) by checking property deeds from the county recorder’s office. The applicant does NOT need to provide a deed to Habitat.*
- HOMEOWNER INSURANCE- A copy of current non-expired homeowner’s insurance policy **declarations page**. Policy number and premium must be present on insurance document.

IV. FINANCIAL INFORMATION

Only provide financial information for the homeowner and co-homeowner

- INCOME VERIFICATION – Provide 3 recent and consecutive months of paystubs from your employer. 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.
 - b. If unemployed or retired, be sure to include all other sources of income like those listed below.
- SOCIAL SECURITY AND PUBLIC ASSISTANCE INCOME – Provide an award letter from a Public Assistance Administrator such as the following:
 - Social Security
 - TANF
 - CalWORKS
 - Unemployment
 - Disability
 - Others

The award letter should come from the assistance provider (we will not accept benefit summary tax documents) and should provide the following information:

 - ✓ How much you receive in benefits
 - ✓ How often you receive these benefits
 - ✓ How much you received in the last 3 months

ACCOUNT STATEMENTS – Provide 3 recent and consecutive months of account statements for the following types of accounts:

- Checking Account
- Saving Account
- Retirement
- Pension/401K

You will need to provide ALL pages of each statement, even if the last page is blank! Statements need to be complete with no information concealed or cutoff.

INCOME TAX RETURNS – Provide a SIGNED copy of your **2020 federal tax returns**, which should include a 1040 form and W-2. If you have not yet received your 2020 tax returns, please provide a SIGNED copy of your **2019 federal tax return and your 2020 W-2's**.

If your income is non-taxable or you have zero income, a **financial affidavit** will need to be requested by emailing CStevenson@habitatgreatersac.org or calling (916) 440-1215 ext. 1101. Provide the completed document to Habitat staff.

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, VA Benefits, educational scholarships, work study, etc.)

CURRENT CREDIT REPORT – Request a free credit report from www.annualcreditreport.com and provide a copy to Habitat.

Important Information about Document Submission

Read over this section about document submission to avoid making common application mistakes! Failure to meet these standards may result in the delay of application review or even denial from the program due to insufficient documentation.

1. All submitted documents must have your relevant identifying information visible and ALL pages of a document must be submitted, even if the last page is blank. All pages need to be provided in order to ensure that no information is deliberately concealed or omitted by an applicant.
2. If your financial conditions change during the application period (i.e. you get a new job, open a new line of credit, or any other incidences that affect you household income or debt), you must inform Habitat as soon as possible. The omission or concealment of pertinent financial information can result in the disqualification of an applicant from the program.
3. You can reach out to Habitat staff via the phone number or email listed below.

If you have any questions or concerns about document submission or the application in general, please reach out to the following individual:

Cory Stevenson

Homeowner Services Manager

(916) 440-1215 ext. 1101

CStevenson@habitatgreatersac.org





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

Home Repair Loan Program Application Packet

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 loan 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 all mortgage payments?				<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Paid off	
Do you have a reverse mortgage?				<input type="checkbox"/> Yes <input type="checkbox"/> No	
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 the 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. *Be sure to fill this chart out in its entirety.*

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



HOUSEHOLD OCCUPANTS (CONTINUED)

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

Does the Homeowner or Co-Homeowner have limited English proficiency? ___ Yes ___ No

INCOME INFORMATION

List the gross monthly income from all sources for the homeowner and co-homeowner. Failure to list any source of income may result in disqualification. Please attach a separate page if more space is needed.

	Homeowner	Co-Homeowner
Employer Name		
Employment Salary		
Unemployment/Disability		
Social Security Benefits		
Retirement		
Veteran Benefits		
Public Assistance Award Amount		
Other Income/Benefit		
Other Income/Benefit		

ACCOUNT INFORMATION

Please list all checking, savings, and/or retirement accounts for all household occupants over the age of 18. Failure to list any account may result in disqualification. Please attach a separate page if more space is needed.

Bank/Company Name	Type of Account (checking, saving, retirement)	Current Balance of Account

REQUESTED REPAIRS

HABITAT FOR HUMANITY OF GREATER SACRAMENTO HAS BEGUN A 2021 PARTNERSHIP WITH SMUD AND WILL PRIORITIZE ROOF REPLACEMENTS AND WEATHERIZATION REPAIRS DURING THIS APPLICATION CYCLE.

SMUD-RELATED REPAIRS

OPTION 1

ROOFING

Please check one of the boxes below.

- Minor Roof Repair
- Roof Replacement

(All roof repairs come with a mandatory installation of solar panels, electrical panel upgrade, and Electric Vehicle plug installation if accessible)

OPTION 2

WEATHERIZATION

Please rank the below repairs from 1 to 6 (*1 being your top choice and 6 being your lowest choice*)

- Upgrade Heating and Air Systems
- Energy-efficient Window Replacement
- Water Heater or Heat Pump Repair
- Appliance Upgrades (*must be health and safety-related)
- Exterior Siding Replacement
- Exterior Door Replacement

Upon application approval, a member of the Habitat for Humanity staff will conduct a site visit to determine the COMPLETE scope of work. **THE FINAL DECISION REGARDING REPAIRS PROVIDED IS AT THE SOLE DISCRETION OF HABITAT FOR HUMANITY OF GREATER SACRAMENTO.**

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", for a minimum of 8 hours. If this is not possible due to physical limitations and/or employment expectations, other arrangements can be made with the Homeowner Services Manager.

I/we acknowledge that Sweat Equity is a requirement of the Program and understand that no compensation will be paid to me or any 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 Consumer Financial Protection Bureau, 1700 G St. NW, Washington, DC 20552, and 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 loan 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, marital status, and related issues, (4) credit worthiness, (5) immigration status, (6) background check and other information relative to criminal charges and/or convictions, and (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 any further requested information by Habitat for Humanity of Greater Sacramento will be provided in a timely and honest manner.
- I/We understand that loans are made or arranged pursuant to a California Finance Lenders Law license.

HOMEOWNER AGREEMENT

- 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 and/or utilized for public relations and/or promotional or program development purposes.
- 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 as well as providing all information in a timely and honest manner.
- 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 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 will only be returned upon request.
- I/We understand that if I/we receive assistance from Habitat for Humanity of Greater Sacramento's Home Repair Loan 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 Habitat for Humanity of Greater Sacramento is a nonprofit corporation and special service lender and cannot guarantee assistance for every applicant.
- 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 submission of this Home Repair Loan Program application and any supporting documentation does not guarantee assistance from Habitat for Humanity of Greater Sacramento's Home Repair Loan 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 completed applications with required documentation to:

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

Or email your application to: CStevenson@habitatgreatersac.org

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 will 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: _____/_____/_____ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, windowed)	<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)

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 Statement and Notice

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.

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, or income;
- Information about your transactions with us or others such as your loan balance or payment history; and
- Information we receive from a consumer reporting agency such as your creditworthiness or credit history.

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; and
- Other Habitat for Humanity affiliates.

If you prefer that we do not disclose non-public 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, Cory Stevenson, at CStevenson@habitatgreatersac.org or (916) 440-1215 Ext. 1101.

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

Habitat for Humanity of Greater Sacramento Home Repair Loan Program FAQ's

Where does Habitat provide Home Repair services?

Habitat for Humanity of Greater Sacramento (HfHGS) works with homeowners located within Sacramento or Yolo County. All individuals listed on the property title must occupy the home. This Home Repair Loan Program application cycle will be specifically working with homeowners in the SMUD service area.

What type of properties does Habitat provide services to?

We serve the following types of properties:

- Single-family homes
- Duplexes and half-plexes will be reviewed on a case-by-case basis.

We do NOT serve the following types of properties:

- Motor homes
- Mobile homes
- Trailers, RVs, or boats
- Multi-family dwellings larger than 2 units
- Condos
- Manufactured homes

What types of repairs does Habitat perform?

HfHGS is able to address repairs directly related to health and safety. During this application cycle, we will only be able to provide repairs for roofing and weatherization.

How do homeowners qualify?

1. The applicants must **own and occupy** the home as their primary residence.
2. You must be **willing to partner** with HfHGS by providing all information in a timely and honest manner and contributing **Sweat Equity** volunteer hours to the repair project. Those who are not physically able to help with repairs must participate in other volunteer opportunities.
3. Your income must demonstrate the **ability to pay a portion** of the total repair costs.
4. Applicant's income should not exceed 80% of area median income. *Not sure if you fall within the low income limits? View the "HUD Upper Income Limit 2021" document.*
5. Complete applications with all supporting documents will be processed on a first-come-first-served basis for financial eligibility. If your application is incomplete, we will notify you by mail with a list of missing documents and deadline to respond.
6. After completing the financial review, a property assessment will be conducted by a member of our construction department to determine if we can or cannot perform repairs requested. A scope of the work to be performed on the house will be provided and discussed with the homeowner(s) prior to a formal agreement between HfHGS and the homeowner(s).

What is the cost of home repairs to the homeowner?

The homeowner will be responsible to pay 20% of the repair project costs. The loan will be secured by a Promissory Note and/or Deed of Trust. The loan payments are due on a monthly basis. The loan repayment term is determined by income and can range from 1-5 years. See the table below for the total repayment cost of different size projects.

Total Project Cost	20% Repayment Portion
0-\$5,000	0-\$1,000
\$5,001-\$10,000	\$1,001-\$2,000
\$10,001-\$15,000	\$2,001-\$3,000
\$15,001-\$20,000	\$3,001-\$4,000
\$20,001-\$25,000	\$4,001-\$5,000

***Example:** Home Repair Project total cost is \$5,000, 20% repayment is \$1,000, Homeowner AMI is 30%, term would be set at 36 months, monthly payment: \$1,000/36= \$27.78

What are the income limits?

To see the income limits, please see the attachment **HUD Income Limits 2021**. The applicant's total household income must be below 80% of the area median income (AMI), adjusted for household size.

I submitted my application, now what?

1. The homeowner submits an application with copies of all supporting documents.
2. HfHGS reviews applications for completeness and eligibility. *(Habitat may request documents or call the applicant for clarification of information. For this reason, it is crucial that applicants remain responsive throughout the entire application process).* Habitat will update you on the status of your application within 30 days of submission.
3. If the homeowner is eligible, a member of our team will reach out to set up a time to conduct a property assessment.
4. A property assessment (or home site visit) allows Habitat to determine if we can or cannot perform repairs. *A property assessment does **NOT** guarantee approval.*
5. Based on program funding and property assessment results, applications are reviewed by the Homeowner Services department for program approval.
6. Approved homeowners review the *Scope of Work* (repairs to the property) and sign program agreements with the Homeowner Services Manager.
7. Home repair projects are scheduled based on funding and program calendar availability.

*Timeline between application submission and completion of repair work could be up to 12 months.

What is Sweat Equity?

Sweat Equity is the volunteer time homeowners invest in contributing to the repairs on their home. Each individual or one-adult family member must contribute a minimum of 8 hours of Sweat Equity. Sweat Equity serves important purposes: it builds pride of ownership, develops knowledge and skills, and instills a sense of community. Habitat for Humanity of Greater Sacramento is accustomed to working with partners with disabilities or who juggle school, work, and family, and will help design a Sweat Equity program appropriate for the individual and/or family.

Will background checks be conducted?

HfHGS will run criminal background checks on all individuals residing in the home who are 18 or older. There is no fee at the time of application submission. However, if an application passes through the first round of internal review, we will then require a payment of \$30 per person for all household members 18 or older, to run a formal background check. The background check is to ensure the safety of HfHGS staff and volunteers, but we only look for certain convictions such as violent, sexual, or fraud-based convictions. A criminal history does not automatically disqualify an applicant; any issues that come up in a background check will be addressed on an individual basis. Homeowner(s) **CANNOT have filed bankruptcy in the last five years.**



U.S. Department of Housing and Urban Development (HUD) Income Limits 2021

Sacramento County Home Repair Loan Program Income Guidelines 2021

Household Size	No Less Than	No More Than
1	\$19,050	\$50,750
2	\$21,800	\$58,000
3	\$24,500	\$65,250
4	\$27,200	\$72,500
5	\$31,040	\$78,300
6	\$35,580	\$84,100
7	\$40,120	\$89,900
8	\$44,660	\$95,700



U.S. Department of Housing and Urban Development (HUD) Income Limits 2021

Yolo County Home Repair Loan Program Income Guidelines 2021

Household Size	No Less Than	No More Than
1	\$18,650	\$49,650
2	\$21,300	\$56,750
3	\$23,950	\$63,850
4	\$26,600	\$70,900
5	\$31,040	\$76,600
6	\$35,580	\$82,250
7	\$40,120	\$87,950
8	\$44,660	\$93,600