



Homeowner Name: _____ Co-owner Name: _____

Property Address: _____

Primary Phone Number: _____ Email: _____

Number of residents in home: _____ Age(s) of residents (check all that apply): 0-17 yrs. _____ 18-64 yrs. _____ 65+ _____

Is applicant the owner and a primary resident at property? Yes ___ No ___ Is applicant a renter? Yes ___ No ___

If applicant does not reside at the property, what is your relationship to the resident?: _____

Is any household member a US Veteran? Yes ___ No ___ *If Yes, please provide form DD214 with your application.*

Does any household member have accessibility issues? Yes ___ No ___ *If Yes, we will evaluate the home for ramp installation.*

What year was your home built? _____ Do you have current homeowners insurance? Yes ___ No ___

Mobile Home? Yes ___ No ___ Duplex? Yes ___ No ___ HOA? Yes ___ No ___ Reverse Mortgage? Yes ___ No ___

Do you own any other property? Yes ___ No ___ Has Habitat previously worked on the property? Yes ___ No ___

What type of repairs are you interested in?

Landscaping/Yard Cleanup _____ Fencing _____ External Paint _____ Dry Rot _____ Gutter Cleaning _____

HVAC _____ Roof Replacement _____ Pest Abatement _____ Windows _____ Water Heater Replacement _____

Energy Efficiency Repairs _____ Other (please specify) _____

Please tell us about the condition of your home and about the needed repairs: _____

Tell us about your family, and how these repairs would impact you and your family: _____

Please also submit the following REQUIRED documents with your application:

- a. Proof of ownership of property (most recent mortgage statement).
- b. Proof of current homeowners insurance (current homeowners insurance policy declaration page).
- c. Most recent year tax return for anyone over 18 in the household; if you do not file taxes, please email repair@habitatgreatersac.org to discuss other options for confirming financial qualification for repairs.
- d. CA driver's license or other identification for anyone over 18 in the household.

If my property is selected as a project site, I agree to the following (initial on each line):

- I will participate in the work on my property with volunteers. Those who are not physically able to help with repairs or have conflicts can participate in other volunteer opportunities. _____
- I understand that I may need to provide additional financial information and a complete loan application depending on the scope of the repair project. Further, I grant permission to Habitat for Humanity of Greater Sacramento to take any actions reasonably necessary to substantiate the information I have provided or otherwise establish my suitability as an applicant, including but not limited to a complete consumer report and background check, and Habitat may reject this application based upon the results of these inquiries. _____
- I understand that a member of the Habitat for Humanity of Greater Sacramento team will schedule an appointment with me to review the work to be done on my home and to complete a formal Homeowner Partner Agreement prior to the project. _____



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.

<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race/National Origin (applicant may select more than one racial designation):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other: _____</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Guamanian or Chamorro</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other: _____</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Other: _____</p>	<p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 40px;"><input type="checkbox"/> Cuban <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican</p> <p style="padding-left: 40px;"><input type="checkbox"/> Other: _____</p> <p><input type="checkbox"/> Non-Hispanic or Latino</p> <p>Gender:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Non-binary</p> <p><input type="checkbox"/> Other <input type="checkbox"/> Prefer not to Respond</p> <p>Birthdate: _____ / _____ / _____</p> <p>Marital status:</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried</p> <p>Do any of the following apply to any household member?</p> <p><input type="checkbox"/> Disabled <input type="checkbox"/> Over 65 <input type="checkbox"/> Under 18</p> <p><input type="checkbox"/> Veteran <input type="checkbox"/> LGBTQIA+</p>
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Habitat for Humanity of Greater Sacramento Experience and Feedback:

<p>How long have you lived in your home?</p> <p><input type="checkbox"/> Less than 1 year</p> <p><input type="checkbox"/> 1-5 years</p> <p><input type="checkbox"/> 6-10 years</p> <p><input type="checkbox"/> Over 10 years</p>	<p>How would you describe the appearance of your neighborhood (e.g. roads, houses, yards)?</p> <p><input type="checkbox"/> Excellent</p> <p><input type="checkbox"/> Good</p> <p><input type="checkbox"/> Average</p> <p><input type="checkbox"/> Poor</p>	<p>How would you describe your relationship with your neighbors?</p> <p><input type="checkbox"/> Excellent</p> <p><input type="checkbox"/> Good</p> <p><input type="checkbox"/> Average</p> <p><input type="checkbox"/> Poor</p>	<p>In general, my neighborhood is a good place to live.</p> <p><input type="checkbox"/> Strongly Agree</p> <p><input type="checkbox"/> Agree</p> <p><input type="checkbox"/> Disagree</p> <p><input type="checkbox"/> Strongly Disagree</p>
<p>What is your preferred language?</p> <p>_____</p> <p>If English is not your primary language, is there an English speaker who can help with the application process?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Our organization uses a live translation service for phone calls. Would you like us to use that when we call you?</p> <p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>How did you hear about our program?</p> <p><input type="checkbox"/> Habitat Website <input type="checkbox"/> Social Media</p> <p><input type="checkbox"/> Postcard <input type="checkbox"/> Flyer</p> <p><input type="checkbox"/> Other media (type): _____</p> <p><input type="checkbox"/> Organization (name): _____</p> <p><input type="checkbox"/> Word of Mouth (who): _____</p> <p><input type="checkbox"/> Other (please specify): _____</p>		

Applicant Signature(s) _____ Date _____

Return completed application to Habitat for Humanity of Greater Sacramento via either:

- Mail to 819 N. 10th Street, Sacramento, CA 95811
- OR
- Email to Repair@habitatgreatersac.org

For more information, email Repair@habitatgreatersac.org or call (916) 440-1215 ext. 1118



Home Repair Loan 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

- Home Repair Loan Program Application Packet - completely filled out and signed
- Disclosure and Authorization for Consumer Reports- for ANYONE over 18 in the household

II. IDENTIFICATION

- CA Driver's License or other Identification – for ANYONE over 18 in the household
- Social Security Cards – for Applicant & Co-Applicant
- Legal U.S. Resident Status – for Applicant & Co-Applicant (e.g. birth certificate, passport, or legal resident card)
- DD 214 Form (if applicable) – for any veteran household members

III. PROPERTY INFORMATION

- Proof of Homeownership – most recent mortgage statement
- Proof of current Homeowners Insurance – current homeowners insurance policy declaration page

IV. FINANCIAL INFORMATION

Provide financial information for ALL household members 18 or older

If you do not file taxes, please contact us for what documents will be required.

- Federal Income Tax Returns with W-2 and/or 1099 Forms – For the previous two years.
- Employment Income Verification – Provide the 3 most recent and consecutive months of paystubs from your employer. The name of the employer and your deductions must be visible.
 - a. If self-employed please provide a copy of your 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.
- Other Income Verification – Provide an award letter or other verification for all other income sources, including any of the following:
 - Social Security
 - VA Benefits
 - TANF/CalWORKS
 - Unemployment
 - Disability
 - Other Income Source



- Account Statements – Provide the 3 most recent and consecutive months of statements (ALL pages even if they are blank) for any accounts of household members 18 or over, including:
 - Checking Account
 - Savings Account
 - Retirement Account
 - Pension/401K
 - Investment Account (including Robinhood, Coinbase, etc.)

- Current Credit Report – for Applicant and Co-Applicant; free reports available at www.annualcreditreport.com.

- Utility Bills – Provide all your most recent utility bills.

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:

Rochelle Disney, MBA
Director of Homeowner Services
(916) 440-1215 ext. 1123
RDisney@habitatgreatersac.org



INCOME INFORMATION

Please list the GROSS monthly income from all sources for any household member 18 or older. Failure to list all sources of income may result in disqualification. Please attach a separate page if more space is needed.

Income source	Homeowner	Co-Homeowner	Others in Household	Total
Wages/Salary	\$	\$	\$	\$
Self-Employment Income	\$	\$	\$	\$
Unemployment	\$	\$	\$	\$
TANF/CalWORKS	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Veteran Benefits	\$	\$	\$	\$
Retirement/Pension	\$	\$	\$	\$
Other:	\$	\$	\$	\$
Other:	\$	\$	\$	\$
Total	\$	\$	\$	\$

ACCOUNT INFORMATION

Please list all checking, savings, retirement, and/or investment accounts for all household members 18 or older. Failure to list all accounts may result in disqualification. Please attach a separate page if more space is needed.

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

SWEAT EQUITY

Homeowner(s) 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.

Home Repair Loan Application Packet

- 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.
- 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 Co-Homeowner

Date

Please mail completed applications with required documentation to:

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

Or reply to the email with your application

Disclosure and Authorization for Consumer Reports

In connection with my application for employment or promotion or other job change and/or in connection with my desire to provide volunteer services, and/or to become a home owner/family partner with Habitat for Humanity of Greater Sacramento (the Company), I understand the Company may obtain an INVESTIGATIVE CONSUMER REPORT that will include information as to my character, general reputation, personal characteristics and mode of living. This report may reveal information about work habits, including oral assessments of my job performance, experiences and abilities, along with reasons for termination of past employment. Such a report may be requested by the Company or on behalf of the Company. Further, I understand and agree that, subject to any legal restrictions imposed by any federal, state or local law, the Company may request information from various federal, state, and other agencies, including public and private sources which maintain records concerning my past activities relating to my driving record, criminal record, civil matters, previous employment, educational background and professional licensing if any.

Credit report will be ordered from:

Factual Data

Consumer Reporting Agency Name

5100 Hahns Peak Drive	Loveland	CO	80538
Address	City	State	Zip

(800) 929-3400

Telephone

www.factualdata.com

Consumer Reporting Agency Internet Address

Criminal Background report will be ordered from:

Backgrounds Online

Consumer Reporting Agency Name

1915 21 st Street	Sacramento	CA	95811
Address	City	State	Zip

(800) 838-4804

Telephone

www.backgroundsonline.com

Consumer Reporting Agency Internet Address

You have the right, upon written request made within a reasonable period of time (not to exceed 30 days) after receipt of this notice to receive a written disclosure of the nature and scope of any investigation.

If a consumer investigative report is obtained and an adverse decision is made affecting your employment, volunteer status, or homeownership the Company will provide to you, before making the adverse decision, a copy of the investigative consumer report and a description in writing of your rights under the Fair Credit Reporting Act.

NOTICE TO CALIFORNIA APPLICANTS

You have a right to obtain a copy of any investigative consumer report obtained by Habitat for Humanity of Greater Sacramento by checking the box provided below. The report will be provided to you within three business days after the report is provided to Habitat for Humanity of Greater Sacramento.

I request to receive a free copy of this report by checking this box. ____

Under section 1786.22 of the California Civil Code, you may view the file maintained on you by the consumer reporting agency named above during normal business hours. You may also obtain a copy of this file upon submitting proper identification and paying the costs of duplication services, by appearing at the Consumer Reporting Agency identified above in person or by mail. You may also receive a summary of the file by telephone. The agency is required to have personnel available to explain your file to you and the agency must explain to you any coded information appearing in your file. If you appear in person, a person of your choice may accompany you, provided that this person furnishes proper identification.

I acknowledge that a fax or copy of this Disclosure and Authorization bearing my signature shall be as valid as the original. This release is valid for all federal, state, county and local agencies and authorities. I acknowledge that I have received a copy of the Summary of Rights pursuant to the Fair Credit Reporting Act (FCRA).

First Name	Middle Name	Last Name	

Address	City	State	Zip
(____) _____ - _____	_____	_____	
Home Telephone	SSN	Email Address	
_____	_____		
Date of Birth	Driver's License #		
_____			_____
Applicant Signature			Date

*This form must be completed and submitted for anyone 18 or over in the household.

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 Director of Homeowner Services, Rochelle Disney, at RDisney@habitatgreatersac.org or (916) 440-1215 Ext. 1123.

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