

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

1. Completed applications will be accepted from **June 24th, 2020** until **July 24th, 2020**.
2. **Homeowners must be in need of roofing, exterior siding, exterior door repairs or replacements to be considered for this cycle of the critical home repairs for the Rock the Block event.**
3. Homeowners who are successful in receiving repairs are responsible for **repaying 20% of the total repair cost** over an agreed upon period of time. 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. For an application to be considered COMPLETE, the following must be submitted:
 - ✓ This **Cover Letter** with appropriate signature(s)
 - ✓ **Home Repair Main Application Packet** (filled out entirely and with appropriate signatures)
 - ✓ **Supplemental Documents** listed on the checklist (NOTE: documents not submitted to the standards outlined in the checklist will not be accepted)
5. Applicants who are approved for the program are required to complete a total minimum of 8 hours of sweat equity hours on their repair project during the Rock the Block Event. Applicants who are unable to carry out physical **labor** can complete their sweat equity requirement by being present on the property during the repair process.

By signing this cover letter, I, _____ (print homeowner/ co-homeowner) agree that I have read and understand the above program information entirely. Furthermore, I understand that it is my responsibility to read all the documents provided to me in this application packet as failure to do so may result in the disqualification of my application from the program due to applicant error.

Homeowner/Co-Homeowner

Date

Sincerely,



Chinenye Ezeh
AmeriCorps Community Outreach Coordinator
916-440-1215 ext.1102
CommunityDevelopment@habitatgreatersac.org



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

This checklist is for the organizational purposes of the applicant. Although applicants are required to submit the documents listed on this checklist, applicants are not required to submit this checklist itself as a part of their application.

I. HFHGS-PROVIDED MATERIALS

- Cover Letter - with all signatures provided
- Home Repair Main 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
- 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

- EMPLOYMENT 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.
- SOCIAL SECURITY AND PUBLIC ASSISTANCE INCOME – Provide an award letter from a Public Assistance Administrator such as the following:

<ul style="list-style-type: none"> <input type="checkbox"/> Social Security <input type="checkbox"/> TANF <input type="checkbox"/> CalWORKS <input type="checkbox"/> Unemployment <input type="checkbox"/> Disability <input type="checkbox"/> Others 	<p>The award letter should come from the assistance provider (we will not accept benefit summary tax documents) and should provide the following information:</p> <ul style="list-style-type: none"> ✓ How much you receive in benefits ✓ How often you receive these benefits ✓ How much you received in the last 3 months
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- 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 **2019** federal tax returns, which should include a 1040 form and W-2. If you have not filed your 2019 tax returns yet, please provide your 2018 federal tax return.
- If your income is non-taxable or you have zero income, a **financial affidavit** will need to be requested by emailing communitydevelopment@habitatgreatersac.org or calling (916) 440-1215 ext. 1102. 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 for Humanity of Greater Sacramento.

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.

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

Chinenye Ezeh
 AmeriCorps Community Outreach Coordinator
 916) 440-1215 ext. 1102
communitydevelopment@habitatgreatersac.org



Rock the Block Critical Home Repair Main Application

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						
<i>List the names, ages and relationships of all people living in the home. *Be sure to fill this chart out in its entirety.*</i>						
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 of the homeowner and co-homeowner. If the homeowner and/or co-homeowner have a different source of income that is not already listed on the left-most column, list what the income source is and the monthly gross amount received in the "Other Income/Benefit" section. Failure to list any source of income may result in disqualification. Please attach a separate page if more space is needed.

	Homeowner	Co-Homeowner
Full 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 household occupants over the age of 18 have. Failure to list any account may result in disqualification since these accounts cannot be verified on a credit report. 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 2020 PARTNERSHIP WITH SMUD AND WILL PRIORITIZE **ROOF REPLACEMENTS AND **WEATHERIZATION REPAIRS** DURING ROCK THE BLOCK 2020.**

PLEASE CHECK THE BOXES BELOW FOR THE REPAIRS THAT YOU ARE INTERESTED IN RECEIVING DURING THE ROCK THE BLOCK EVENT.

ROOFING

- 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)

WEATHERIZATION

- 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

Habitat for Humanity of Greater Sacramento is only able 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. **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 preferably on the first day of construction. If this is not possible due to physical limitations, 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.

HOMEOWNER AGREEMENT (continued)

- 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.
- 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 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 your completed applications with required documentation to:

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

Or email your application to: communitydevelopment@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 may note it by visual observation or surname.

Homeowner	Co-Homeowner
<input type="checkbox"/> I do not wish to furnish this information	<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	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	Ethnicity <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
Birthdate: _____/_____/_____	Birthdate: _____/_____/_____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

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)
	Interviewer's signature Date
	Interviewer's phone number

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 Chief Operations Officer, Shannin Stein, at sshein@habitatgreatersac.org or 916-440-1215 x1114.

Frequently Asked Questions

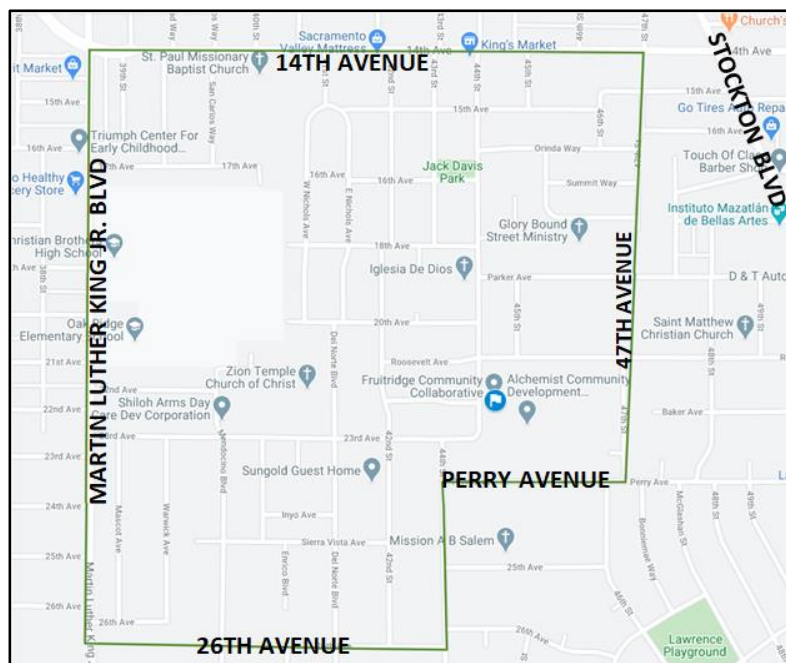
Who is Habitat for Humanity of Greater Sacramento?

Habitat for Humanity of Greater Sacramento provides affordable home ownership opportunities to the low-income families in the greater Sacramento area, as well as home repair preservation opportunities to families, veterans, and the elderly populations.

What is Rock the Block?

Rock the Block is an event where volunteers and community partners come together to complete home repairs and community projects in a designated neighborhood in a short period of time. Our Rock the Block event that took place in September 2019 brought together 400 volunteers and 30+ partners to South Oak Park to help repair 23 homes and 6 community projects over the span of 2 days!

Due to the current COVID-19 pandemic, Habitat for Humanity of Greater Sacramento has been working hard to redesign this year's Rock the Block event to be both enjoyable and safe for members of the South Oak Park neighborhood. Our team will ensure that social distancing and sanitation guidelines are strictly followed during this event in order to prevent the spread of the COVID-19.



Who can apply for Rock the Block home repair services?

Homeowners who live within the designated area of South Oak Park (see above picture) are eligible to apply. If you do not fall within the designed area, we encourage you to apply for the Habitat for Humanity of Greater Sacramento General Home Repair program which runs throughout the year. Please contact us if you have questions regarding if your address will qualify at 916-440-1215 ext. 1102 or email communitydevelopment@habitatgreatersac.org

What type of properties can we provide services to?

Eligible properties are owner-occupied Single Family Residences and duplexes.

What type of home repairs are performed during Rock the Block?

1. **“Brush with Kindness” repairs:** smaller repairs such as external paint, yard clean up, landscaping, fencing, etc.
2. **Critical home repairs:** roofing, exterior siding, window replacements, etc.

How do I apply for Rock the Block?

1. Complete the appropriate application for the repairs you are interested in
2. Submit a completed application from **June 24th, 2020 - July 24th, 2020** using the following methods:
 - a. Mail to the Habitat for Humanity of Greater Sacramento office located at **819 North 10th Street Sacramento, CA 95811.**
 - b. Email: communitydevelopment@habitatgreatersac.org
 - c. Fax to (916) 440-1218

How are applicants selected?

1. Applicants must **own and occupy** the home as their primary residence. Applicants **must** be able to provide proof of ownership (Applicant must provide their most recent mortgage statement).
2. Applicant **must** be able to provide a copy of current **Homeowner Insurance Declaration Page.**
3. All applicants must be able to provide **proof of identification.**

4. Applicants must be **willing to partner** with Habitat for Humanity of Greater Sacramento by contributing “**sweat equity**” to the repair project, which requires applicants to work on the property with the volunteers during the event. Those who are not physically able to help with repairs or have conflicts with school, work, family, etc. can participate in other volunteer opportunities.

I submitted my application, now what?

1. Habitat reviews applications for completeness and eligibility.
2. If an applicant is eligible, Habitat will carry out a property assessment. A property assessment allows Habitat to determine if we can or cannot perform services on your home. A property assessment does **not** guarantee approval.
3. Approved homeowners will be given a scope of work and sign a Homeowner Partner Agreement with a Habitat for Humanity of Greater Sacramento representative.
4. Home repair projects are scheduled based on funding and the threshold of projects that can be completed during the event period.
5. Some prior prep work and completion work may take place in the days surrounding the event.

What is the cost of a Rock the Block home repair?

A “Brush with Kindness” home repair will be completed at **NO COST** to the homeowner.

Critical home repairs, however, require a **20% repayment** on the repairs that are completed. This 20% of the total repair cost will be paid back in the form of a 0% interest zero down payment loan. The loan will be secured by a Promissory Note and Deed of Trust. The loan payments are due on a monthly basis. Based on the total cost of the project and the financial situation of the homeowner, this loan can be paid back over 1-5 years.

The remaining 80% of the loan will be the forgiveness portion of the Promissory Note. This amount will be forgiven at an annual rate of twenty percent (20%) per year, for a period of five (5) years, so long as the homeowner(s) has/have fully performed and complied with the terms and conditions of the Promissory Note and the Deed of Trust, including making all payments on time without incurring late fees during each twelve month period starting on the date of the loan documents.

What are the income limits?

To see the income limits, please see the attachment **HUD Income Limits 2020**. The applicant’s total household income shall be below eighty (80) percent of the area median income (AMI), adjusted for household size.

Will background checks be conducted?

Habitat for Humanity of Greater Sacramento (Habitat) will conduct a criminal background checks on all individuals residing in the home over the age of 18. 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. Habitat will make an assessment as to whether Habitat is an appropriate program for the Homeowner(s). Habitat does not have a minimum credit score requirement, but credit history and debt will be assessed. **Homeowner(s) CANNOT have filed bankruptcy in the last three years.**

U.S. Department of Housing and Urban Development (HUD) Income Limits 2020
Sacramento County Home Repair Income Guidelines 2020

Household Size	No More Than
1	\$48,350
2	\$55,250
3	\$62,150
4	\$69,050
5	\$74,600
6	\$80,100
7	\$85,650
8	\$91,150

U.S. Department of Housing and Urban Development (HUD) Income Limits 2020
Yolo County Home Repair Income Guidelines 2020

Household Size	No More
1	\$51,800
2	\$59,200
3	\$66,600
4	\$74,000
5	\$79,950
6	\$85,850
7	\$91,800
8	\$97,700