



# Home Repair Application

We build strength, stability, self-reliance *and* shelter.

## About the Program:

Habitat for Humanity of Central Lane (“HFHCL”) works to eliminate sub-standard housing by assisting low-income homeowners, including veterans, seniors, and disabled homeowners with *minor exterior home repairs*. The home must be an owner-occupied, single-family house or mobile home, and the primary residence of the owner. Typical projects include exterior painting\*, accessibility modifications (ramps, handrails, etc.), fence replacement, deck and stair, and overgrown brush removal.

*\*Habitat does not paint homes where lead-based paint is present.*

## Eligibility Criteria:

- The home must be located within the HFHCL’s service area.
- The applicant(s) must own and occupy the home in need of repairs.
- The household income (household members 18 years and over will be considered) must fall below 80% of Area Median Income (AMI). *See below*
- The applicant(s) must be current on property taxes, mortgage payments (if applicable), and homeowner’s insurance premiums.
- The applicant(s) must be willing to complete “sweat equity” volunteer work (5-15 hours) during the project and must be present during the duration of the repair work.

Monthly Area Median Income (AMI)	
Household Size	80% AMI
1	\$3,267
2	\$3,733
3	\$4,200
4	\$4,667
5	\$5,040
6	\$5,413
<i>FY20 HUD Income Limits for Lane County</i>	

Sliding Scale Fees	
% AMI	% Payback
61-80%	100%
46-60%	75%
31-45%	50%
30% and less	0%

## Costs:

If you are approved, you will be required to pay a portion of the material costs using a sliding scale repayment plan. The payment plan will begin the month following the completion of the project and will be paid through equal monthly installments up to two (2) years with 0% interest. Total cost of the project must fall between \$500 and \$2,500.

## The Process:

Once HFHCL has received a complete application (with income documentation), we will schedule a scope of work assessment to decide which repairs are feasible and can be completed. Next, a credit report and financial analysis will be done for the applicant and co-applicant. Once the application is approved, a Partnership Agreement is signed between the homeowner and HFHCL outlining the scope of work to be performed, the amount of “sweat equity” required, estimated project cost, and the terms of a zero-interest loan payment plan. The repairs will be scheduled subject to weather conditions and construction schedule and could take up to several months to be completed. Home repair projects are performed on a first come, first served basis. *This is NOT an emergency repair program; there will be a waiting period for repair work to be done.* When the project is completed, a Certificate of Completion letter will be signed that includes the final details of a payment plan based on actual costs starting the following month.





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## Section 2 – Household Income

What is your total *annual* household income (before taxes)? \$ \_\_\_\_\_

Please list the names, relationships, and monthly gross income of all people living in the home.

You must attach proof of all household income for each adult (18 years or older), unless a full-time student (provide proof of registration) and/or unemployed, for the past two months.

Name	Relationship	Gross Monthly Income (before taxes)	Income Source (Employment, SS, Child Support, Alimony, etc.)
	SELF	\$	
		\$	
		\$	
		\$	
		\$	

## Section 3 – Home Information

Style of home:  1 story  2 story  Mobile/Manufactured  Other: \_\_\_\_\_

Year built: \_\_\_\_\_ Purchase year: \_\_\_\_\_

Type of siding and trim of home:  wood  brick  stucco  aluminum  vinyl  shakes  metal

Does property have a:  garage  shop  shed  carport

## Section 4 – Repairs Needed

Type of work needed:  siding replacement  deck or stairs  ramp  exterior paint  
 brush removal  fence  handrails  other: \_\_\_\_\_

Please describe the repairs or modifications needed on your home:

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## Section 5 – Media and Publicity

Where did you learn about Habitat’s Home Repair Program?

- Radio    Newspaper    Brochure    Friend    Referral    Social Media
- Other \_\_\_\_\_

Habitat depends largely on community support to provide affordable housing services. If HFHCL selects to partner with you, pictures of you and your home may be taken and shared with Habitat supporters. Are you willing to be interviewed by Habitat and/or media reporters?    yes    no

May we include photos of you and your home in our printed media, website and social media?    yes    no

## Section 6 – Applicant Agreement

I understand that by completing this application, I am authorizing Habitat for Humanity of Central Lane (HFHCL) to evaluate my need for repairs and/or modifications of my home, my willingness to be a partner through contributing sweat equity, and, if applicable, my ability to repay the zero-interest loan. I understand that the evaluation will include personal visits, a credit report, and income verification.

I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied and that even if I have already been selected for home repairs on my home I may be disqualified from the program. The original or a copy of this application will be retained by HFHCL even if the application is not approved.

Signature of Applicant	Date	Printed Name
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Signature of Co-Applicant	Date	Printed Name
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## Section 7 – Checklist

- \_\_\_\_\_ Completed application (be sure **all** applicant adults have signed)
- \_\_\_\_\_ Copies of two months of pay stubs for all working adults in the home, if applicable
- \_\_\_\_\_ Documentation of all other income for two months (social security, SSD, TANF, child support, unemployment, etc.)
- \_\_\_\_\_ Copy of the most recent federal tax statement for each adult (form 1040, 1040A, or 1040EZ) including W2 forms, if applicable
- \_\_\_\_\_ Proof of citizenship or permanent legal residency for each adult (birth certificate, valid US passport, voter’s registration, or legal permanent residence card)
- \_\_\_\_\_ Copy of driver’s license or Oregon ID card for each adult
- \_\_\_\_\_ Copy of your Mortgage Statement
- \_\_\_\_\_ Copy of your most recent Property Tax Statement
- \_\_\_\_\_ Copy of Homeowner’s Insurance Declarations Page
- \_\_\_\_\_ Copy of military discharge paperwork (DD Form 214), if applicable



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## INFORMATION FOR GOVERNMENT MONITORING PURPOSES

**Please read this statement before completing the box below:** The following information is requested by the Federal Government for loans related to the purchase of homes, in order to monitor the Lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of the information, nor on whether you choose to not furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race, ethnicity, and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant 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  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Other: _____  <b>Birthdate:</b> ___ / ___ / ___  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant 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  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> Other: _____  <b>Birthdate:</b> ___ / ___ / ___  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)