



82 Mount View St, Newton, NJ 07860; 973-940-0503 www.sussexcountyhfh.org

**Home Repair Program Application Form**

Name: \_\_\_\_\_

Street Address: \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_

Phone: \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Years at above address: \_\_\_\_\_ Are you a citizen? Yes/No

Please provide proof of legal residency \_\_\_\_\_ (example: green card, passport, birth certificate)

Previous address (if less than 2 years at above address): \_\_\_\_\_

**HOUSEHOLD MAKEUP Name of other adults in household (18 or over):**

\_\_\_\_\_

**Name & ages of minors in household:**

\_\_\_\_\_

**Any disabilities or other health issues that we should be aware of:**

\_\_\_\_\_

**Repairs requested:** \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**Any other information you might think relevant to your situation.** \_\_\_\_\_

\_\_\_\_\_

**Are you filing for bankruptcy:** Yes No      **Is your house in or going into foreclosure:** Yes No

Please attach the following list of documents for **all** members of the household 18 and over. **Your application will be incomplete if not attached.**

1. Proof of legal residence. (see above)
2. Proof of home ownership (copy of your last property tax bill).
3. Last 2 years Federal Tax Returns with W-2 forms.
4. Copy of last 4 weeks' pay stubs or copy of social security letter.
5. Copy of last 3 months bank/financial statements for each account including loans and credit cards.
6. Proof of Homeowners Insurance.



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## Application Requirements

Sussex County Habitat for Humanity is not a remodeler, and it is not our intent at this time to build new additions. All work is done to Habitat standards where the goal is simple, decent, and quality housing.

The scope of work performed will be carefully reviewed by the Home Repair Committee to ensure project matches Sussex County Habitat's resources.

1. There will be a \$20 application fee, if applicant is selected to partner with SCHFH.
2. **Property must be owner-occupied.** The resident should be the **legal owner** of the property and intend to remain in the home.
3. A maximum income based on the 50% of median income as per the HUD income limits adjusted for family size would be set. There is no minimum income requirement.
4. Primarily repairs are limited to items that represent a threat to health, safety, or building stability. Energy saving repairs or maintenance type work will be considered where it impacts on quality of life.
5. Homeowners are required to have homeowners insurance.
6. The overall condition of the home must be sound enough to justify the repair cost.
7. Sussex County Habitat primarily supplies the labor and expertise for the repairs. Any materials needed for the home repair are the responsibility of the homeowner. However, Sussex County Habitat may offer financial assistance in the form of a loan if there is a demonstrated need.
8. A stable income that will allow the family to stay in the home in the future and pay any necessary loan on the home repair is required.

### Application Process:

- The homeowner application will be completed and turned over to the Family Selection Team for review.
- Property is inspected to identify repairs and determine if the overall condition of the home is sound. The Habitat Construction Manager will assign a Construction Supervisor after the scope and type of repairs are identified.
- The Construction Supervisor will prepare a list of the repairs and review with the homeowner.

### Agreement:

- A signed Project Agreement and waiver between the homeowner and Habitat must be in place before any work is started.
- The following must be considered in the preparation of the agreement:
  - Define the scope of work.
  - Agree on the applicability of municipal permits. Normal practice is for the homeowner to secure all necessary permits. However, an agreement between Sussex County Habitat for Humanity and the homeowner to agree on the necessary permits needed for the pending project.
  - Define the sweat equity agreement.
  - Reinforce that volunteers are capable at the planned repairs but not necessarily licensed in their trades.
  - Define preparations to be done by the homeowner prior to the start of work and define Habitat's/homeowner's obligations to clean up at the end of a work-day and at the end



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of the project. Homeowner is required to make the work area and the property safe for workers prior to SCHFH beginning work.

- Confirm that the resident is the legal homeowner and has the intent to continue living in the home.
- Define the homeowner's financial responsibility.
- Confirm the homeowner's income and credit check and verify employment.

#### **Sweat Equity Policy for Home Repair:**

- Sweat equity to apply in all cases.
- The homeowner is to provide sweat equity hours equal to 20% of the number of hours that members of the Habitat team of volunteers are actually onsite doing repairs.
- Many times, the family in the house is not able to help with the actual repairs due to physical limitations but this not does mean that they should be exempt from doing sweat equity hours. The affiliate needs to offer creative ways for the family to complete the hours. This may include things such as helping in the office, stuffing envelopes, writing thank you notes or babysitting for another Partner family's children.

#### **Construction Planning/Execution:**

There is no limit to the type of project performed, however there are defined guidelines: Projects will be chosen that match our available volunteer skill base. Preference will be for inside jobs in an effort for quick completion without disrupting the family for too long.

#### **Project limitation:**

The maximum amount of repair cost is \$5,000. A homeowner could have multiple projects, but each project is limited to \$5000.

#### **Project pricing:**

Replacement costs to apply plus contract labor. Volunteer labor to be free. There is an administration fee to cover incidentals.

#### **Safety and Construction:**

- Each project will have a Construction Supervisor from our staff.
- Projects will be planned in terms of getting materials, tools and volunteers for quick turnaround.
- The mini-blitz atmosphere must be tempered in order to keep the home livable for the family.
- Sussex Habitat will use as many volunteers as possible, while being mindful of the potential for damage to the home (spilled paint, damage to the furniture).
- The sweat equity work for the family will be planned in consideration of age and physical ability of the family.
- The homeowner is required to make the work area specifically, as well as the property generally, safe for the workers prior to our starting the work.
- The Home Repairs Team recognizes some homeowners may be limited in assisting with property safety. The Team, in consultation with the Executive Director, will work with the homeowner to ensure safe work conditions.
- Each workday will be viewed as a regular Habitat workday: devotions, introductions, description of project goals, and safety instructions in order to build a teamwork atmosphere.