

# SUSSEX COUNTY HABITAT FOR HUMANITY

## Home Repair Program

### Application Form

#### **HOMEOWNER CANDIDATE**

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

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

Phone: \_\_\_\_\_ Social Security No.: \_\_\_\_\_

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)

Please provide proof of homeownership (example: deed or property tax bill) \_\_\_\_\_

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

#### **HOUSEHOLD MAKEUP**

Name of other adults in household: \_\_\_\_\_

Name & ages of minors in household: \_\_\_\_\_

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

#### **HOUSING INFORMATION**

Legal Owners (Names on Deed): \_\_\_\_\_

Purchase Price: \_\_\_\_\_ Year of Purchase: \_\_\_\_\_

Mortgage Amount: \_\_\_\_\_ Balance: \_\_\_\_\_

Monthly Payment: \_\_\_\_\_ Term: \_\_\_\_\_

Interest Rate: \_\_\_\_\_ Lender: \_\_\_\_\_

Insurance Carrier: \_\_\_\_\_

Policy No.: \_\_\_\_\_ Agent: \_\_\_\_\_

Agent's Phone Number: \_\_\_\_\_

#### **REPAIRS (General Description)**

House Type/Size (brick, wood, etc.): \_\_\_\_\_ Year Built: \_\_\_\_\_

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

\_\_\_\_\_

\_\_\_\_\_

**ANNUAL INCOME**

Source	Applicant	Co-Applicant	Other Household Member 18 Or Older	Total
Salary: Hourly _____ Monthly _____				
Overtime Pay				
Commissions				
Tips				
Bonuses				
Interest and/or Dividends				
Net Income for Business				
Net Rental Income				
Social Security, Pensions, Retirement Funds, etc.,				
Unemployment Benefits				
Workers Compensation, etc.				
Alimony, Child Support				
Welfare Payments				
Other				
<b>Total</b>				

**\*\*Please attach a copy of the last 4 weeks of pay stubs or other proof of income for each household member over 18.**

Assets:

<p>Monetary Assets:</p> <p>1. Cash On Hand _____ Checking _____ Savings _____</p> <p><b>Total Cash</b> _____</p> <p>2. Money loaned to others (repayment expected) _____</p> <p>3. Investments Savings Bonds _____ Stocks &amp; Bonds _____ Mutual Funds _____ Cash Value of Life Insurance _____ Cash Value of Annuities _____</p> <p>4. Accumulation in Company Profit-Sharing Plan _____</p> <p><b>TOTAL MONETARY ASSETS</b> _____</p> <p><b><u>**Please attach 2 years' Federal Tax returns with W-2's for each member of the household.</u></b> <b><u>**Please attach last 3 months bank/financial statements for each account.</u></b></p>	<p>Fixed Assets:</p> <p>5. Home and Property _____</p> <p>6. Other Real Estate Investments _____</p> <p><b>Total Investments</b> _____</p> <p>7. Automobiles _____</p> <p>8. Ownership Interests in Small Businesses _____</p> <p>9. Personal Property _____</p> <p><b>Total Fixed Assets</b> _____</p> <p><b>TOTAL ASSETS OF FAMILY</b> _____</p>
----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

Liabilities:

Car	Total owed \$ _____	Monthly Payment \$ _____
Utilities	Total owed \$ _____	Monthly Payment \$ _____
Car Insurance	Total owed \$ _____	Monthly Payment \$ _____
Health Insurance	Total owed \$ _____	Monthly Payment \$ _____
Credit Cards/Loans	Total owed \$ _____	Monthly Payment \$ _____

Long Term financial responsibilities/obligations: \_\_\_\_\_

\_\_\_\_\_

Legal:

Are you presently involved in any legal proceeding? \_\_\_\_\_ Yes \_\_\_\_\_ No

Are there any liens on the property referenced herein? \_\_\_\_\_ Yes \_\_\_\_\_ No

If you answered "Yes" to one or both of the above questions, please explain: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**We reserve the right to request a recent credit report from at least one of the three major credit report agencies.**

Sweat Equity: How can you or family assist with the home repairs: \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

References: Please provide three personal references.

1. \_\_\_\_\_  
Name Phone number

2. \_\_\_\_\_  
Name Phone number

3. \_\_\_\_\_  
Name Phone number

To the best of my knowledge the information contained in this application is true and accurate.

Habitat Applicant: \_\_\_\_\_ Date: \_\_\_\_\_

**Sussex County Habitat for Humanity  
Home Repair Program  
List of documentation**

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.
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.

# Sussex County Habitat for Humanity Home Repair Ministry

## 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 \$50 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 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 does not 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. Maximum credit period to be ten (10) years.
- **Project pricing:** Replacement costs to apply plus contract labor. Volunteer labor to be free. No administration fee.
- **Repayment:** The homeowner would be required to sign a promissory note for the entire amount. A supplemental clause calling the loan upon the home's sale is necessary. For the Home Repair Program a simple unsecured personal note is planned. New Jersey allows a provider of services to obtain a lien against his customer if they are more than 90 days in arrears.
- Each project will have a Construction Supervisor from our staff.
- Projects will be planned in terms of getting materials, tools and volunteers for quick turn around. 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.