



# ***Habitat for Humanity Greater San Francisco's Home Repair Services***

## **Offering Major Home Improvements and Repairs for Mobile Homes in San Mateo County**

Habitat for Humanity Greater San Francisco's (Habitat GSF) Home Preservation Program provides critical, major repairs to support low-income, long-term homeowners living in mobile home parks in San Mateo County.

Habitat GSF's Home Improvement and Repair services address safety, accessibility, and deferred maintenance issues. Habitat GSF acts as a trusted lender and general contractor and offers a 0% interest loan – with all payments deferred for 30 years or until the home changes owners. Loan amounts up to \$75,000 are available for home improvement and repair needs for mobile homes.

### ***How this Program Works***

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- Habitat GSF acts as both the lender and the contractor.
- Habitat GSF staff will manage entire construction process, including management of licensed subcontractors and procurement of all materials.
- Qualified applicants receive a 0% interest loan with all payments deferred for 30 years or until you sell or encumber your home and/or your home ceases to be owner-occupied.
- Habitat GSF staff will oversee the project from start to completion.

### ***What is the Process Once I Apply?***

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1. Submit your application, applications are processed on a first-come, first-served basis while program funds are available.
2. Qualified applicants will work with our team to see if there are eligible repair needs covered under this program.
3. If you are eligible, we will offer you a 0% interest loan with all payments deferred for 30 years in order to fund your repairs.
4. We will schedule construction work on your home.

**If you need help filling out this application, please call our team at: (415) 625-1036 or email at: [homerepairs@habitatgsf.org](mailto:homerepairs@habitatgsf.org).**

**This program was made possible with a generous award from the California Department of Housing and Community Development CalHome Program.**

## ***Do I Qualify for this Program?***

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### **Qualifications are as follows:**

- Provide current registration card and title
- Be current on your mobile home loan payment, if applicable
- Have no open judgements against your credit or be delinquent on any federal debt
- Have not filed Chapter 7 or Chapter 13 bankruptcies in the last 7 years
- Have current mobile home insurance
- Have feasible repair needs that match this program
- Your mobile home must be owner-occupied
- Your mobile home must be located in a mobile home park within San Mateo County
- Have a total household income less than the requirements listed in the chart below:

## ***Maximum Household Income Requirements***

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<b>Number of Persons in Household*</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Household Max. Income**</b>	\$109,700	\$125,350	\$141,000	\$156,650	\$169,200	\$181,750	\$194,250	\$206,800

*\*Household size is determined by the number of people (children and adults) who have been living in the home for at least a full year, and plan on continuing to live in the home fulltime, for at least another year.*

*\*\*Total household income is determined by the combined income of all fulltime household members, over 18 years old.*

# Application Checklist

Please submit copies of the documents listed below with your application.

## Application Form

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- Completed, signed, and dated Home Preservation Application

## Property Information

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- Copy of most recent mobile home loan statements (if applicable)
- 2 utility bills within the last 12 months of one of the following utilities: PG&E, cable, water, cable/internet, garbage, etc.
- Declaration Page of current mobile home insurance policy

## Household Members For each person marked as over 18 on page 6, please provide the following:

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- Copy of current photo identification for all adult household members
- Copy of Social Security Card or Permanent Resident Card for everyone in the household (required prior to loan issuance and signing)

## Income Verification For each person marked as over 18 on page 6, please provide the following:

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- Copies of most recent month of paystubs for anyone earning an income in the household (one if paid monthly, 2 if bimonthly, 4 if paid weekly)
  - Or – If applicable, a Year-to-Date Profit and loss statement
  - Or – If applicable, a Year-to-Date Profit and Loss Statement for rental income received by household members
  - Or – If applicable, most recent (one month) documentation for other income (e.g. Government income, Child Support, Alimony, Social Security award letter, etc.)
  - Or – If applicable, completed Affidavit of Zero Income if household member is not receiving any form of income

## Assets For each person marked as over 18 on page 6, please provide the following:

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- Copies of your most recent and consecutive 2 months' financial statements from all financial institutions or other liquid asset accounts owned or co-owned by all adult household members. All pages from official statements must be included, including blank pages.
- Copies of most recent monthly or quarterly retirement account financial statement.
- If you own another home, please provide the address: \_\_\_\_\_

## Tax Information

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- Most-recent Federal Tax Returns. Include all schedules and/or attachments required by the IRS
- Most-recent W-2 and/or 1099 form(s)
- Proof of residency established for all household members: school documentation, healthcare plan or bills, utility bills, bank statements or DMV communications, Voter Registration, tax returns claiming dependents (This section applies for non-employed/undocumented household members and children)

## Credit Report

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- Signed attached credit report authorization form



# Home Preservation Application

## Applicant Information

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Full Legal Name \_\_\_\_\_ Primary Phone Number \_\_\_\_\_

E-mail \_\_\_\_\_

How did you hear about Habitat for Humanity Greater San Francisco’s Home Preservation Program? Please specify any organization, company or person(s) where applicable.

- Habitat Website
- Community-based organization (ex: YMCA or Senior Center)  
(Name) \_\_\_\_\_
- Flyer
- Faith-based organization or house of worship  
(Name) \_\_\_\_\_
- Social Media (Instagram, Facebook or Twitter)
- Other Habitat Home Repair Client or Applicant  
(Name) \_\_\_\_\_
- Other, please specify \_\_\_\_\_

## Home Information

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Park Name \_\_\_\_\_

Lot Number / Home Address \_\_\_\_\_

What year was the home purchased (by you or a family member if you inherited the home)? \_\_\_\_\_

Please provide the year you inherited your home (if applicable) \_\_\_\_\_

Is your mobile home your primary residence?  Yes  No

How many bedrooms are there in the house? \_\_\_\_\_

How many bathrooms are there in the house? \_\_\_\_\_

Approximate Square Footage \_\_\_\_\_

Do you have any unpermitted work on the property?

## Loans

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Are there any outstanding mobile home loans on this home?  Yes  No

**If yes, please answer the following regarding the outstanding loan or loans on your home:**

How much is the outstanding loan for? \_\_\_\_\_

What is the purpose of the outstanding loan? \_\_\_\_\_

Is this loan deferred?  Yes  No

If you are currently paying this loan, how much do you pay per month? \_\_\_\_\_

## Language and Accessibility

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What is your preferred language? \_\_\_\_\_

If English is not your primary language, is there someone in the house that can translate for you?  Yes  No

Is someone else filling out this application for you?  Yes  No

If you answered yes, please include the name, phone number and your relationship to the person filling out this application on your behalf. Name \_\_\_\_\_ Relationship to applicant \_\_\_\_\_

Phone number \_\_\_\_\_ E-mail \_\_\_\_\_

## Future Plans

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Do you have a will established that includes this home?  Yes  No  Not sure

Do you have a revocable or irrevocable trust established that includes this home?  Yes  No  Not sure

## Household Composition

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Is there a person with a disability in the household?  Yes  No If yes, how many? \_\_\_\_\_

Is there a military service member in the household?  Yes  No If yes, how many? \_\_\_\_\_

Are they active duty or veterans?  Active Duty  Veteran  Both Active Duty and Veterans in household

## Housing Situation

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Do you rent out any part of your home? If yes, please attach the most recent lease agreement signed by both parties.

If a lease agreement does not exist, please write a letter verifying the agreement and have both parties sign it.

Yes  No



### *Is this home preservation program the right fit for you?*

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Participants in Habitat’s home preservation services must contribute to their project’s success by being a good partner in the following ways. Please initial the following to show that you understand and are willing to do the following:

- \_\_\_\_\_ **Availability** – Answer and return phone calls, and return forms requiring your signature in a timely manner. Make a reasonable effort to be available for visits and repair work.
- \_\_\_\_\_ **Patience** – Habitat for Humanity Greater San Francisco is a nonprofit organization dedicated to helping those in need. Please exercise patience and show kindness when dealing with our staff and volunteers.
- \_\_\_\_\_ **Participation** – All able-bodied residents in your home are expected to work with our staff and volunteers to complete repairs.
- \_\_\_\_\_ **Code of Conduct** – While repairs are being made, your home will be a workplace for our staff and contractors. We maintain a strict zero-tolerance policy for workplace violence, this policy applies to your home as it would any other workplace. All pets must be secured at all times while we are on site.
- \_\_\_\_\_ **Volunteers** – While the recruitment of local volunteers is a core part of our Home Preservation Program, volunteers will not be used to conduct the repairs to your home, like roof replacement, plumbing or electrical work. Some examples of work volunteers can do under our guidance may be fencing, yard clean up and exterior painting.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

I acknowledge that this application is completed accurately and to the best of my knowledge

## Credit Authorization Release

Release of information for the purpose of determining eligibility for Habitat for Humanity Greater San Francisco’s Home Preservation Program

I authorize the release of any information Habitat for Humanity Greater San Francisco may request from third parties regarding myself and all other persons included in the application for Habitat for Humanity Greater San Francisco’s Home Preservation Program.

**Please sign one form for each adult applicant (18 years and older).**

**Please make as many copies as necessary.**

- Credit Report Checks
- Employment
- Self – Employment
- Alimony
- Child Support
- Aid to Families with Dependent Children (AFDC)
- Temporary Assistance for Needy Families (TANF)
- General Assistance (GA)
- Workers Compensation
- Personal, Credit, Landlord and Employer References
- Unemployment
- Financial Assistance
- Social Security Benefits
- Disability
- Pensions Benefits
- Annuities
- Union Benefits
- Assets
- Savings and Checking Accounts
- Any other Income or Assets not listed
- Apartment Rentals and Tenant History

\_\_\_\_\_  
Applicant Signature Date

\_\_\_\_\_  
Applicant Name (Please Print)

\_\_\_\_\_  
Co-applicant Signature Date

\_\_\_\_\_  
Co-applicant Name (Please Print)

## How to contact us

**If you need help filling out this application or want to speak to a member of our team, please get in touch:**

- Telephone:** (415) 625-1036
- Email:** [homerepairs@habitatgsf.org](mailto:homerepairs@habitatgsf.org)
- Mail:** Habitat for Humanity Greater San Francisco, 300 Montgomery Street, Suite 450 San Francisco, CA 94104

Equal Housing Opportunity: Habitat for Humanity Greater San Francisco selects households on an impartial and non-discriminatory basis. Race, color, gender, national origin, marital status, family status, sexual orientation, age, religion, and disability are not part of the decision-making process. Equal Access Opportunity

