

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

## **Offering Major Home Improvements and Repairs for Marin County Residents**

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 Marin County.

Habitat GSF's Home Improvement and Repair services address safety, accessibility, and deferred maintenance issues that affect homeowners. Habitat GSF acts as a trusted lender and general contractor and offers a 2% simple interest loan – which you can pay over time, or defer all payments 30 years or until the home is sold. Loan amounts between \$25,000 and \$75,000 are available for home improvement and repair needs.

### ***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 sub contractors.
- Qualified applicants receive a 2% interest loan which you can pay over time or defer 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 as soon as possible, applications are processed on a first-come, first-served basis.
2. Qualified applicants will have their homes assessed. If there are eligible repairs covered under this loan we will work with you to develop a scope of work.
3. Title Report will be requested on your behalf.
4. If you are eligible, we will offer you a 2% simple interest loan which you can pay over time or defer all payments for 30 years in order to fund your repairs.
5. We will begin construction work on your home.

**This program is made possible with support from the County of Marin's Community Development Block Grant program.**

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

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Qualifications for the program as follows:

- Be a resident of Marin County
- Be current on property taxes
- Be current on your mortgage, 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 homeowner's insurance
- Have feasible repair needs
- Homes located in a Flood Hazard Zone will require flood insurance
- Must have clean Property Title Report
- Property must be a single family home, condominium, townhome, manufactured home, or floating home owned by applicant
- 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>	\$108,300	\$123,800	\$139,250	\$154,700	\$167,100	\$179,500	\$191,850	\$204,250

\*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.

After we receive and review your completed application a member of our team will be in touch with you regarding next steps. If you need help filling out this application, please call or email us at (415) 625-1036 or [homerepairs@habitatgsf.org](mailto:homerepairs@habitatgsf.org).

## 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.

- |  |   |
|--|---|
| <input type="checkbox"/> Habitat Website                               | <input type="checkbox"/> Community-based organization (ex: YMCA or Senior Center)<br>(Name) _____ |
| <input type="checkbox"/> Postcard                                      | <input type="checkbox"/> Faith-based organization or house of worship<br>(Name) _____             |
| <input type="checkbox"/> Letter  | <input type="checkbox"/> Other Habitat Home Repair Client or Applicant<br>(Name) _____            |
| <input type="checkbox"/> Door hanger                                   | <input type="checkbox"/> Word of Mouth (ex: friends, family, colleagues)<br>(Name) _____          |
| <input type="checkbox"/> Flyer   | <input type="checkbox"/> Other, please specify _____  |
| <input type="checkbox"/> Social Media (Instagram, Facebook or Twitter) |   |

## Home Information

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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) \_\_\_\_\_

What type of structure is your home? ☐ Single family ☐ Townhome ☐ Condo ☐ Manufactured ☐ Floating

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

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

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

How tall is your house? ☐ 1-story ☐ 2-story ☐ 3-story

Is there an open building permit on your property? ☐ Do you have any unpermitted work on the property? ☐

## Loans

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Are there any outstanding 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

Are there any known code enforcement issues? This will not be held against you, and our program is experienced at working with local government for approval and inspection. ☐ Yes ☐ No

If yes, have you been cited? This will not be held against you, and our program is experienced at working with local government for approval and inspection. ☐ Yes ☐ No

# Home Preservation Application

## Household Members

	First and Last Name	Birthdate mm/dd/yyyy	Over 18? y/n	Relationship to applicant	Gender				Educational Attainment						Race					Ethnicity						
					Female	Male	Transgender	Nonbinary or Other Gender-Non Conforming	Choose not to Respond	Less than High School	High School Diploma or GED	Some College	Trade School or Apprenticeship	Associates Degree	Bachelors Degree	Post Graduate Degree	Choose not to Respond	African American or Black	American Indian or Alaska Native	Asian	Native Hawaiian or Other Pacific Islander	White	Multiple races	Choose Not to Respond	Hispanic or Latino/a	Non-Hispanic or Latino/a
1.	Jane Smith	01/02/1234	n	child					✓				✓										✓			
2.																										
3.																										
4.																										
5.																										
6.																										

# ***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 mortgage 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 homeowner's insurance policy

## ***Household Members***

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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 5, 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 5, 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*

## *Repair Needs*

**Please state the top 5 concerns about your home**

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

**Please add any other comments you want, including how these repairs will help you. This is optional.**

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

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 is a nonprofit organization dedicated to helping those in need. Please exercise patience and show kindness when dealing with our staff and volunteers.
- \_\_\_\_\_ **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.
- \_\_\_\_\_ **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

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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 Check

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Name (Signature)

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Date

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Name (Please Print)

## How to contact us

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**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