

Home Repair Services

Offering Critical Repairs for Homeowners in Redwood City

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

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 0% interest loan – with all payments deferred for 5 years or until the home changes owners. This loan is forgiven at 20% per year for 5 years with no payments due during the 5-year term. Loans up to \$75,000 are available for critical repair needs.

How this Program Works

- Habitat GSF acts as both the lender and the contractor.
- Habitat GSF undertakes repair projects that align with the requirements of this program and are deemed feasible:
 - Categories include health, safety, correction of code violations and compliance with local ordinance.
 - Repairs include correction of hazardous conditions, required improvements to the envelope and structure, mechanical, plumbing and electrical systems, accessibility modifications and general health and safety concerns.
- Qualified applicants receive a 0% interest loan with all payments deferred for 5 years or until the home changes owners. This loan is forgiven at 20% per year for 5 years with no payments due during the 5-year term.
- Habitat GSF staff will oversee the project from start to completion, including management of licensed subcontractors.

What is the Process?

1. Submit your application and supporting documents as soon as possible, applications are processed on a first-come, first-served basis, and funding availability.
2. Qualified loan applicants will have their homes assessed. If there are eligible repairs covered under this program, we will work with you to develop a scope of work.
3. A Title Report & Credit Report will be requested on your behalf at the time of application submission.
4. If you are eligible, we will offer you a 0% interest loan with all payments deferred for 30 years.
5. We will begin construction work on your home.
6. Once construction is completed the loan will be served by AmeriNat.
7. Habitat GSF will follow up with a post construction survey.

This program was made possible with a generous grant from:





Do I Qualify for this Program?

All properties within incorporated Redwood City are welcome to apply.

Other qualifications are as follows:

- 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 and maintain insurance throughout the loan period
- Must have a property title report with no outstanding issues
- All individuals listed on the property title must reside full-time in the home. A title report will be obtained to verify all title holders
- The property must be owned by the applicant and serve as their primary residence
- Have critical home repairs needs. (Home renovation, foundation repairs, and work that requires engineering fall outside the scope of services offered by our office.)
- Have a total household income less than the requirements listed in the chart below based on household size:

Maximum Household Income Requirements

Number of Persons in Household*	1	2	3	4	5	6	7	8
Household Max. Income**	\$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 living in the home 50% of the year and who are over 18 years old.

After we receive and review your completed application and supporting documents 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.



Application Checklist

Please submit copies of the documents listed below with your application. Please note, after an initial review of your submitted documents, we will request additional information from you.

Application Form

- Completed, signed, and dated Home Preservation Application

Property Information

- 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

- Copy of current photo identification for all adult household members
- Copy of physical tax ID (eg. social security card, ITIN)

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

- 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)
 - And/Or – If applicable, a Year-to-Date Profit and loss statement
 - And/Or – If applicable, a Year-to-Date Profit and Loss Statement for rental income received by household members and signed lease agreement
 - And/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:

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

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

- Signed attached credit report authorization form

Applicant Information

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"/> Door hanger |
| <input type="checkbox"/> Postcard | <input type="checkbox"/> Flyer |
| <input type="checkbox"/> Letter | <input type="checkbox"/> Social Media (Instagram, Facebook or Twitter) |
| | <input type="checkbox"/> Other, please specify _____ |

Preferred method of communication: Phone Mail E-mail

Home Information

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 Home

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?

Home insurance expiration date: _____

Loans

Are there any outstanding loans on this home? Yes No

Information provided here will be confirmed by a title report on the property and credit report.

Language and Accessibility

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 _____

Preferred method of communication: Phone Mail E-mail

Future Plans

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

If yes, please provide us a copy of your complete and certified will.

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

If yes, please provide us a copy of your complete revocable or irrevocable trust documents.

Housing Situation

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

If yes, Habitat Greater San Francisco will provide you a Profit and Loss worksheet to complete.

Housing Composition

Is there a person with a disability in the household? Yes No

If yes, how many household members? _____

Estimated Project Timeline: 6-12 months

Below are the estimated time ranges for each step in the process:

- Application Processing: **3-4 weeks**
- Eligibility Assessment: **2-3 weeks**
- Scoping: **2-3 weeks**
- Contracts & Loan signing: **2-3 weeks**
- Obtaining Permits: **4-12 weeks**
- Construction: **8-12 weeks**
- Contractor close-out: **2-3 weeks**
- Loan adjustment: **2-3 weeks**
- Home repairs completed!

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 attention in a timely manner. Make a reasonable effort to be available for visits. Qualified applicants must be available for construction work Monday through Friday, from 8:00 AM to 4:00 PM

- _____ **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.

- _____ **Code of Conduct** – While repairs are being made, your home will be a workplace for our staff and contractors. This means all pets must be secured at all times while workers are present, and the home must be accessible for the repairs to be done. There must be unimpeded access for repairs to be made. We will be following applicable state and federal laws including California Labor Code (Symbol) 6310 and 6311, the California Occupational Safety and Health Act (Cal/OSHA), and the Occupational Safety and Health Act of 1970 (OSH act). You will be asked to sign Appendix A - HFSF Home Visit Code of Conduct as part of the construction contract.

- _____ **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.

Disclaimer: Habitat GSF will obtain permits for each Home Repair Project. Please note that this may potentially result in tax implications or expose any previously unpermitted work to review.

Applicant Signature _____ Date _____

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

Co-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
- 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

Personal, Credit, Landlord and Employer References

• Unemployment

• Share contact information with select partners:

Grid Alternatives for solar and battery storage

Arthur Bart-Williams, Executive Director

(510) 646-9849

Peninsula Clean Energy for electrification of appliances and home

Alejandra Posada, Program Manager, Residential Programs

(650) 257-2462

Applicant Signature _____
Date

Applicant Name (Please Print)

Co-Applicant Signature _____
Date

Co-Applicant Name (Please Print)

How to contact us

Telephone: (415) 625-1036

Email: 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

