

Dear Home Repair Applicant,

Enclosed is an application for Holston Habitat for Humanity's Home Repair program. Please read the information in this packet carefully. Funding for this program is limited and applications will be chosen on a first qualified, first selected basis. For this reason, we encourage you to fill out and submit your application as soon as possible. In addition to your completed application please include any documents listed below that apply to your situation. We are unable to process your application until all appropriate documents are received, so review the below list carefully.

Included N/A

	1. A copy of your payroll stubs for the last 2 months or a letter from your employer detailing your gross pay (before taxes) for the last 2 months
	2. A benefit statement outlining the amount of Social Security or SSI you receive
	3. A statement outlining any other income received in your household (<i>Families First, child support, alimony, VA benefits, pension, etc.</i>)
	5. A copy of the Deed for your home
	6. A copy of your most recent mortgage statement (for applicants currently paying a mortgage on their home or other property)
	7. A copy of your DD214, WD AGO, NAVPERS, or NGB22/23 discharge papers (for applicants who are veterans or other service members)
	8. A copy of your driver's license (or state issued ID) <u>AND</u> a copy of your Social Security card (or certified copy of birth certificate). If you do not have the documentation listed above, you may provide one of these other verifications of legal residency: a. A copy of your U.S. Passport (or U.S. Passport Card)

b. A copy of your Permanent Resident Card (or Alien Registration Receipt Card)

Once you have completed this application and gathered all of your necessary documents, please mail the packet to Holston Habitat at P.O. Box 5265, Kingsport, TN 37663. Please be sure to include the proper postage or it may not be received. You may also choose to drop-off your application in-person at the Holston Habitat office located at 100 Greenwood Lane, Kingsport, TN 37663. Our office is open 9:00 a.m. to 5:00 p.m., Monday through Thursday. If no one is present at the office when you arrive you may place your application packet in the secure drop box on the front door (open the white metal flap and drop your envelope in the slot). If you have any questions or need help completing your application, please email familyservices@holstonhabitat.org or call 423-239-7689 ext. 802.

Alanna Leonberg Homeowner Services Manager

Habitat Home Repair Program Process

- Complete and submit this application for review. Be sure to include any necessary documentation listed on the previous page that applies to your family's situation. <u>Funding is limited, so application selection will be done on a first gualified, first selected basis.</u>
- ✓ Holston Habitat for Humanity staff will complete an analysis of your finances, process your application, and complete a home visit to verify the repairs needed and to gauge the scope of work.
- ✓ You will be notified of whether you qualify for this limited repair program.
- ✓ If approved for a home repair, you will meet with Holston Habitat staff prior to the work beginning on your home to complete a Pre-Work Agreement Form. This form will outline the scope of work to be completed, anticipated repair schedule, Repair Program Fee owed, and your responsibilities as the homeowner.
- ✓ Your Repair Program Fee will be determined by sliding scale as shown on the chart below. Repair Program Fees are due in full prior to work beginning on your home. If the funding source(s) being utilized for the repair specifically prohibit repayment, then repair work would be completed for free and there would be no charge to the repair recipient.

Project Budget	Annual Household Income Level	Repair Fee Paid by Homeowner
Up to \$2,500	Less than 20% of AMI	\$125
Up to \$2,500	20%-40% AMI	\$250
Up to \$2,500	40%-60% AMI	\$375
\$2501 to \$5,000	Less than 20% of AMI	\$250
\$2501 to \$5,000	20%-40% AMI	\$500
\$2501 to \$5,000	40%-60% AMI	\$750
\$5,000 or More	All	30% of total gross monthly income

- ✓ On the scheduled workday(s) we ask that you be present at your home and, to the best of your abilities, assist and interact with the Habitat volunteers and construction staff working on your home.
- Once the repair work on your home is completed, Holston Habitat for Humanity staff will meet with you at your home to take photographs of the completed work and sign the Post-Work Completion Form, confirming that our commitment to you has been met.



Holston Habitat for Humanity is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, sex, sexual orientation, gender identity, age, disability, religion, national origin, familial status, marital status, or sources of income.

Habitat for Humanity®

Home Repair Program Application Phone: 423.239.7689 ext. 802 Email: familyservices@holstonhabitat.org Website: www.holstonhabitat.org Please return this application to:

Holston Habitat for Humanity P.O. Box 5265 Kingsport, TN 37663



Please complete this application so that we can determine if you qualify for home repairs through Holston Habitat for Humanity. Please fill out the application as completely and accurately as possible. All information will be kept confidential.

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Physical Address:	Primary Phone:				
City, State & Zip:	Alternate Phone:				
County:		Are You Within City Limits?YesNo			
Mailing Address:		Email:			
Applicant (Homeowner 1)		Co-Applicant (Homeowner 2)			
Full Name:		Full Name:			
Name You Go By:		Name You Go By:			
Social Security Number:		Social Security Number:			
Date of Birth:		Date of Birth:			
Disabled Veteran N/A		Disabled Veteran N/A			
Number of years living in Tri-Cities?		Number of years living in Tri-Cities?			
How did you hear abou	t Holst	ton Habitat's repair program?			
Referral Source:					
Children and other	Children and other adults living in the household:				
Name	Age	Sex Disabled Veteran N/A (M / F / Non-Binary)			
		$_$ \Box \Box \Box			
		$_$ \Box \Box \Box			
·		$ \Box$ \Box \Box			

2. WILLINGNESS TO PARTNER					
Sweat Equity:					
If approved for a Habitat home repair, you or another adult member of your household must complete a total of 8 hours of volunteer "sweat equity", which includes being present on-site on your scheduled workday(s) to interact with, and assist if able, the volunteers and construction staff repairing your home. I am willing to complete the sweat equity requirement:					
Applicant (Homeowner 1):	Yes No		Co-Applicant (Homeowner 2): Yes		
	Repa	ir Pro	gram Fees:		
Holston Habitat provides homeowners with opportunities for affordable critical home repairs and accessibility modifications. If approved, a Repair Program Fee will be assessed, with the specific fee determined by sliding scale based on the household income and the anticipated project budget. I am willing and able to contribute the funds required towards the project costs on my home:					
Applicant (Homeowner 1):	Yes No		Co-Applicant	t (Homeowner 2): Yes No	
	3. EMPLO	YMEN		ATION	
Applicant (Hom	eowner 1)		Co-Applicant (Homeowner 2)		
Current Employer:			Current Employer:		
Address:			Address:		
Income <u>BEFORE</u> taxes:			Income BEFORE taxes:		
\$ per 🗌 week 🗌	2 weeks mo	nth	\$	_ per _ week _ 2 weeks _ month	
4. OTHER	MONTHLY INCO	OME (o	do not list th	he same money twice)	
Income source:	Applicant	Co	-Applicant	Others in household (specify who)	
Wages			>	\$ Who:	
Social Security	\$	\$		\$ Who:	
SSI/Disability \$				\$ Who:	
Families First \$		\$		\$ Who:	
Child Support/Alimony \$ \$		\$		\$ Who:	
VA Benefits \$			\$ Who:		
Other (specify):	Other (specify): \$			\$ Who:	
Other (specify): \$			\$ Who:		
Other (specify):	\$	\$		\$ Who:	
If you receive child support, alimony or separate maintenance do you want this included in Habitat's ability to repay analysis? Yes No					

5. PROPERTY INFORMATION				
Do you own the home that needs repairs? Yes No				
Do you live in the home that needs repairs? Yes No How long have you lived here?				
Is the home a: House Trailer If the home is a trailer, do you own the land it is on? Yes No				
Year home was built/trailer was manufactured?				
Is there a mortgage on your home? Yes No If yes, what is your payment? \$per month				
Unpaid balance of mortgage owed on your home? \$				
How much do you pay for: Homeowner's Insurance \$per year Property Taxes \$per year				
How much do you pay for essential utilities (electricity, water, gas for heat)?				
Do you own other real estate? Yes No				
Is there a mortgage on the other real estate? Yes No If yes, what is your payment? \$per month				
Unpaid balance of mortgage owed on your other real estate? \$				
What home repairs are you requesting? Describe the condition of your home and the repairs that you would like Holston Habitat for Humanity to consider completing. (if more space is needed, use a separate sheet of paper)				
6. APPLICATION AUTHORIZATION				
I understand by submitting this application, I am authorizing Holston Habitat for Humanity to evaluate my need for repairs to my home, my ability to repay an affordable Repair Program Fee, and my willingness to participate in the Home Repair Program. I understand that the evaluation will include a financial analysis, a personal visit to my home, law enforcement and sex offender registry checks, an SDN check and verification of other information contained in my application packet. I have answered all questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive repairs to my home, I may be disqualified from the program.				
Applicant Signature Date Co-Applicant Signature Date				





PO Box 5265 Kingsport, Tennessee 37663 Phone: 423-239-7689 Fax: 423-239-4953 Website: www.holstonhabitat.org E-mail: info@holstonhabitat.org

Authorization and Release of Information—Applicant

I hereby authorize any person, employee, or officer of any agency, association, or institution to disclose my personal information to Holston Habitat for Humanity upon written request and provision of this authorization and release. Information that I authorize the release of includes:

- 1. Verification of my past and/or present employment
- 2. References from my past and/or present landlords
- 3. Information regarding past and/or present criminal or public law violations, including sex offender registry checks
- 4. Verification of public assistance

This authorization is executed with full knowledge and understanding that Holston Habitat for Humanity and/or its agents will take measures to protect the aforementioned information from unauthorized disclosure to any parties not having a legitimate need for it in the discharge of the business, duties or responsibilities of Holston Habitat for Humanity.

I RELEASE the aforementioned persons, corporators, agencies, associations, and institutions, as well as their employees, agents, and representatives from any and all liability or damages resulting from any decision made by Holston Habitat for Humanity and/or any of its agents on account of compliance or any attempts at compliance with this authorization.

A copy of this authorization shall be as effective and valid as the original. This authorization shall be valid for thirty-six (36) months from the date it is signed.

Date	Street Addre	ess (not P.C	. Box)
Print name of Applicant	City	State	Zip
Signature of Applicant	Area Code	Telephone	Number
	Social Secu	rity Number	

Date of Birth



PO Box 5265 Kingsport, Tennessee 37663 Phone: 423-239-7689 Fax: 423-239-4953 Website: www.holstonhabitat.org E-mail: info@holstonhabitat.org

Authorization and Release—Co-Applicant

I hereby authorize any person, employee, or officer of any agency, association, or institution to disclose my personal information to Holston Habitat for Humanity upon written request and provision of this authorization and release. Information that I authorize the release of includes:

- 1. Verification of my past and/or present employment
- 2. References from my past and/or present landlords
- 3. Information regarding past and/or present criminal or public law violations, including sex offender registry checks
- 4. Verification of public assistance

This authorization is executed with full knowledge and understanding that Holston Habitat for Humanity and/or its agents will take measures to protect the aforementioned information from unauthorized disclosure to any parties not having a legitimate need for it in the discharge of the business, duties or responsibilities of Holston Habitat for Humanity.

I RELEASE the aforementioned persons, corporators, agencies, associations, and institutions, as well as their employees, agents, and representatives from any and all liability or damages resulting from any decision made by Holston Habitat for Humanity and/or any of its agents on account of compliance or any attempts at compliance with this authorization.

A copy of this authorization shall be as effective and valid as the original. This authorization shall be valid for thirty-six (36) months from the date it is signed.

Date	Street Addre	ess (not P.C	. Box)
Print name of Applicant	City	State	Zip
Signature of Applicant	Area Code	Telephone	Number
	Social Secu	rity Number	

Date of Birth

Habitat for Humanity®

Information for Government Monitoring Purposes

Applicant Name _

Co-Applicant Name

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information in order to monitor our compliance with federal equal credit opportunity and fair housing laws. You are not required to provide this information. We will not take this information (or your decision not to provide it) into account in connection with your application or credit transaction. The law provides that a lender may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, under federal regulations we are required to note it on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below.

Applicant		Co-Applicant		
I do not wish to furnish this inf	ormation	I do not wish to furnish this information		
Race (applicant may select more designation): American Indian or Alaska Na Native Hawaiian or other Pace Black or African American White Asian	itive	Race (applicant may select more than one racial designation): American Indian or Alaska Native Native Hawaiian or other Pacific Islander Black or African American White Asian		
Ethnicity: Hispanic or Latino Non-Hispanic or Latino		Ethnicity: Hispanic or Latino Non-Hispanic or Latino		
Sex: Female Male Non-Binary		Sex: Female Male Non-Binary		
Birthdate:		Birthdate:		
/				
— ·	Jnmarried Jle, divorced, widowed)	Marital Status:		
To be completed only by the person conducting the interview				
This application was taken by: Face-to-face interview	Interviewer's name (p	print or type)		
By mail Interviewer's signatur By telephone Interviewer's signatur		re Date		
	Interviewer's phone r	number		

Holston Habitat for Humanity®

Privacy Statement:

Holston Habitat for Humanity recognizes that privacy and confidentiality are important to our applicants, homebuyers, home repair recipients, tenants, and homeowners. While collecting, storing, and retrieving applicant, homebuyer, home repair recipient, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications, law enforcement checks and payment history – internal controls are maintained to ensure security and confidentiality. We collect nonpublic personal information about you from the following sources:

- Information we receive from you verbally, on applications and on other forms;
- Information through your transactions with us and third parties; and
- Information we receive from consumer-reporting agencies.

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as accountants, auditors, and mortgage servicing agents;
- Closing attorneys and title companies;
- Insurance providers;
- Consumer-reporting and/or credit-reporting agencies; and
- Nonprofit organizations and government agencies for grant purposes.

We do not disclose any nonpublic personal information about you with anyone for any purpose that is not specifically permitted by law.

Holston Habitat for Humanity's employees and volunteers are subject to a privacy policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. Holston Habitat for Humanity does not share personal information with marketing companies.

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at:



Southeast Region Federal Trade Commission Suite 1500 225 Peachtree Street, NE Atlanta, GA 30303

OR

Federal Trade Commission Equal Credit Opportunity Washington, DC 20580

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

I have read and understand the privacy statement and ECOA notice listed above:

Applicant Signature