



## Home Repair Application

Habitat for Humanity of the River Valley helps current homeowners who are struggling to maintain the integrity of their home, due to age, disability, or family circumstances. We offer affordable home repairs and energy efficient upgrades to homeowners in Madison, Limestone, and Jackson Counties. This program aims to bring community together as we restore owner-occupied homes to a state of safety and accessibility.

### TO APPLY, FOLLOW THESE DIRECTIONS

1. Read all instructions before starting your application.
2. Complete the application fully and honestly; all information is confidential.
3. Applications must include all required documents, income verification, and the fee to be considered complete—no exceptions.
4. Submit your application with a non-refundable fee: \$35 per applicant (money order or cashier's check) or \$36.40 online via PayPal (includes fee). Use your full name as the account number.

**You must submit the following items to complete an application! Failure to bring required documents will result in your application being denied. *We are unable to make copies at our office at this time.***

- Government issued photo identification
- Social Security or Form I-551 Card
- Proof of Income:
  - If working, two months of pay stubs. For example if paid biweekly, submit your last 4 paystubs, if paid monthly, your last 2 paystubs.
  - If you are self-employed, please provide your last two years of federal tax returns (IRS Form 1040) including all schedules. Tax returns must be signed.
- Child Support: Bring court order and proof of payment for the last six months
- Alimony: Bring court order and proof of payment for the last six months
- Social Security Income/Disability Award Letter
- Last two month's bank statements for all accounts. *Please ensure you submit bank statements for any accounts bearing your name. Statements must have bank's information on it. Be careful when printing statements from on-line source.*
- Proof of Homeowner's Insurance
- Application fee is \$35 per applicant if paid in person (money order or cashier's check only) or \$36.40 per applicant if paid online via PayPal (includes 4% processing fee) (When asked for account number put your full name).

Paper Applications can be turned at Habitat for Humanity of the River Valley's office Monday through Friday 8:30 am-4:30 pm. Our office is located at 400 Pratt Ave NW, Huntsville, AL 35801.

If you have any questions or concerns, please contact us at (256) 533-2282 ext.124 or [familyservices@habitatrivervalley.org](mailto:familyservices@habitatrivervalley.org)

We are 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, religion, sex, handicap, familial status, or national origin.





**Section 1: Applicant Information**

Applicant Full Name (First Middle & Last): \_\_\_\_\_

Maiden or other names used: \_\_\_\_\_ Applicant Date of Birth: \_\_\_\_\_

Applicant Social Security Number: \_\_\_\_ - \_\_\_\_ - \_\_\_\_\_

Marital Status:        Single            Married            Separated

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Are you a US citizen or permeanent resident?        Yes    NO

*Is anyone else applying for this loan with you? If yes, complete the section below. Note: If applying for joint credit, all applicants must agree to apply together. If not, skip to Section 2.*

Co-Applicant Full Name (First Middle & Last): \_\_\_\_\_

Maiden or other names used: \_\_\_\_\_ Co-Applicant Date of Birth: \_\_\_\_\_

Co-Applicant Social Security Number: \_\_\_\_ - \_\_\_\_ - \_\_\_\_\_

Marital Status: Single            Married            Separated

Telephone: \_\_\_\_\_ Email: \_\_\_\_\_

Are you a US citizen or permeanent resident?        Yes    NO

**Section 2: Household Information**

What is the address of the home in need of repair? (Please include city, state, & zip): \_\_\_\_\_

In what year did you purchase your home? : \_\_\_\_\_

Do you have active homeowners insurance? Yes    NO

Have you filed a claim with your insurance company regarding the needed repair? Yes    NO

Was the claim approved? Yes    NO

Describe the type of repair you are in need of? \_\_\_\_\_

Is the home in need of repairs a mobile home or manufactured home: \_\_\_\_\_

*\*We are unable to complete repairs on mobile or manufactured homes at this time.*

Who lives in the home with you? *All family members 18 or older will have to complete a Release of Information for a criminal background check to be completed, if your application is accepted.*

1. Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Relationship: \_\_\_\_\_

2. Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Relationship: \_\_\_\_\_

3. Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Relationship: \_\_\_\_\_

4. Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Relationship: \_\_\_\_\_

5. Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Relationship: \_\_\_\_\_

6. Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Relationship: \_\_\_\_\_

7. Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Relationship: \_\_\_\_\_

8. Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_ Relationship: \_\_\_\_\_

### **Section 3: Income**

Please provide ALL employment positions held in the past 2 years for BOTH applicant and co-applicant, if applicable.

#### Applicant Employment History

1. Current Employer: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Start Date: \_\_\_\_\_

Position: \_\_\_\_\_ Pay Rate\$ \_\_\_\_\_

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

2. Previous Employer: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Start Date: \_\_\_\_\_

End Date: \_\_\_\_\_ Position: \_\_\_\_\_

Pay Rate\$ \_\_\_\_\_ Address: \_\_\_\_\_ Supervisor

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

3. Previous Employer: \_\_\_\_\_

Phone Number: \_\_\_\_\_ Start Date: \_\_\_\_\_

End Date: \_\_\_\_\_ Position: \_\_\_\_\_

Pay Rate\$ \_\_\_\_\_ Address: \_\_\_\_\_

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

### Co-Applicant Employment History

1. Current Employer: \_\_\_\_\_ Phone  
Number: \_\_\_\_\_ Start Date: \_\_\_\_\_  
Position: \_\_\_\_\_ Pay Rate\$ \_\_\_\_\_ Supervisor  
Name: \_\_\_\_\_
2. Previous Employer: \_\_\_\_\_ Phone  
Number: \_\_\_\_\_ Start Date: \_\_\_\_\_ End  
Date: \_\_\_\_\_ Position: \_\_\_\_\_ Pay Rate\$ \_\_\_\_\_  
Address: \_\_\_\_\_ Supervisor Name: \_\_\_\_\_
3. Previous Employer: \_\_\_\_\_ Phone  
Number: \_\_\_\_\_ Start Date: \_\_\_\_\_ End  
Date: \_\_\_\_\_ Position: \_\_\_\_\_ Pay Rate\$ \_\_\_\_\_  
Address: \_\_\_\_\_ Supervisor Name: \_\_\_\_\_

### Other Income:

- Do you or your co-applicant (or someone in your household) receive Social Security, SSI, Disability? **YES** **NO**
  - If yes, please provide documentation such as Award letter.
- Do you or your co-applicant (or someone in your household) receive child support or alimony? **YES** **NO**
  - If yes, please provide documentation such as court order and six month worth of payment history.

### Assets:

- Do you have a checking or savings account? **YES** **NO**
  - If so provide two months of bank statements for each account

Do you own a car? If so what year, make and model: \_\_\_\_\_

Do you own land? If so, please provide the address: \_\_\_\_\_

### **Section 4: Declarations**

*Please answer the following questions yes, if it applies to you OR your co-applicant.*

- Did you (or your deceased spouse) ever serve, or are currently serving, in the U.S. Armed Forces? YES            NO
- Do you occupy the home in need of repair as your primary residence? YES            NO
- Are you or your co-applicant required to pay child support? YES            NO
- Have you declared bankruptcy within the past 7 years? YES            NO
- Do you understand that the repairs completed by Habitat are paid back through a 5-year loan (at 0% interest)? (The amount an applicant pays back will be based on their income and Habitat's sliding scale.) YES            NO
- How did you hear about Habitat's Home Repair Program ? \_\_\_\_\_

**Section 5: Disclosures**

**APPLICATION DECLARATION**

I declare that all information on this application is true, accurate, and complete, and is given with no intention of misrepresentation. I understand that if any of the information is false, this application will be rejected. I understand that the completion of this application in no way guarantees that I will receive housing through Habitat for Humanity of the River Valley. I understand that the omission of any information will slow down the selection process.

I hereby agree to immediately notify Habitat for Humanity of the River Valley in writing of any changes in the information provided in this application, or of any changes in my circumstances. This includes but is not limited to changes in address, phone number, income, place of employment, marital status, number of household members, or the possibility of inheritance of real and/or personal property having a value of \$7500.00 or more.

I understand that I must notify Habitat of any changes to your application regarding those living in the home, changes with your income, debts, and other criteria which may affect your ability to meet criteria throughout the application process. I understand that if I have any such changes in circumstances and fail to promptly notify Habitat for Humanity of the River Valley of such change, such failure may disqualify me/us from receiving a home repair.

\_\_\_\_\_  
Applicant's Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant's Signature

\_\_\_\_\_  
Date

## 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: [FTC Regional Office for the 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.

---

Applicant's Signature

---

Date

---

Co-Applicant's Signature

---

Date

## PRIVACY ACT NOTICE

- We collect nonpublic personal information about you from the following sources:
  - Information we receive from you on applications or other forms;
  - Information about your transactions with us, or others, and;
  - Information we receive from a consumer-reporting agency.
- We may disclose the following kinds of nonpublic personal information about you:
  - Information we receive from you on applications and other forms, such as name, address, social security number, income, or number in household.
  - Information about your transactions with us, such as your loan balance, and payment history.
- We DO NOT disclose any nonpublic personal information about our customers to

anyone, except as permitted by law.

- We may disclose nonpublic personal information about you to the following types of third parties:
  - Financial service providers, such as mortgage servicing agents, and;
  - Non-profit organizations of government agencies.
  - Nonaffiliated third parties as permitted by law.
- We restrict access to nonpublic personal information about you to:
  - Habitat for Humanity's agents and employees that need to know that information to provide Habitat for Humanity services to you;
  - Disclosures to other non-affiliated third parties as permitted by law.
- We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.
- NOTE: If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is you may direct us not to make those disclosures. If you wish to opt out of disclosures to nonaffiliated third parties, you must call Habitat for Humanity of the River Valley at 256-533-2282.

Please initial that you have read the Privacy Act Notice. \_\_\_\_\_