

## **Home Preservation Program Application**

## Dear Applicant:

We have received and reviewed your Request for Service and we are happy to inform you that you may be eligible to receive home repairs through one of our programs. The next steps in the process are outlined below.

### **Instructions:**

- 1. Please fill out and complete each section of the attached application form in its entirety. Please print all information, and sign and date all forms.
- 2. In addition to filling out and submitting the application form please submit <u>copies</u> of all of the following documentation (do not include originals).

You will need to provide one document from <b>each</b> of these 3 categories.				
Identification Information:         Proof of Homeownership:         Proof of Owner Occupancy:				
☐ Photo IDs for all household members 18 years or older	☐Copy of Grant Deed <i>OR</i> ☐Property Tax Bill <i>OR</i>	☐One Recent Utility Bill		

Please note that additional documentation to verify your household's income (such as tax returns, paystubs, and benefit letters), assets (such as bank statements, investment account statements), and to further verify homeownership (such as homeowner's insurance) will be requested later in the process.

3. Please return the completed forms by email, mail, or fax to:

Habitat for Humanity East Bay/Silicon Valley Attn: Home Preservation Program 2619 Broadway Oakland, CA 94612

Phone: (510) 803-3388 Fax: (510) 295-2103 HomeRepair@habitatEBSV.org

## GENERAL ELIGIBILITY REQUIREMENTS

You own your home

☑ You live in your home

Your household income is under the maximum income per the table below

☑ Your household assets do not exceed \$150,000

2022 Maximum Income depends on the number of people in your household not including fulltime caregivers								
County	1 person	2 people	3 people	4 people	5 people	6 people	7 people	8 people
Alameda / Contra Costa	\$74,200	\$84,800	\$95,400	\$106,000	\$114,500	\$123,000	\$131,450	\$139,950
Santa Clara	\$92,250	\$105,400	\$118,600	\$131,750	\$142,300	\$152,850	\$163,400	\$173,950



#### **OUR PROCESS**

Step 1: Applicant Submits Application Form and Application Supporting Documents

• Confirmation of Receipt will be provided

Step 2: Application Reviewed by Loan Administrator

- The timeframe before an application is under review depends on volume of interest for the program
- Once an application is under review, we will request additional or missing documents (including tax returns, income documents and asset documents).

Step 3: Site Visit Conducted. Eligible Repair Work Determined by Habitat

Step 4: Project and Funding Approved

• Applicant will be sent program documents to sign

Step 5: Construction Process

- Contractor(s) determined
- Work scheduled
- Construction monitored by Habitat

Step 6: Project Completed. Feedback & Survey Requested

We are looking forward to your participation in Home Preservation Program!



If English is your second language and you need translation services, if you need a sign language interpreter, or if you require any other type of assistance please call our staff at 510-803-3388. We require at least three days' notice to set up translation services and provide reasonable accommodations. We use an over-the-phone translation service for live translation.

如果英语不是您的母语并且您需要翻译服务,如果需要手语翻译或需要任何其他类型的协助,请致电 510-803-3388 与我们的工作人员联系。您需要至少提前三天通知我们,以便我们安排翻译服务和其他合适的帮助。我们通过电话口译服务进行现场翻译。 若英語是您的第二語言且您需要翻譯服務、若您需要手語翻譯,或者需要任何其他類型的協助,請聯絡我們的職員,電話是 510-803-3388。我們需要至少提前三天收到通知,以聯繫翻譯服務並提供適當的安排。我們使用電話翻譯服務來提供即時翻譯。

अगर अंग्रेज़ी आपकी दूसरी भाषा है और आपको अनुवाद संबंधी सेवाओं की ज़रूरत है, अगर आपको संकेत भाषा दुभाषिया की ज़रूरत है, या आपको किसी भी अन्य सहायता की ज़रूरत है, तो कृपया 510-803-3388 पर हमारे स्टाफ़ से संपर्क करें. अनुवाद सेवाओं को स्थापित करने और उचित आवास प्रदान करने के लिए हमें कम से कम तीन दिनों के नोटिस की आवश्यकता होती है. लाइव अनुवाद करने के लिए हम फ़ोन-पर-अनुवाद करने का इस्तेमाल करते हैं.

Si habla inglés como segunda lengua y precisa un servicio de traducción, si necesita un intérprete de lenguaje de señas, o si necesita cualquier otro tipo de asistencia, comuníquese con nuestro personal a través del 510-803-3388. Requerimos que nos avise con, al menos, tres días de anticipación para ofrecerle el servicio de traducción y proporcionar los ajustes razonables. Usamos un servicio de traducción en vivo por teléfono.

Kung pangalawang wika mo ang Ingles at kailangan mo ng serbisyo ng tagapagsalin, kung kailangan mo ng sign language interpreter, o kung kailangan mo ng iba pang tulong, pakisuyong tumawag sa aming staff sa numerong 510-803-3388. Kailangan namin ng kahit tatlong araw na abiso bago makapag-set up ng serbisyo ng tagapagsalin at makapagbigay ng mga angkop na tulong. Gumagamit kami ng serbisyon ng tagapagsalin sa pamamagitan ng telepono para sa live na pagsasalin.

Nếu tiếng Anh là ngôn ngữ thứ hai của bạn và bạn cần dịch vụ dịch thuật, nếu bạn cần người phiên dịch ngôn ngữ ký hiệu hoặc nếu bạn cần bất kỳ loại hỗ trợ nào khác, vui lòng gọi cho nhân viên của chúng tôi theo số 510-803-3388. Chúng tôi yêu cầu thông báo trước ít nhất ba ngày để bố trí dịch vụ dịch thuật và cung cấp các phương thức hỗ trợ hợp lý. Chúng tôi sử dụng dịch vụ dịch thuật qua điện thoại đối với trường hợp dịch thuật trực tiếp.





HOMEOWNER INFORMATION								
APPLICANT 1								
Name (First Middle Last)   Male Female Non-Binary Other			Primary Phone					
				Al	ternate Phon	ie		
Current Address (Street	et, City, State, Zip	o)		SS				
Email				Da	ate of Birth (	mm/dd/yyyy)		
Is Applicant employed	l or received other	r income?			Legally Mar	ried (to applicant	<b>2</b> □ )	
☐ Yes ☐ No Annual Income					Single S	eparated  Divo	orced  Wic	lowed
Serving in The US Mi		No		Di	sabilities:	Yes □ No		
US Military Veteran? Widow of a Vet? ☐ Y	□ Yes □ No es □ No			$\frac{1}{W}$	hat is the bes	st way to be conta	acted?	····
If yes to either, which	branch:					rimary Telephone		
APPLICANT 2	. C C.	. 🗆	. 🗆	I D :	· D1			
Name (First Middle La	ast) ⊔ Male⊔ Fema	ale⊔ Non-B	inary UOther	Pr	imary Phone			
G				_	ternate Phon	ie		
Current Address (Stree	Current Address (Street, City, State, Zip)			SSN				
Email			Da	ate of Birth (	mm/dd/yyyy)			
Is Applicant employed or received other income?  ☐ Yes ☐ No					•	ried (to applicant	,	
Annual Income						eparated   Divo	orced $\square$ Wid	lowed
Serving in The US Mi US Military Veteran?		No		Disabilities: ☐ Yes ☐ No				
Widow of a Vet? \(\sigma\) Y				What is the best way to be contacted?				
If yes to either, which	branch:			☐ Email ☐ Primary Telephone				
	ADDITIONA	AL HOUS	SEHOLD N	ME	MBER(S) I	NFORMATIO	N	
	(Do not	t list Tena	nts: Please p	prov	ride rental A	Agreements)		
					Has		Military	
First and Last	Age & DOB	Gender	Relationsh	nin	Income? Y/N	Annual	or Widow	Disabilities?
Name	(mm/dd/yyyy)	Gender	Relationsi	пр	1/11	Income	of a Vet?	Y/N
							Y/N	

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## **CONTACT INFORMATION** Who is the primary contact? ☐ Homeowner ☐ Family member/friend/neighbor ☐ Social Worker/Case Manager ☐ Other: If the primary contact is someone other than the homeowner, please provide their contact info below: Name: \_\_\_\_\_ Phone #: \_\_\_\_\_ home/mobile/work Address (if different from homeowner): E-mail: Preferred Language: If English is not your preferred language, is there an English speaker who can help with the application process as needed (e.g. family member, friend, neighbor)? $\square$ Yes $\square$ No (please list English speaker as the primary contact above.) Our organization uses a live translation service for phone calls. Would you like us to use that when we **call you?** $\square$ No, I can receive calls in English $\square$ Yes ADDITIONAL HOMEOWNER INFORMATION Have you ever applied for or received free or low cost repairs from Habitat or another organization? $\square$ Y $\square$ N If yes, what organization? \_\_\_\_\_ Approximate Date of service: \_\_\_\_\_ How did you hear about the Program? Do you own your home? $\square$ Y $\square$ N Please list any additional title holders Do you own other property than the one that needs home repairs? $\square$ Y $\square$ N How many years have you lived in your home? Are you current on your property taxes? $\square$ Y $\square$ N Do you plan to sell your home in the near future? $\square$ Y $\square$ N If so, when? Does everyone in your household file tax returns? $\square Y \square N$ If no, please list anyone in your household who does NOT file taxes: Is anyone in your household self-employed? $\square$ Y $\square$ N Are there any residents in the home that pay rent to you? $\square$ Y $\square$ N



# **HOME REPAIR PRIORITIES** What are your top 4 priorities for repair? PROPERTY INFORMATION Who is listed on the title document of your home? $\square$ Applicant 1 $\square$ Applicant 2 $\square$ Other: Is the home the owners' (titleholders') primary residence? $\Box$ Yes $\Box$ No Do you currently have and pay for homeowners insurance on your property? $\Box$ Yes $\Box$ No Insurance Carrier: Policy #: Expiration Date: Agent's Name: Agent's Phone #: Type(s) of Coverage: Do you have a mortgage or loan against this home? $\square$ Yes $\square$ No If yes, what are your current loan balances? $1^{st}$ \_\_\_\_\_\_ $2^{nd}$ \_\_\_\_\_\_ $3^{rd}$ \_\_\_\_\_\_ Are you refinancing this property? $\square$ Yes $\square$ No What year was your home built? Home Type: ☐ Single-Family ☐ Townhome ☐ Multi-Unit (1-4) - # of units ☐ Condominium ☐ Mobile (If a mobile: ☐ Single-wide ☐ Double-wide ☐ Triple-wide) Is it registered with: $\square$ HCD $\square$ DMV For mobile homes: Are you current on your annual HCD fee? $\square$ Y $\square$ N Park Name: How many Bedroom(s) Bathroom(s) Is the exterior paint in good condition? $\square$ Y $\square$ N When was your home last painted? 0-5 yrs. ago. 5-10 yrs. ago 10-20 yrs. ago 20+ yrs. ago Have you been cited for any housing code violations? $\Box$ Yes $\Box$ No If yes, what for? Does anyone in the household have a disability or any other special need? ☐ Yes ☐ No If yes, explain any special needs that require modification (e.g. wheelchair ramp, grab bars)

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	INC	OME INFORMATI	ON			
Please write how much household members 18 years or older earns from each source in a typical month						
<b>Gross Monthly Income</b>	Applicant 1	Applicant 2	Adult Household Member	Adult Household Member		
Basic Employment Income	\$	\$	\$	\$		
Second Job Income	\$	\$	\$	\$		
CalWORKS/Cash Aid	\$	\$	\$	\$		
AFDC/TANF	\$	\$	\$	\$		
Social Security Income (SSI)	\$	\$	\$	\$		
Disability (SSD)	\$	\$	\$	\$		
Alimony	\$	\$	\$	\$		
Child Support	\$	\$	\$	\$		
Pensions/Annuities/Retirement	\$	\$	\$	\$		
Worker's Compensation	\$	\$	\$	\$		
Unemployment	\$	\$	\$	\$		
Dividends/Interest	\$	\$	\$	\$		
VA Benefits	\$	\$	\$	\$		
Other	\$	\$	\$	\$		
Totals	\$	\$	\$	\$		

MONTHLY HOUSEHOLD EXPENSES		
Home Loan #1	\$	
Home Loan #2	\$	
Property Taxes (annual taxes divided by 12 months)	\$	
Child Support	\$	
Alimony	\$	
Please add a separate sheet if you have additional household expenses.		

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ASSETS
Include savings, retirement accounts, stocks, bonds, and other forms of capital investment. <b>Provide the most recent statement for all assets.</b>
Name(s) on account:
Name of Bank, Credit Union, Retirement Account, etc.
Account number (last 4 digits):
Account Type: ☐ Savings ☐ Checking ☐ CD ☐ Retirement
Balance: \$
Name(s) on account:
Name of Bank, Credit Union, Retirement Account, etc.
Account number (last 4 digits):
Account Type: □ Savings □ Checking □ CD □ Retirement
Balance: \$
Name(s) on account:
Name of Bank, Credit Union, Retirement Account, etc.
Account number (last 4 digits):
Account Type: □ Savings □ Checking □ CD □ Retirement
Balance: \$
Please add a senarate sheet if you have additional household expenses



Please Check the Box That Best Answers the Following

## **DECLARATIONS**

Please check the box that best answers the following questions for Applicant 1 and Applicant 2.

Answering "yes" or "no" to these questions does not automatically disqualify you.

If you answer "yes" to any questions **a-g**, please provide relevant documentation explaining current status, minimum monthly payments, and outstanding balances.

**Applicant 1** 

**Applicant 2** 

Qι	iestions:					
a.	Have you declared bankruptcy with	□ Yes	□ No	□Yes	□ No	
b.	Have you had property foreclosed of	□ Yes	□ No	□Yes	□ No	
c.	Are you presently delinquent or in a mortgage, financial obligation, bind Federal debt?	□Yes	□No	□Yes	□ No	
d.	Do you intend to continue to occup primary residence?	y the home as your	□Yes	□ No	□ Yes	□ No
e.	Have you obtained credit under oth individuals?	er names or with other	☐ Yes	□ No	□Yes	□ No
Ify	ves, provide name(s) and SS #s					
	APPLIC	CANT(S) AUTHORIZAT	TION AND REI	LEASE		
my eva a c que	<b>Iabitat</b> ") to evaluate my eligibility for ability to repay a home repair loan, aluation and qualification process will redit check. I have answered all the estions truthfully, my Application meeted for home repairs.	if applicable, and my willi ll include personal visits, e e questions on this form tr	ingness to be a property mployment veri ruthfully. I under	partner househ fication and if erstand that if	nold. I underst f a loan is bein I have not ar	and that the ag obtained, aswered the
Anti-Money Laundering policy: We will check the Office of Foreign Asset Control (U.S. Treasury Department).						
Ha	bitat will retain the original or a copy	y of this form even if the Lo	oan Application	is not approve	ed.	
Applicant 1 Signature Date			Applicant 2 Signature Date			
Additional household member over 18- years-old Additional household member over 18- years-old			Additional household member over 18-years-old			
Sig	nature	Date S	Signature		Date	<del></del>

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#### PRIVACY POLICY

NOTE: If you have an impairment, disability, language barrier, or otherwise require an alternative means of completing this form or accessing information about home repair, please talk to the program coordinator or loan administrator about arranging alternative accommodations.

Habitat for Humanity East Bay/Silicon Valley, Inc. ("Habitat") is committed to assuring the privacy of individuals and/or households who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all personal information shared orally and/or in writing will be managed within ethical and legal considerations. Additionally, we want you to understand how we use the personal information we collect about you. Please carefully review this notice as it describes our policy regarding the collection and disclosure of your nonpublic, personal information.

#### What is nonpublic, personal information?

- Information that identifies an individual personally and is not otherwise publically available information, such as your Social Security Number or demographic data such as your race and ethnicity
- Includes personal financial information such as credit history, income, employment history, financial assets, bank account information, and financial debts

## What personal information does Habitat collect about you?

- Information that you provide on applications, forms, email, or verbally
- Information about your transactions with us, our affiliates, or others
- Information we receive from your creditors or employment references
- Credit Reports

#### What categories of information do we disclose and to whom?

We may disclose the following personal information to financial service providers (such as companies and governmental entities providing mortgages), Federal and State partners and Habitat for Humanity International for program review, monitoring, auditing, research, and/or oversight purposes, and/or any other pre-authorized individual and/or organization. The types of information we disclose are as follows:

- Information you provide on applications/forms or other forms of communication. This information may include your name, address, Social Security number, employer, occupation, account numbers, assets, expenses, and income.
- Information about your transactions with us, our affiliates, or others such as your account balance, monthly payment, payment history, and method of payment.
- Information we receive from a consumer credit reporting agency such as your credit bureau reports, your credit and payment history, your credit scores, and/or your credit worthiness.
- We may share anonymous, aggregated case file information, but this information may not be disclosed in a manner that would personally identify you in any way. This is done in order to evaluate our program, gather valuable research information, and/or design future programs.

We do not sell or rent your personal information to any outside entity.

We may also disclose personal information about you to third parties as permitted by law.

## How is your personal information secured?

We restrict access to your nonpublic personal information to Habitat employees who need to know that information in order to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, and financial and housing counseling. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information, and we train our staff to safeguard client information and prevent unauthorized access, disclosure, or use.

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## **Opting Out of Certain Disclosures**

You may direct Habitat to *not* disclose your nonpublic personal information to third parties (other than disclosures made to project partners and those permitted by law). However, if you choose to opt out, we will not be able to answer any questions from your creditors, which may limit Habitat's ability to provide services such as credit counseling. If you choose to opt-out, please sign below under the "Opt-Out" clause. If you choose to release your information as stipulated in this Privacy Policy, sign under the "Release" clause. You may change your decision any time by contacting our agency.

## Please sign under either the Opt-Out Section or the Release Section, not both.

**OPT-OUT:** I request that Habitat make no disclosures of my nonpublic personal information to third parties other than project partners and those permitted by law. By choosing this option, I understand that Habitat will NOT be able to answer any questions from my creditors. I understand that I may change my decision any time by contact Habitat.

Applicant Signature:	Date:
Print Name:	
Co-Applicant Signature:	Date:
Print Name:	
<b>RELEASE:</b> I hereby authorize Habitat to release nonpubereditors and any third parties necessary to provide me with read and understand the above privacy policy and disclosure	the services I requested. I acknowledge that I have
Applicant Signature:	Date:
Print Name:	
Co-Applicant Signature:	Date:
Print Name:	

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#### INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Please read this statement before completing the boxes below: The following information is requested by the Federal Government for loans related to the purchase of homes in order to monitor the Lender's compliance with the equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

Applicant 1	Applicant 2				
Race/National Origin:	Race/National Origin:				
☐ American Indian or Alaskan Native	☐ American Indian or Alaskan Native				
Asian	Asian				
<ul> <li>□ Chinese</li> <li>□ Filipino</li> <li>□ Asian Indian</li> <li>□ Vietnamese</li> <li>□ Korean</li> <li>□ Japanese</li> <li>□ Other Asian (e.g., Pakistani, Cambodian, Hmong, etc.)</li> </ul>	☐ Chinese ☐ Filipino ☐ Asian Indian ☐ Vietnamese ☐ Korean ☐ Japanese ☐ Other Asian (e.g., Pakistani, Cambodian, Hmong, etc.)				
☐ White	White				
Black or African American	Black or African American				
☐ Native Hawaiian or Other Pacific Islander	☐ Native Hawaiian or Other Pacific Islander				
<ul> <li>□ Native Hawaiian</li> <li>□ Samoan</li> <li>□ Chamorro</li> <li>□ Other Native Hawaiian/Pacific Islander</li> </ul>	<ul> <li>□ Native Hawaiian</li> <li>□ Samoan</li> <li>□ Chamorro</li> <li>□ Other Native Hawaiian/Pacific Islander</li> </ul>				
☐ American Indian or Alaska Native & White	☐ American Indian or Alaska Native & White				
☐ Asian & White	☐ Asian & White				
☐ Black or African American & White	☐ Black or African American & White				
☐ American Indian/Alaska Native & Black/African American	☐ American Indian/Alaska Native & Black/African American				
Other Multi-Racial (please specify)	Other Multi-Racial (please specify)				
Ethnicity:	Ethnicity:				
☐ Hispanic or Latino	☐ Hispanic or Latino				
☐ Non-Hispanic or Latino	☐ Non-Hispanic or Latino				
Sex:  Female  Male  Non-Binary Other	Sex:  Female Male Non-Binary Other				
Other:	Other:				

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