



ROOFS, RAMPS AND REPAIRS PROGRAM APPLICATION



**Equal Housing
Lender**

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.

PROGRAM REQUIREMENTS

Please read carefully before completing the application.

All applicants must demonstrate a Need, an Ability to Pay a mortgage/loan and a Willingness to Partner. The following information outlines Roofs, Ramps and Repairs program requirements. If you believe you meet all requirements please complete the application and mail it to:

Attention: Family Services Dept. 4131 Madison Street, New Port Richey, FL 34652.

Under the Fair Credit Reporting Act (FCRA), applicant information obtained before receiving a completed application must be limited to name and contact information. Habitat staff will not discuss any detailed financial, housing or family information with any applicant before receipt of a complete application.

NEED

Applicants must demonstrate that they have no other means to make repairs to their home due to income limitations, physical disability or lack of skilled training.

Your total monthly household income must be below 80% of the Median Income of Pasco County. (Please see chart)

2017 Median Income of Pasco: \$59,800.00

| | Family Size | 30% | | 80% | |
|---|-------------|-----|----------|-----|----------|
| Income guidelines are subject to change annually based on the US Department of Housing and Urban Development (HUD). | 1 | \$ | 1,050.00 | \$ | 2,791.67 |
| | 2 | \$ | 1,353.34 | \$ | 3,191.67 |
| | 3 | \$ | 1,701.67 | \$ | 3,591.67 |
| | 4 | \$ | 2,050.00 | \$ | 3,987.50 |
| | 5 | \$ | 2,398.34 | \$ | 4,308.34 |
| | 6 | \$ | 2,746.67 | \$ | 4,629.17 |

Requirements (Please read carefully)

1. Applicant must be the owner of record.
2. The property must be owner occupied.
3. The property mortgage and taxes must be current.
4. The property must be located within West Pasco Habitat for Humanity's service area (all Pasco west of the Suncoast Parkway).

ABILITY TO PAY

Applicants must have sufficient monthly income to pay a mortgage/loan without becoming debt-burdened. West Pasco Habitat for Humanity will complete a comprehensive analysis of your ability to pay. In order to meet this criteria your total debt may not exceed 45% of your total income.

WILLINGNESS TO PARTNER

1. Applicants and all adult household members must complete sweat-equity (volunteer work) hours.
2. Applicants and all adult household members must attend all workshops and participate in all fundraising events as requested.
3. Applicants and all adult household members must submit to a criminal background check and consumer credit report.
4. Applicant must pay a one-time, non-refundable application fee of \$25.00.

Per Habitat policy: Repair projects on mobile homes will be restricted to non-structural repairs.

ROOFS, RAMPS AND REPAIRS APPLICATION

Each section of this application must be completed. If a section does not apply to you mark N/A in the section. Incomplete applications will not be reviewed. Once your application is received a Habitat representative will contact you within five (5) business days.

| APPLICANT INFORMATION | CO-APPLICANT INFORMATION |
|--|--|
| (Please print) Completed by Owner of Record Only | (Please print) Equal Financial Liability as Applicant |
| <p>Personal Information</p> <p>Name: _____</p> <p>Physical Address: _____</p> <p>_____</p> <p>Mailing Address: _____</p> <p>_____</p> <p>Date of Birth: _____</p> <p>Social Security #: _____</p> <p>Best Contact Number: _____</p> <p>Email address: _____</p> | <p>Personal Information</p> <p>Name: _____</p> <p>Physical Address: _____</p> <p>_____</p> <p>Mailing Address: _____</p> <p>_____</p> <p>Date of Birth: _____</p> <p>Social Security #: _____</p> <p>Best Contact Number: _____</p> <p>Email address: _____</p> |
| <p>Employment Information</p> <p>Employer Name: _____</p> <p>Contact Name: _____</p> <p style="text-align: center;">(for verification purposes)</p> <p>Contact Number: _____</p> <p>How long have you been with this employer?</p> <p style="text-align: center;">Years Months</p> | <p>Employment Information</p> <p>Employer Name: _____</p> <p>Contact Name: _____</p> <p style="text-align: center;">(for verification purposes)</p> <p>Contact Number: _____</p> <p>How long have you been with this employer?</p> <p style="text-align: center;">Years Months</p> |

- Please answer the following questions: (Yes/No)
1. Is the property owned by you currently in foreclosure? _____
 2. Is your mortgage current? _____
 3. Do you have homeowner's insurance on the property? _____
 4. Do you live at the property more than 50% of each calendar year? _____
 5. Are your property taxes current? _____

Office Use Only:
 Date application Received: _____ Sign: _____

OTHER HOUSEHOLD MEMBERS

List all members of your household. Do not include applicant or co-applicant.

| Name | Date of Birth | Age | Relationship to Applicant |
|------|---------------|-----|---------------------------|
| | | | |
| | | | |
| | | | |
| | | | |
| | | | |

Please explain in your own words repairs that are needed for your home.

Habitat will only contract for one repair project. In most cases we will address the most critical need.

INCOME AND EXPENSES

You must complete this section. Incomplete applications will be denied.

| <u>Gross</u> <u>Monthly</u> <u>Income</u> | <u>Applicant</u> | <u>Co-</u> <u>Applicant</u> | <u>Others</u> | <u>Monthly</u> <u>Expenses</u> | <u>Total</u> |
|---|------------------|--------------------------------|---------------|-----------------------------------|--------------|
| Employment | _____ | _____ | _____ | Mortgage | _____ |
| TANF | _____ | _____ | _____ | Car Pmt(s). | _____ |
| Food Stamps | _____ | _____ | _____ | Credit Cards | _____ |
| Social Security | _____ | _____ | _____ | Student Loans | _____ |
| SSI | _____ | _____ | _____ | Other Loans | _____ |
| Disability | _____ | _____ | _____ | Child Support | _____ |
| Alimony | _____ | _____ | _____ | Alimony | _____ |
| Child Support | _____ | _____ | _____ | Insurance | _____ |
| Self-Employment | _____ | _____ | _____ | Utilities | _____ |
| Income Not Listed | _____ | _____ | _____ | Child Care | _____ |

Total Monthly Household Income: _____

Total Expenses: _____

Items you must submit with this application:

- 1. Copy of State Issued photo ID for all adult household members**
- 2. Money Order or cashiers check in the amount of \$25.00. (We do not accept personal checks or cash) Make payable to West Pasco Habitat for Humanity**

AUTHORIZATION TO OBTAIN CONSUMER CREDIT REPORT

I understand that by completing this application, I am authorizing West Pasco Habitat for Humanity, Inc. to evaluate my actual need for assistance, my ability to pay and my willingness to partner. I understand that the evaluation will include a criminal back ground check, credit check and income verification on all adult household members.

Authorization is hereby granted to West Pasco Habitat for Humanity, Inc. to obtain a standard factual data credit report through a credit reporting agency chosen by West Pasco Habitat for Humanity, Inc., and to consider these reports when making a decision regarding our application for assistance through Ramps, Roofs and Repairs, or after we may become a borrower, with respect to any evaluation of credit risk in connection with any collection activity, or an extension or modification of an existing credit, or the extension of new or additional credit.

My signature below authorizes the release to the credit reporting agency a copy of my credit application, and authorizes the credit reporting agency to obtain information regarding my employments, savings accounts, and outstanding credit accounts, such as mortgages, auto loans, personal loans, credit cards, credit unions, etc. My signature below additionally authorizes West Pasco Habitat for Humanity, Inc. to verify all other credit information, including my past and present mortgage and landlord references; as well as my past and present employment, earnings records, bank accounts, stock holdings and any other asset balances needed to process my application.

Applicant Date:

Print Name: _____ Sign: _____

Co-Applicant Date:

Print Name: _____ Sign: _____