



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 align="center" style="font-size: small;">(for verification purposes)</p> <p>Contact Number: _____</p> <p>How long have you been with this employer?</p> <p align="center">Years Months</p>	<p>Employment Information</p> <p>Employer Name: _____</p> <p>Contact Name: _____</p> <p align="center" style="font-size: small;">(for verification purposes)</p> <p>Contact Number: _____</p> <p>How long have you been with this employer?</p> <p 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: _____

