



Delaware County, NY
Habitat
for Humanity®

HOME REPAIR PROGRAMS

Please Check Program that Applies:

- A Brush with Kindness**
 Weatherization
 Critical Home Repair

Thank you for your interest in Delaware County's Habitat for Humanity's Home Repair Program. Habitat's work through the Home Repair Program will include handicap accessibility modifications (wheelchair ramps, grab bars, and handrails). Home Repair Program is **NOT** an emergency repair program; there will be a months-long waiting period for repair work to be done.

Eligibility Criteria for the Home Repair Program are as follows: *(These criteria are subject to change.)*

1. You must own the home where the repairs are to be made and have lived there at least one year.
 - a. You must occupy the home as your primary residence.
2. You (or a member of your household) must have a need that makes the requested repairs necessary.
3. Your household income must fall between 30%-60% of A.M.F.I. (Area Median Family Income).
 - a. *See income guidelines listed below on page 4.*
4. Those receiving Home Repair services must be present during the duration of the repair work.
 - a. Any able bodied household members must help during the project (where applicable).
 - b. Other friends and family (not in the household) are also encouraged to participate.
5. Applicant must demonstrate willingness and ability to pay for project cost based on a sliding scale.
6. Willingness to Partner: An approved applicant must be willing to partner with Habitat through the:
 - a. Completion of sweat equity to be determined with each application (on the family's home and other projects).
 - b. All hours that the committee requires per the job to be done must be completed between selection and project completion. A complete list of times and task must be kept and reviewed and kept in the file.

Important to understand:

1. Homeowners will have to pay for Home Repair services based on a sliding scale based on household income
2. Upon acceptance into the program, participants must agree to a payment plan, which will begin immediately. Applicant must be current with plan to remain eligible. All pre-payments will be held in escrow until project is begun. If applicant withdraws from the program or is disqualified for any reason prior to beginning the project, 100% of escrowed funds will be returned to the applicant.
3. Applicant will receive a 25% discount on the payment amount required if full payment is received before project begins.
4. No interest will be charged
5. A Deed Restriction will be required for projects over \$1,000. The Deed Restriction will have a retention period of 5 years forgiven on a pro rata basis.
6. Participants will be required to sign a promissory note for balance of payment not paid before project completion



Home Repair Income Guidelines 2018-2019

REPAIR CATEGORIES		
A BRUSH WITH KINDNESS	WEATHERIZATION	CRITICAL HOME REPAIR
Exterior work that includes painting, patching, minor repair, landscaping or replacement of materials for the purpose of maintaining good or sound condition.	Designed to improve the energy efficiency and overall indoor air quality and comfort of the structure, weatherization is a systematic repair process to an existing home based on a comprehensive energy audit, resulting in a defined scope of work.	Extensive interior or exterior work performed to alleviate critical health, life and safety issues or code violations, including a change to or repair of materials or components; a reconfiguration of space; a modification for accessibility; or installation or extension of plumbing, mechanical or electrical systems on an existing structure. Note: Painting is not a critical home repair.
Costs not to exceed 5 percent of the average cost of a new Habitat home in the area.	Costs not to exceed 10 percent of the average cost of a new Habitat home in the area.	Costs not to exceed 15 percent of the average cost of a new Habitat home in the area.

A BRUSH WITH KINDNESS	WEATHERIZATION	CRITICAL HOME REPAIR
Exterior scraping, caulking and painting	Interior and exterior work	Interior and exterior work necessary to maintain the home
Window repair (new screen, glass, glazing)	Replacement of windows and doors	Window replacement
Minor siding and trim repair	Caulking/foaming cracks and gaps	Extensive siding and trim repair or replacement
Minor roof repair and soffit or fascia replacement	Insulating openings, attics, crawlspaces, etc.	Major roof repair or replacement
Board replacement in porch, stair or ramp	Minor repairs to ventilation systems	Porch or wheelchair ramp construction
Door replacement	Adding or replacing door seals	Installation or extension of house systems (heating, electrical, plumbing, etc.)
Landscaping (pruning and trimming, weeding, reseeding)	Insulating pipes and duct work; wrapping water heaters	Floor and wall repair/replacement
Cleanup, brush/junk removal	Applying insulation in walls	Foundation repair
Weather stripping	Energy audits before and after work	

Home Repair Application

Dear Applicant: We need you to complete this application to help determine if you qualify for Habitat for Humanity's Home Repair Program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential.

Applicant Information

Name: _____

Address: _____ City: _____ State: _____ Zip: _____

Years at Address: _____

Do you own the home where work is to be done? YES or NO

Do you live in the home where work is to be done? YES or NO

Home Phone: _____ Work Phone: _____ Cell: _____

Date of Birth: _____

Marital Status: Married Separated Unmarried (Single, Divorced, Widowed)

Is anyone in your household a veteran? Yes No Name: _____

Have you every applied to Habitat for Humanity? _____ If yes, when? _____

Number of persons living in your home (including applicant): _____

Do you have pets? _____ If yes, what kind and how many? _____

Mortgage Information

Are you making loan payments on your home? YES or NO

If yes, what is your monthly payment? \$_____ per month.

Are your loan payments current? YES or NO

Do you currently have homeowner's insurance? YES or NO

Requested Repairs:

Please list the types of repairs or modifications you are requesting for your home.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.
- 8.
- 9.
- 10.

Personal Statement

Please write a *brief* explanation of why you are in need of Home Repair services.

Home Repair Income Guidelines 2018-2019

(30% - 60% of Area Median Family Income)

Yearly Gross Household Income (before taxes):

Household Size	No less than:	No more than:
1	\$ 13,550	\$ 27,060
2	\$ 15,450	\$ 30,900
3	\$ 17,400	\$ 34,740
4	\$ 19,300	\$ 38,580
5	\$ 20,850	\$ 41,700
6	\$ 22,400	\$ 44,760
7	\$ 23,950	\$ 47,880
8	\$ 25,500	\$ 50,940

Anticipated Gross Monthly Income

List the names, relationship to applicant, ages, and monthly gross income of all people living in the home.

You must provide proof of all household income.

Name	Relationship	Age	Gross Monthly Income (before taxes)	Income Source (Employment Income, Social Security, SSI, Child Support, Veteran's Benefits, etc...)

I certify that the income reported above represents 100 percent of the total monthly income for my household:

 Applicant Signature

 Date

Permission to Refer

If your needs can be met more appropriately by another program, may we share your application with them?

YES

(circle one)

NO

Unless you give us permission to share your information with other organizations, your application will be kept confidential.

Photo / Video Release

I, the homeowner, hereby grant and convey in perpetuity to Habitat for Humanity all right, title, and interest in any and all photographic images, use of homeowner's name, printed interviews or statements, and video or audio recordings made by Habitat and/or its agents, contractors, directors, employees, officers, volunteers, and other representatives in the course of performing the Work (described in the pre-work agreement form, to be signed before beginning any work), including, but not limited to, any royalties, proceeds or other benefits derived from such photographs, printed materials or recordings.

Homeowner's Name (Printed)

Homeowner's Signature

Date

Applicant Agreement

I hereby authorize and instruct Habitat for Humanity of Delaware County, NY. (hereafter Habitat) to obtain and review my credit report. My credit report will be obtained from a credit-reporting agency chosen by Habitat. I understand and agree that Habitat intends to use the credit report for the purpose of evaluating my financial readiness for Home Repair services.

I understand that by filing this application, I am authorizing Habitat for Humanity of Delaware County, NY to evaluate my need for the Home Repair program, my ability to repay a no-interest loan, and my willingness to be a partner family. I understand that the evaluation will include a home assessment and income verification. I have answered all the 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 be eligible to receive Home Repair services, I may be disqualified from the program. The original or a copy of this application will be retained Habitat for Humanity of Delaware County, NY even if the application is not approved.

Applicant's Signature

(Date)

Applicant's Name (Printed)

Complete the following: If you are not the Applicant but are assisting the Applicant in completing the application:

Name

Date

Contact Number

Organization

Paperwork Needed for Home Repair Program Application

You will need to provide proof of total household income by providing copies of the supporting documentation listed below. Your application will be considered incomplete if copies of supporting documentation are not provided with the application.

If you need assistance in completing the application, call the Habitat Office at (607) 746-9987 to schedule an application appointment.

Provide the following documents when you return your application:

- **Copies of Driver's License and/or NYS I.D. for all adult family members (18 years and older)**
- **Divorce Decree (if applicable)**
- **Proof of Income (as applicable)**
- **Copies of current Award Letters or most recent stubs for:**
 - **Social Security**
 - **SSI**
 - **Pension or Retirement**
 - **Disability (SSDI)**
 - **Child Support**
- **Copies of Pay Stubs for the most recent two months**
- **DD214 form if Veteran**

How to Submit the Application

Send completed application along with supporting documentation to:

**Habitat for Humanity of Delaware County, NY
Home Repair Program
P.O. Box 226
Delhi, NY 13753**

**607.746.9987 OFFICE
habitatdelawarecounty@gmail.com
www.habitatdelawarecounty.org**