



HFH Home Repair Program - Requirements

General Requirements of the Habitat for Humanity home repair program:

- Homes must be owned and occupied by the applicant.
- Live or work in Benton County for the past year or longer
- No sex offenders living in the household. Felonies in the past 5 years reviewed on a case-by-case basis

Willingness to Partner Requirements:

- Volunteer "Sweat Equity" hours including construction and the Habitat Store (accommodations for disabilities available).
- Inform the office of changes in your family situation such as income, family size and contact information.

Household Income Requirements:

- Household income can include: wages, social security, disability, TANF, child support/alimony, and other documented, consistent income that is expected to continue for another 3 years.
- Total household income must fall within 20-60% of the median income for Benton County

All household sizes encouraged to apply.

Applicants are encouraged to apply even if they are slightly outside of income guidelines.

Income limits subject to change.

2016 Adjusted Median Income for Benton County (HUD)

FY 2016 AMI Chart (updated 1-19-16)								
Household Size								
Median Income	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
100%	\$55,000	\$62,800	\$70,700	\$78,500	\$84,800	\$91,100	\$97,400	\$103,700
80%	\$44,000	\$50,250	\$56,550	\$62,800	\$67,850	\$72,850	\$77,900	\$82,900
60%	\$33,000	\$37,680	\$42,420	\$47,100	\$50,880	\$54,660	\$58,440	\$62,220
40%	\$22,000	\$25,120	\$28,280	\$31,400	\$33,920	\$36,440	\$38,960	\$41,480
20%	\$11,000	\$12,560	\$14,140	\$15,700	\$16,960	\$18,220	\$19,480	\$20,740

Credit History Requirements:

- Little to no late payments in the last 12 months
- Monthly long-term debt payments (such as a car payment) less than 14% of your monthly income
- Must be current on debts obligations before construction begins on your home
- No pending or discharged bankruptcies or foreclosures in the past 18 months

Housing Need Requirement:

- Applicants must currently live in unsafe or uncomfortable housing. Repairs are needed to make housing safe and comfortable.



Frequently Asked Questions:

Q. What is the Home Repair Initiative through Benton County Habitat for Humanity?

A. A home repair program for low-income households in need of safe, decent, affordable housing.

Q. Are these home repairs free?

A. Home repairs with Habitat for Humanity are not free. The costs of the home repair are paid by the family through a 0% interest, non-profit loan which covers the costs of the materials. Payments on the loan are designed to accommodate the family's monthly income.

Q. How do I qualify?

A. Homeowners must live in Benton County, have manageable debt, have a housing need, have proof of homeownership/homeowners insurance, and be willing to volunteer a minimum of 8 hours of "sweat equity" to help repair their home.

Q. Who can apply?

A. Homeowners who are in need of repairs due to safety issues, health risks, code violations or ADA modification requirements.

Q. Is this an emergency repair program?

A. No. There are other organizations in Benton County that cater to emergency repair needs. Referrals to such programs can be made.

Q. Does Habitat for Humanity do repairs on mobile homes?

A. Yes

Q. I do not have a job. Can I still apply for this program?

A. Yes, Benton County Habitat for Humanity looks at total household income, including wages, child support/alimony, SSI/SSA, TANF and any other documented, consistent income including food stamps, work study or unemployment.

Q. Is there a waitlist for this program?

A. We are currently looking for qualified homeowners, although the time from application to time of project completion can be between 4 and 12 months.

Q. I am disabled and cannot do manual labor. Can I still apply?

A. Yes, if you are selected and have verification of your disability, we will work with you to find other ways for you to participate and gain the hours of sweat equity.

Q. I have more questions and I want more information. Where can I go?

A. Go to www.bentonhabitat.org/ or call the Habitat office at (541) 752-3354.



Applying for Habitat for Humanity's Home Repair Program

Habitat for Humanity's Home Repair Program is a new program offering home repair solutions to communities throughout Benton County. Products offered through Benton County Habitat for Humanity include: A Brush with Kindness, Critical Home Repair, and Home Rehabilitation.

Types of Home Repair Products:

A Brush with Kindness:(Costs do not exceed \$8,500)

Exterior scraping, caulking and painting
Landscaping; pruning, trimming, weeding and reseeding
Cleanup, brush/junk removal
Weather stripping

Critical Home Repair: (Costs do not exceed \$25,500)

Interior and exterior work necessary to repair the home

Home Rehabilitation: (Costs exceed \$25,500)

Interior or exterior repair which helps homeowners to reclaim their homes from extensive disrepair

HFH Home Repair Program - Application Process

- 1. Submit an application complete with all required supplementary documents**
- 2. Credit report review for applicant and co-applicants in the household and criminal background check review for all household members 18 years and older.**
- 3. Home Visit:** Two Habitat staff members will visit you at your home. This meeting is to allow Habitat staff to view your current home, assess the repairs needed and to clarify any questions you may have about the application process
- 4. Scope of work and Cost Estimate:** An evaluation of the repairs and a cost estimate is performed following the home visit.
- 5. Financial Review:** Habitat staff will process the paperwork to determine household income. Those who are declined based on financial instability will receive a letter at this time. Those applicants who are determined able to afford a home repair loan are called by a Habitat team member to set-up a home visit.
- 6. Committee Recommendation:** Applicants who meet the requirements are recommended to the Benton County Habitat for Humanity Home Repair Committee. Applicants that are declined are sent a letter detailing why. If you are approved for our program, a Habitat team member will call you to set up an additional meeting. This meeting will inform you of what to expect next.



Application and Supplementary Document Checklist

- Application completed and signed by homeowner

Personal

- Copies of photo ID for persons in the household over the age of 18
- Copies of Social Security cards for all members of the household
- Copies of Background Check Authorization Forms for all household members over the age of 18
- Divorce Decree (if applicable)

Income and Assets

- Federal income tax returns for the previous two years
- W-2 forms for the previous two years
- Most recent pay stub(s) from employer(s)
- Proof of additional income such as Social Security benefits, child support or alimony, etc. (if applicable)
- Statements for checking and savings accounts for the last three months
- Statements for retirement funds and other investments for the last three months

Debts, Bills and Obligations

- Most recent statements for credit cards, loans and other credit
- Canceled checks or other proof of payment for rent and/or mortgage for the last 12 months
- Proof of judgments or liens
- Proof of any items in collection
- Court or documentation for bankruptcy (if applicable)
- Proof of other listed expenses

Property

- Sales contract
- Proof of earnest money deposit
- Proof of homeowners' insurance
- Copies of city and/or county citations (if applicable)
- Copies of homeowners' insurance citations (if applicable)
- Contact information for homeowners' association (if applicable)

Applications are not processed until all requested documentation is submitted!

Please mail or drop off documents to:

Benton Habitat for Humanity
4840 SW Philomath Blvd
Corvallis, OR 97333

Office Hours:

Monday- Friday
9am to 5pm

Saturdays and evenings by appointment only

Home Repair Application

Household Information

Applicant (Legal Name)

Birth Date:

Social Security Number:

Marital Status: Single Married Divorced Separated**Co-Applicant (Legal Name):**

Birth Date:

Social Security Number:

Marital Status: Single Married Divorced Separated

Address:

Unit #:

City:

State:

ZIP:

Primary Phone #:

Primary Email:

Secondary Phone #:

Secondary Email:

Is anyone in the household a veteran? Yes No Name:Do you have pets? Yes No If yes, what kind and how many?**Other Household Residents**

Name	Relationship	Birth Date

MONTHLY INCOME AND COMBINED HOUSING EXPENSE INFORMATION

Gross Monthly Income	Applicant	Co-Applicant	Other Household Resident	Other Household Resident	Total
Estimated Monthly Wages	\$	\$	\$	\$	\$
Social Security					
TANF/Welfare					
Child Support/Alimony					
Retirement					
Net Rental Income					
Dividends/Interest					
Food Stamps					
Other:					
Other:					
Total	\$	\$	\$	\$	\$

Please complete to the best of your knowledge.

Should you submit an application; a complete credit report will be reviewed for each applicant.

Do you have items in collection? If yes, total in collections:\$_____ Yes No Unsure

Do you have any judgments or liens? If yes, total amount:\$_____ Yes No Unsure

Have you ever declared bankruptcy? Yes No

If yes, date discharged: _____ Type: _____

Current Debts	Monthly Payments	Balance Remaining
Mortgage		
Auto Loan		
Student Loans Deferred		
Credit Card		
Medical Expenses		
Other:		
Other:		
Bills/Obligations		
Lot Rental		
Real Estate Taxes		
Child Support/Alimony		
Childcare Expenses		
Medical Expenses		
Auto Insurance		
Homeowners' Insurance		
Health Insurance		
Electrical		
	Total:	

Home Information

Year Purchased:

Year Built:

Last Painted:

Square Feet:

Do you have a city and/or county citation? If yes, what is the due date? _____ Yes No
Please attach a copy of your citation letter along with your application

Do you have a homeowner's insurance notification? If yes, what is the due date? _____ Yes No
Please attach a copy of your citation letter along with your application

Do you own your home? Yes No

Are there other owners besides the co-applicant? Yes No

Legal Names of additional owners:

Are you current on mortgage payments? Yes No

Do you have homeowner's insurance? Yes No

Insurance Company:

Policy Number:

Have you lived in your home at least 2 years? Yes No

Do you expect to move in the next 3 years? Yes No

If yes, reason for moving:

Home Repairs Needed	
Items in need of repair	Comments
Roof leaks or is otherwise damaged	
Exterior siding damaged and needs repair or replacement	
Windows leak, are broken or otherwise damaged	
Inaccessible to members of the family (i.e. needs a ramp)	
ADA modifications needed (please list):	
Safety Hazard (please list):	
Additional Comments:	

__ (Initial) I understand that if multiple repairs are requested, Benton Habitat for Humanity may choose projects to be completed based on the repair's effect on the safety of the home and improvements to quality of life for the household members.

Need
<input type="checkbox"/> I am disabled and/or elderly and physically unable to complete the repairs
<input type="checkbox"/> I am unable to afford the repairs
<input type="checkbox"/> I have a special time constraint that prevents me from completing the repairs (please specify)
<input type="checkbox"/> Other (please specify)
These Repairs will:
<input type="checkbox"/> Make our home a safer place to live
<input type="checkbox"/> Increase the quality of life for those living in the home
<input type="checkbox"/> Increase the property value of our home
<input type="checkbox"/> Additional comments and/or explanations:

Homeowner Agreement

I understand that Habitat for Humanity is verifying my credit record and criminal history for all household members age 13 and over. I realize I have the right to dispute the information reported.

I certify that the facts set forth in this application are true and complete. I understand that I may be declined or removed from the program if the information provided is later determined to be untrue. I agree to all the above and sign this of my own free will.

Applicant Signature

Date

Co-Applicant Signature

Date

Office Use Only

This application was processed by:

Staff Signature

Date

This application was reviewed by:

Staff Signature

Date

Homeowner Applicant Voluntary Information

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 not furnish it. 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 above information, please check the box below. (Lender must review the above material to assure the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the loan applied for.)

Applicant

Race:

- I do not wish to furnish this information. a American Indian or Alaskan Native
- Asian
- White
- Native Hawaiian/Pacific Islander
- Black or African American
- American Indian or Alaska Native & White a Asian & White
- Black or African American & White
- American Indian/ Alaska Native & Black/ African American
- Other Multi-Racial (specify) _____

Ethnicity:

- Hispanic or Latino
- Non Hispanic or Latino

Sex:

- Female
- Male

To be completed by Affiliate

This Application was taken by: Face to face interview Mail Email Fax Telephone

This application was reviewed by:

Staff Signature

Date