

Deadline to submit application is April 15, 2021

Instructions

Read all instructions carefully and complete the entire application. If you need assistance, please ask by contacting:

Janet Risley

office@pikespeakhabitat.org

(719) 475-7800 x103

Program requirements

- Must be a Veteran and have either an Honorable or General Discharge.
- Mobile home repairs will not be a part of this home repair program.
- Applicant must be willing to contribute to a small percentage of the repair costs. Payment is calculated on a sliding scale, based on income.
- Home must be located within El Paso County.
- Applicant must be recorded owner and live in the home as their primary residence.
- Home must be insured.
- Mortgage payments must be current.
- There will be a in home inspection completed as part of the application process.
- All property owners are subject to a Sex Offender Registry Check.
- Household income must fall below 80% of the Area Median Income (AMI):

Number in Household	Annual Minimum	Annual Maximum	Monthly Minimum	Monthly Maximum
1 person	\$19,992	\$45,750	\$1,666	\$3,813
2 person	\$22,848	\$52,250	\$1,904	\$4,354
3 person	\$25,704	\$58,800	\$2,142	\$4,900
4 person	\$28,560	\$65,300	\$2,380	\$5,442
5 person	\$30,845	\$70,550	\$2,570	\$5,879
6 person	\$33,130	\$75,750	\$2,761	\$6,313
7 person	\$35,414	\$81,000	\$2,951	\$6,750
8+ person	\$37,699	\$86,200	\$3,142	\$7,183

How do I apply

- Complete all sections of this application and **sign application**.
- Did you enclose a copy of the deed on your home or other proof of ownership, such as a property tax receipt? *All documents submitted must show the name and address of the applicant.*
- Copy of DD Form 214
- Current mortgage statement
- Are you current on your homeowner's insurance premiums? Yes No
- Attach copy of insurance certificate from your Insurance Company.
- Copy of government issued U.S. Photo ID for all adults over the age of 18
- Did you include a statement verifying income? This statement can be a copy of one or more of the following: tax return, social security receipts, retirement pay receipts, or other documentation of household income. ***All adults, over the age of 18, must submit an income document (or prove current student status) showing name and address. Must provide 2 months of paystubs at current job (if applicable).***

Submitting your application

You may email the application, fax or drop it off in person during business hours at our office:

Office@pikespeakhabitat.org

2802 N. Prospect St., Colorado Springs, 80907

Fax number is (719) 473-3891 Attention: Janet

APPLICANT INFORMATION

Applicant	Co-Applicant
Full Legal Name	Full Legal Name
Other Names Used	Other Names Used
Social Security Number	Social Security Number
Date of Birth	Date of Birth

Contact Information

Home/Cell Phone			
Home Address	City	State	Zip
Email			

List the names, ages, and relationship to homeowner of all people living in the home

Name/relationship: _____	Age: _____
Name/relationship _____	Age: _____
Name/relationship _____	Age: _____
Name/relationship _____	Age: _____

Residence Information

- Do you own your home: Yes No
- Do you have Insurance: Yes No
- Is your homeowners insurance current Yes No
- Name of insurance company _____
- Date Purchased Home (mm/yy) _____
- Monthly payment: _____ Is your mortgage payment current Yes No
- Are you or the co applicant currently in an open bankruptcy Yes No
- Is your home located in a HOA Yes No

	Yes	No	Name Individual
Is anyone in your household a veteran?			
Is anyone in your household currently in the military?			
Is the homeowner or anyone in the household disabled?			

If yes, indicate the type of disability below (check all that apply, please describe if "other"):

- Uses a Walker, Cane or Crutches
 Wheelchair Bound
 Blind
 Hearing Impaired
 Loss of Limb
 Mentally Disabled
 Other: _____

Income

List all income received by members of your household. **You must include all household income.** This may include income from work, public assistance like Social Security, retirement or pension funds, or any other source of income. **All income requires documentation.** If you need more space, attach a separate page. Please state Gross income, not take home (net income).

Type	Company / Agency	Whose Income?	Gross Monthly Amount
Total			

Assets

Type of account: checking, savings, IRA, etc. Please list all

Type of account:	Cash or Value	Whose Assets	Total Balance
Total			

Briefly describe the type of work you would like done on your home. Remember that the items listed below will be **considered** for repair, the work done by PPHFH will address health and safety concerns. **Our volunteers are not professionals and may not be able to make all repairs, subcontractors may be hired by PPHFH.** Please print

HOUSE DESCRIPTION	
Year Built	
Approximate Square Feet	
# of Bedrooms	
# of Bathrooms	
Style of home:	<input type="checkbox"/> Single Family <input type="checkbox"/> Manufactured (on foundation only) <input type="checkbox"/> Duplex <input type="checkbox"/> Other _____

	Yes, needs repair	No, repair needed	Description of needed repairs
Roof Repair / Replacement			
Gutters and Downspouts			
Windows and Doors			
Exterior Doors			
Replacement of Siding/Trim			
Exterior Electrical Defects			
Grading and Drainage			
Porch / Fencing			
Handicap Accessibility Needs			
Any other Exterior Repairs			

MEDIA AND PUBLICITY

Where did you learn about Habitat’s Home Repair Program? _____

If Habitat selects your house to be repaired, pictures of you and your home may be taken.

- Can Habitat share photos of your home online or on social media? Yes No
- Can Habitat share photos of you online or on social media? Yes No
- Can Habitat share photos of your children online or on social media? Yes No
- Are you willing to be interviewed by Habitat staff for media or newsletter purposes? Yes No
- Are you willing to be interview by media reporters? Yes No

HOMEOWNER CONTRIBUTION

Based on the project costs and the income of the applicant, the homeowner’s contribution (as a down payment) will be as low as \$25 or up to 15% of total cost based on applicant’s income. Payment would be required prior to work beginning; homeowner would have up to 90 days from the signing of the Letter of Acceptance and Partnership Agreement to submit the down payment amount. To prevent this program from being used to flip houses for profit, **Pikes Peak Habitat for Humanity will secure the unpaid portion of the project cost with a forgivable Owner-Occupied Retention Agreement, on the property.** If the home is sold during the first 3 years after the date that the project is completed, then the homeowner will repay PPHFH for the work with the proceeds of the sale. In 3 years, the lien will forgive completely, and nothing will be due. I understand that there is a non-refundable \$25 assessment fee should your application proceed to the assessment stage.

WILLINGNESS TO PARTNER

To be considered for the program, you and your household members must be willing to partner. Each adult in your household is considered a program participant who is required to complete program requirements. This includes applicants and any person over the age of 18 at the time of the application. This is what is called “sweat equity”, each applicant must contribute 8 hours minimum.

Are you willing to partner?	Applicant	<input type="checkbox"/> Yes	<input type="checkbox"/> No
	Co-Applicant	<input type="checkbox"/> Yes	<input type="checkbox"/> No

HOMEOWNER CERTIFICATION

Please read carefully. The signatures of everyone on the homeowner deed are required for the application to be considered. Check each box to show that you understand the statement and that it is true.

- I certify that I own the property at the address above and use it as my primary residence.
- I intend to continue to occupy my home for at least 3 years.
- I agree to sign the release and waiver of liability, which will not affect the coverage provided by the required homeowner’s insurance.
- I certify that in signing this application, I am authorizing Pikes Peak Habitat for Humanity to evaluate my need for home repairs and renovations.
- I certify that I understand that Pikes Peak Habitat for Humanity will obtain an Owner-Occupied Retention Agreement on my property for the amount of the repair minus my financial contribution (if any) to the project.
- I certify that I understand that Pikes Peak Habitat for Humanity may not be able to provide all the repairs I have requested on this application.

- Pikes Peak Habitat for Humanity assumes homes built before 1978 could contain some lead from lead-based paint. Prior to any work being performed, the areas impacted by the requested repair will be tested for the existence of lead-based paint and should the test(s) prove positive, Pikes Peak Habitat for Humanity may decline the repair.
- I certify that I will notify Pikes Peak Habitat for Humanity of any changes to my financial or living situation as soon as they occur.
- I certify that Pikes Peak Habitat for Humanity has permission to search for all adult members of my household on the sex offender registry.
- I certify that I understand that this application and all copies of supporting documents will become the property of Pikes Peak Habitat for Humanity and will not be returned to me, and that Pikes Peak Habitat for Humanity will keep the original application on file for two years, whether or not it is approved.
- I certify that the information on this application is accurate.

SIGNATURE OF HOMEOWNER

DATE

SIGNATURE OF HOMEOWNER

DATE

<i>Applicant</i>	<i>Co-applicant</i>
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ___/___/___ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ___/___/___ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)

Privacy Disclosure

FACTS: What does Pikes Peak Habitat for Humanity DO WITH YOUR PERSONAL INFORMATION?		
Why?	Financial companies, including Pikes Peak Habitat for Humanity as a mortgage lender, choose how they share your personal information. Federal law gives consumers the right to limit some but not all sharing. Federal law also requires us to tell you how we collect, share, and protect your personal information. Please read this notice carefully to understand our procedures.	
What?	The types of personal information we collect and share depend on the consumer having a mortgage loan with Pikes Peak Habitat for Humanity This information can include: <ul style="list-style-type: none"> ➤ Social Security number and account balances ➤ Payment history and transaction history ➤ Credit history and credit score 	
How?	All financial companies need to share consumers' personal information to run their everyday business. In the section below, we list the reasons financial companies can share their consumers' personal information; the reasons Pikes Peak Habitat for Humanity chooses to share; and whether you can limit this sharing.	
Reasons we can share your personal information	Does Pikes Peak Habitat for Humanity share?	Can you limit this sharing?
For our everyday business purposes - such as to process your transactions, maintain your accounts(s), respond to court orders and legal investigations, or to report to credit bureaus	Yes	No
For our marketing purposes – to offer our products and services to you	Yes	No
For joint marketing with other financial companies	No	We don't share
For our affiliates' everyday business purposes – information about your transactions and experiences	No	We don't share
For non-affiliates to market to you	No	We don't share
Questions:	Call 719-475-7800	
Who we are		
Who is providing this notice?	Pikes Peak Habitat for Humanity	
What we do		
How does Pikes Peak Habitat for Humanity protect my personal information?	To protect your personal information from unauthorized access and use, we use security measures that comply with federal law. These measures include computer safeguards and secured files and buildings.	
How does Pikes Peak Habitat for Humanity collect my personal information?	We collect your personal information, for example, when you <ul style="list-style-type: none"> ➤ Show your driver's license ➤ Apply for a residential mortgage loan or provide your employment history ➤ Make payments to your mortgage We also collect your personal information from others, such as credit bureaus, affiliates, and other companies.	
Why can't I limit all sharing?	Federal law gives you, the consumer, the right to limit only <ul style="list-style-type: none"> ➤ Sharing for affiliates' everyday business purposes – information about your creditworthiness ➤ Affiliates from using your information to market to you ➤ Sharing for non-affiliates to market to you State laws and individual companies may give you additional rights to limit sharing.	
What happens when I limit sharing for an account I hold jointly with someone else?	Your choices will apply to everyone on your account.	
Definitions		
Affiliates	Companies related by common ownership or control. They can be financial and nonfinancial companies.	
Non-affiliates	Companies not related by common ownership or control. They can be financial and nonfinancial companies. <i>*Pikes Peak Habitat for Humanity does not share with non-affiliates.</i>	
Joint marketing	A formal agreement between nonaffiliated financial companies that together market financial products or services to you.	