



### Instructions:

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

Leah@pikespeakhabitat.org

(719) 475-7800 x109

## Program requirements

- Mobile home repairs will not be a part of this home repair program.
- 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.
- Pikes Peak Habitat for Humanity will complete a home inspection, by appointment, to assess repair needs.
- Pikes Peak Habitat will do a search on the sex offender registry on all adult members of the household.
- Household income must fall below **2022 Annual Maximum** of Area Median Income (AMI):

| Number in<br>Household | Annual<br>Maximum | Monthly<br>Maximum |
|------------------------|-------------------|--------------------|
| 1 person               | \$51,600          | \$4,300            |
| 2 person               | \$59,000          | \$4,917            |
| 3 person               | \$66,350          | \$5,529            |
| 4 person               | \$73,700          | \$6,142            |
| 5 person               | \$79,600          | \$6,633            |
| 6 person               | \$85,500          | \$7,125            |
| 7 person               | \$91,400          | \$7,617            |
| 8+ person              | \$97,300          | \$8,108            |

#### 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, if you are a veteran.
- □ 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 <u>all adults</u> over the age of 18.
- □ 1 month most recent bank statements.
- □ 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. <u>All adults</u>, over the age of 18, must submit an income document (or prove <u>current</u> 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:

Pikes Peak Habitat for Humanity 2802 North Prospect Street Colorado Springs, CO 80907 Fax: 719-473-3891 **Attn: Leah** 

Email: Leah@pikespeakhabitat.org Phone: 719-475-7800 x109





# 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 Informat  | ion |                 |  |  |
| <ul> <li>Do you own your home:  Yes No</li> <li>Do you have Insurance: Yes No</li> <li>Is your homeowners insurance current Yes No</li> <li>Name of insurance company</li> <li>Monthly payment: Is your mortgage paym</li> <li>Are you or the co applicant currently in an open bankruptcy</li> <li>Is your home located in a HOA Yes No</li> </ul> |     | 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 Uheelchair Bound Blind Hearing Impaired   |     |                 |  |  |
| Loss of Limb Mentally Disabled Other:   |     |                 |  |  |





#### <u>Income</u>

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).

| Туре | Company / Agency | Whose Income? | Gross Monthly Amount |
|------|------------------|---------------|----------------------|
|      |                  |               |                      |
|      |                  |               |                      |
|      |                  |               |                      |
|      |                  | Total         |                      |

<u>Assets</u>

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

| Type of account: | Cash or Value | Whose Assets | Total Balance |
|------------------|---------------|--------------|---------------|
|                  |               |              |               |
|                  |               |              |               |
|                  | 1             | Total        |               |

Briefly describe the type of work you would like done on your home. Remember that the items listed below will be <u>considered</u> 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:          | □ Single Family □ Manufactured (on foundation only) □Duplex □Other |  |  |  |

| Desired Repairs              | Yes, needs | No, repair | Description of needed repairs |
|------------------------------|------------|------------|-------------------------------|
|                              | repair     | needed     |                               |
| Roof Repair / Replacement    |            |            |                               |
| Gutters and Downspouts       |            |            |                               |
| Windows and Doors            |            |            |                               |
| Bathroom                     |            |            |                               |
| Interior needs               |            |            |                               |
| Siding/Trim                  |            |            |                               |
| Electrical Defects           |            |            |                               |
| Porch / Fencing              |            |            |                               |
| Handicap Accessibility Needs |            |            |                               |
| Any other desired Repairs    |            |            |                               |

## MEDIA AND PUBLICITY

Where did you learn about Habitat's Home Repair Program?

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

• Can Habitat share photos/videos of your home online or on social media? □ Yes □ No

- Can Habitat share photos/videos of you online or on social media? •
- Can Habitat share photos/videos of your children online or on social media? □ Yes □ No •
- Are you willing to be interviewed by Habitat staff for media or newsletter purposes?  $\Box$  Yes  $\Box$  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 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. This is what is called "sweat equity" by Pikes Peak Habitat for Humanity. Applicant(s) must contribute some of their time, up to 8 hours maximum. See below for sample ideas. Applicants are required to turn in *complete* applications. Each applicant is expected to be present and engaged on their construction site for an agreed upon period of time while Habitat staff and volunteers are working. PPHFH may modify the sweat equity requirement, depending on the homeowner's situation.

# Sweat Equity Ideas:

- Host the volunteer sign in •
- Learn and provide safety instructions to volunteers ٠
- Tell, record or write history of the community to share ٠
- Write affiliate thank-you's
- Be part of a neighborhood phone tree to check on residents
- Read books to neighborhood children
- Share favorite recipes
- Make cookies for a community bake sale
- Help start or maintain a community garden .





□ Yes □ 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. (This program is not intended to be used to flip houses for profit).
- □ 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 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 has permission to search 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 I will discuss and agree to some level of "sweat equity" that is in proportion to the repair work being done.
- □ I certify that the information on this application is accurate.
- □ I certify that I have received the Privacy Disclosure statement that was included with this application.

SIGNATURE OF HOMEOWNER

DATE

SIGNATURE OF HOMEOWNER

DATE





| Applicant   | Co-applicant  |  |
|---|---|--|
| □ I do not wish to furnish this information                   | □ Ido not wish to furnish this information                    |  |
| Race (applicant may select more than one racial designation): | Race (applicant may select more than one racial designation): |  |
| American Indian or Alaska Native                              | American Indian or Alaska Native                              |  |
| Native Hawaiian or other Pacific Islander                     | Native Hawaiian or other Pacific Islander                     |  |
| Black/African-American  | Black/African-American  |  |
| 🗆 White   | □ White   |  |
| 🗆 Asian   | □ Asian   |  |
| Ethnicity:  | Ethnicity:  |  |
| ☐ Hispanic or Latino □Non-Hispanic or Latino Sex:             | □ Hispanic or Latino □Non-Hispanic or Latino Sex:             |  |
| □ Female □ Male   | Female     IMale  |  |
| Birthdate://  | Birthdate://  |  |
| Marital status:   | Marital status:   |  |
| □ Married   | Married   |  |
| □ Separated   | □ Separated   |  |
| □ Unmarried (Incl. single, divorced, widowed)                 | □ Unmarried (Incl. single, divorced, widowed)                 |  |





This page left intentionally Blank so Privacy Disclosure can remain with the Homeowner.





# Privacy Disclosure

This page is for the Homeowner to keep.

| 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<br>Habitat for Humanity This information can include:<br>Social Security number and account balances<br>Payment history and transaction history<br>Credit history and credit score   |  |   |  |
| How?  | below, we list the reasons  | s financial companies c  | s' personal information to run their everyday business. In the section<br>an share their consumers' personal information; the reasons Pikes Peak<br>ther you can limit this sharing.  |  |
| Reasons we can sha<br>information   | ire your personal   | Does Pikes Peak Habit  | tat for Humanity share? Can you limit this sharing?   |  |
| For our everyday bu<br>to process your tran<br>accounts(s), respond               | siness purposes - such as<br>sactions, maintain your<br>d to court orders and<br>or to report to credit   | Yes  | No  |  |
|   | ourposes – to offer our   | Yes  | No  |  |
|   | with other financial  | No   | We don't share  |  |
| companies<br>For our affiliates' ev<br>purposes – informat<br>transactions and ex | tion about your   | No   | We don't share  |  |
| For non-affiliates to   | •   | No   | We don't share  |  |
| Questions:  |   | Call 719-475-7800  |   |  |
| Who we are  |   |  |   |  |
| Who is providing thi  | s notice?   |  | Pikes Peak Habitat for Humanity   |  |
| What we do<br>How does Pikes Peal<br>information?                                 | k Habitat for Humanity prot   | ect my personal  | To protect your personal information from unauthorized access and<br>use, we use security measures that comply with federal law. These<br>measures include computer safeguards and secured files and buildings.   |  |
| How does Pikes Peak Habitat for Humanity collect my personal information?         |   | ct my personal   | <ul> <li>We collect your personal information, for example, when you</li> <li>Show your driver's license</li> <li>Apply for a residential mortgage loan or provide your<br/>employment history</li> <li>Make payments to your mortgage</li> <li>We also collect your personal information from others, such as credit<br/>bureaus, affiliates, and other companies.</li> </ul>              |  |
| Why can't I limit all sharing?  |   |  | <ul> <li>Federal law gives you, the consumer, the right to limit only</li> <li>Sharing for affiliates' everyday business purposes – information about your creditworthiness</li> <li>Affiliates from using your information to market to you</li> <li>Sharing for non-affiliates to market to you</li> <li>State laws and individual companies may give you additional rights to</li> </ul> |  |
| ····  |   | at I hald in inthe sub   | limit sharing.  |  |
| What happens wher<br>someone else?  | n I limit sharing for an accou  | nt I noid jointly with   | Your choices will apply to everyone on your account.  |  |
| Definitions   |   | -  |   |  |
| Affiliates  |   | Companies related by common ownership or control. They can be financial and nonfinanc companies.   |   |  |
| Non-affiliates  |   | Companies.<br>Companies not related by common ownership or control. They can be financial and<br>nonfinancial companies.<br>*Pikes Peak Habitat for Humanity does not share with non-affiliates. |   |  |
| Joint marketing   | A formal agreement between nonaffiliated financial companies that together market products or services to you.  |  |   |  |