

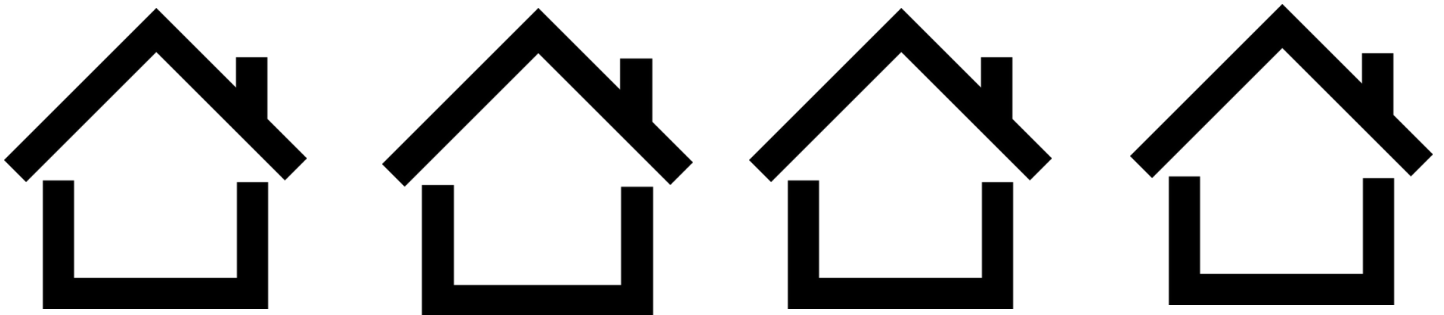
# Critical Home Repair Application



**Thank you for your interest in Habitat for Humanity of Greater Baton Rouge's Critical Home Repair program. Critical Home Repair is NOT an emergency repair program; we do not guarantee that all applications for home repair will be accepted, that all work requested will be completed, OR a time frame for repair work to be done.**

## Criteria:

- The home must be in Baton Rouge
- You must currently occupy the home
- You must have owned this home for at least 3 years
- The scope of work must meet our repair guidelines and fall within our budget.
- Those receiving CHR services must be present during the repair work.
- Your household income must fall below 60% of the average in your area. (See guidelines listed on the next page)
- Applicant must demonstrate willingness and ability to pay for project cost based on a sliding scale, if determined necessary.
- You must complete a Habitat approved sweat equity activity as a contribution to your repair costs.



Habitat for Humanity for Greater Baton Rouge  
Critical Home Repair  
5500 Florida Blvd.  
Ste. 200  
Baton Rouge, LA 70806  
225-927-6651 OFFICE  
[www.HabitatBRLA.org](http://www.HabitatBRLA.org)

# Critical Home Repair Income Guidelines

Income must not be higher than the below numbers (before taxes):

Household Size	Monthly Limit:	Annual Limit:
1	\$3,112	\$37,338
2	\$3,556	\$42,672
3	\$4,001	\$48,006
4	\$4,445	\$53,340
5	\$4,801	\$57,607
6	\$5,156	\$61,874
7	\$5,512	\$66,142
8	\$5,867	\$70,409

\*Numbers are subject to change each year without notice whenever HUD releases updated Area Median Family Income numbers

## Important to Understand:

**Due to Covid-19 we are currently only completing repairs that do not require us to enter the home.**

- **Not all applications for critical home repair projects will be approved.**
- In cases where a critical home repair application has been approved but we are unable to complete all items requested, **Habitat staff will determine which repairs will be done.** Requested repairs will be prioritized based on safety, long-term accessibility, affordability, our ability to use volunteers and any other determining factors as documented with each individual case.
- A timeframe for the completion of critical home repairs cannot be guaranteed.
- Homeowners may have to pay for critical home repair services based on a sliding scale based on household income and cost of project. Homeowners will have to sign a promissory note for the amount due.
- Cost for project will include materials and contracted labor.
- No interest will be charged.
- **A Deed Restriction guaranteeing that the home will be owner occupied for at least 3 years will be required for projects over \$1,000, whether or not it is determined that the homeowner's household income indicates that the services must be paid for.**

# Paperwork Needed for Application

You will need to provide proof of total household income, homeownership, and home insurance 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 (225)963-9282 to schedule an application appointment.**

## Provide the following documents when you return your application

- **Copies of Driver's License and/or Louisiana I.D. for all adult family members (18 years and older) living in the home**
- **Divorce Decree (if applicable)**
- **Proof of Income (as applicable)**
  - o **Copies of current Award Letters or most recent stubs for all family members in the home for:**
    - **Social Security**
    - **SSI**
    - **Pension or Retirement**
    - **Disability (SSDI)**
    - **Child Support**
  - o **Copies of Pay Stubs for the most recent two months for all family members in the home**
- **Copy of homeowner's insurance declarations page (if applicable)**
- **Proof of Ownership**
  - o **Copy of mortgage or deed (if not a Habitat homeowner)**
  - o **Copy of most recent property taxes**
  - o **Copy of insurance declarations page**

**A \$25 Credit Report Fee (per owner) will be collected after an initial assessment determines the project is possible.**

**Anyone with income over 35% of the area median income will be required to make a small financial contribution to the cost of your project.**

Habitat for Humanity is an equal opportunity housing lender. At Habitat, we are pledged to the letter and the spirit of US policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.



## Critical Home Repair Application

All information you include on this application will be kept confidential.

<b>1. Applicant Information</b>			
Applicant's Full Name:		Co-Owner's Full Name:	
Social Security Number:	Date of Birth:	Social Security Number:	Date of Birth:
Email Address:	Cell Phone:	Email Address:	Cell Phone:
<input type="checkbox"/> Unmarried	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Separated
<b>Dependents and others who will live in the home</b>			
Full Name:	Date of Birth:	Relationship to Applicant:	
Address (Street, City, State, Zip Code):			
What year did you move into this address?		What year was the home built?	
Is anyone in the household a veteran?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Name:
Is this a Habitat for Humanity Home?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	Year:
If it is a Habitat home	<input type="checkbox"/> New Construction		<input type="checkbox"/> Rehabilitated
How did you hear about this program?	Have you applied for home repair with another organization in the last year? <input type="checkbox"/> Yes <input type="checkbox"/> No      Specify: _____		
<b>2. Mortgage Information</b>			
Are you making payments on the home?	<input type="checkbox"/> Yes <input type="checkbox"/> No	Amount: _____	
Are your loan payments current?	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you currently have homeowner's insurance	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Do you have pets?	<input type="checkbox"/> Yes <input type="checkbox"/> No	If so, how many? _____	

### 3. Requested Repairs

Please check (✓) the types of repairs or modifications you are requesting for your home.

\_\_\_ Ramp access and/or hand rail to primary entrance

\_\_\_ Door and/or window replacement

\_\_\_ Rotted exterior wood

\_\_\_ Roof repair

\_\_\_ Weatherization (sealing around doors & windows, checking A/C & heat duct work, adding insulation, etc.)

\_\_\_ Other (Please describe): \_\_\_\_\_

### Personal Statement (Brief explanation of why your are in need of Critical Home Repair service):

### 4. Income

Gross Monthly Income	Applicant	Co-Owner	Other's living in the home
Gross monthly employment income:	\$	\$	\$
AFDC/TANF	\$	\$	\$
Food Stamps	\$	\$	\$
Social Security Income	\$	\$	\$
SSI	\$	\$	\$
Disability	\$	\$	\$
Alimony	\$	\$	\$
Child Support	\$	\$	\$
2 <sup>nd</sup> Job	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$

**5. Certify Income**

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

\_\_\_\_\_  
Homeowner Signature

\_\_\_\_\_  
Date

**6. Applicant Agreement**

I hereby authorize and instruct Habitat for Humanity of Greater Baton Rouge, Inc. (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 Critical Home Repair services.

I understand that by filing this application, I am authorizing Habitat for Humanity of Greater Baton Rouge to evaluate my need for critical home repairs, 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 Critical Home Repair services, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity of Greater Baton Rouge even if the application is not approved.

\_\_\_\_\_  
Homeowner Name (Print)

\_\_\_\_\_  
Co-Owner Name (Print)

\_\_\_\_\_  
Homeowner Signature

\_\_\_\_\_  
Co-Owner Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Name

\_\_\_\_\_  
Date

\_\_\_\_\_  
Contact Number

\_\_\_\_\_  
Email

**7. Equal Credit Opportunity Act Notice**

**Return completed application along with supporting documentation.**

**Habitat for Humanity of Greater Baton Rouge**

**5500 Florida Blvd.**

**Ste. 200**

**Baton Rouge, LA 70806**