

Instructions

Read all of the instructions carefully and provide all the information requested. If you need assistance, please ask.

Purpose

This form is a pre-application interest form. By completing this form, you are indicating your interest in participating in our home repair program. This form is not a program application. Instead, it is meant to provide us basic information about your current housing needs. We will provide you a program application if your home is selected to move forward in the application process.

PLEASE NOTE: Funds are limited. We will only be able to select projects within our ability to complete.

Program Process

1. Submit this form to Habitat (see below).
2. We will follow up with you to assess your eligibility. We intend to complete our initial assessment within 30 days of receiving this form.
3. If you appear to be eligible, we will schedule a home visit to assess your home repair needs.
4. If your project appears to be within our ability to complete, we will provide a program application to complete. Please note that we will require documentation of the information you list on the application.
5. Once you submit a complete program application, we will finalize our assessment of your eligibility and project scope of work. We intend to complete this assessment within 30 days of receiving a complete program application.
6. If we select your project, we will complete a final scope of work, project contract, and other required program forms.

Eligibility

1. Your household income must be below the income limit for your household size (see the table on the right).
2. You must own your home.
3. You must have current homeowner's insurance.
4. You must be current on your property taxes.
5. Your home must be your primary residence.
6. Your home must be located within the cities of Tenino, Bucoda, or Rainier; or in unincorporated South Thurston County.
7. Your home must not be located within a flood-plain.
8. Your scope of work must be within Habitat's ability to complete.
9. You must intend to continue to use your home as your primary residence for at least the next 5 years.

Family Size	Income Limit
1	\$41,250
2	\$47,150
3	\$53,050
4	\$58,900
5	\$63,650
6	\$68,350
7	\$73,050
8	\$77,750

**Submit this form to: South Puget Sound Habitat for Humanity
711 Capital Way South, #401
Olympia, WA 98501**

Program Contacts: Andrew Oommen
Program Manager
andrew@sphabitat.org
360-956-3456 x5

Brett Rader
Program Coordinator
brett@sphabitat.org
360-956-3456 x4

Funding Requirements

Habitat will complete projects using federal funds administered by Thurston County. The source of funds is the Community Development Block Grant (CDBG). To participate in this program, you will be required to accept and meet the requirements of these federal funds and the policies of Thurston County.

In general, there are three categories of assistance available. Each category of assistance has different requirements. The following table details documentation requirements and the term of the loans.

Assistance	Category	Documentation	Loan Term
\$0 to \$2,500	Minor Home Repair	Construction contract and warranty agreement	N/A
\$2,501 to \$10,000	Minor Rehabilitation	If a mobile home: UCC Fixture Filing, promissory note, loan agreement, construction contract, and warranty agreement. Otherwise: a promissory note, deed of trust, loan agreement, construction contract, and warranty agreement	5 years
\$10,001 or more	Major Rehabilitation		20 years

For minor home repairs, the assistance provided is considered a grant that does not need to be repaid. For rehabilitation projects, the assistance provided is considered a loan that is only payable during the loan term if the property transfers ownership, or the current use of the property changes (e.g. if you rent your home to a tenant). These loans are provided by Thurston County. The interest rate is 0% (0% APR). There is no monthly payment. The amount of the loan is the cost of construction. The loan is forgiven at the end of the loan term. Other terms and conditions may apply.

Timeline

Habitat intends to make a reasonable effort to complete rehabilitation activities as soon as reasonably possible; however, because of changes in circumstances and uncertainty regarding future funding and donations, Habitat does not guarantee any project will be accepted or completed. In addition, while a project is under consideration, Habitat cannot guarantee a completion date, contract price, market valuation, or budget of the project. Construction is contingent upon available funding; permitting and periodic inspections by public agencies; weather; and other conditions incidental to residential construction activities. All terms herein are subject to change and final approval by Habitat and Thurston County. No oral agreements or oral commitments shall be made. All representations, terms, agreements, and commitments require the prior written agreement of the parties concerned.

No Obligation to Proceed

If you are not satisfied for any reason with specific details of the plans, features, price, construction schedule or any other matter, you may withdraw from the program at any time prior to signing a contract or closing, without penalty. The receipt of any document including any required disclosures of the terms of your loan and closing costs does not obligate you to proceed, or commit you to accept the terms and conditions provided therein.

Housing Counseling

Habitat strongly encourages applicants to consult an attorney or contact a HUD-certified housing counseling agency before proceeding to closing. A list of HUD-certified housing counseling agencies can be found online at consumerfinance.gov/mortgagehelp, or by calling the U.S. Consumer Financial Protection Bureau at 1-855-411-CFPB (2372). The counseling agencies on this list are approved by the U.S. Department of Housing and Urban Development (HUD), and they can offer independent advice about whether a particular set of mortgage loan terms is a good fit based on your objectives and circumstances, often at little or no cost to you.

1. Basic Information

Applicant	Co-Applicant
Full Legal Name	Full Legal Name
Other names used	Other names used
Date of Birth	Date of Birth
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)
Resident Status: <input type="checkbox"/> U.S. citizen <input type="checkbox"/> Permanent resident <input type="checkbox"/> Other (explain): _____	Resident Status: <input type="checkbox"/> U.S. citizen <input type="checkbox"/> Permanent resident <input type="checkbox"/> Other (explain): _____
	Relationship to Applicant

2. Contact Information

Applicant	Co-Applicant
Home Phone	Home Phone
Cell Phone	Cell Phone
Email Address	Email Address
Mailing Address	Mailing Address
City State Zip	City State Zip

3. Household Members

List the names of anyone else (not including the applicants above) who is part of your household.

Full Legal Name	Sex	Date of Birth	Relationship to applicant

4. Assets

List all of assets held by any person in your household. **You must include all household assets.** Assets include any checking or savings accounts, retirement accounts, CD or money market accounts, stocks, bonds, mutual funds, retirement funds, IRAs, life insurance, real estate, and any other resource or asset that you own or access. If you need more space, attach a separate page.

Type	Company	Account Number	Current balance or value
Total			

5. Income

List all income received by any person in your household. **You must include all household income.** This includes income from work, from a business you own or operate, public assistance, retirement or pension income, income from assets like an IRA, social security, food stamps, housing assistance, rent you collect from tenants, and any other income that you may receive. State your average gross (pre-tax) monthly income. If you need more space, attach a separate page.

Type	Source	Whose income?	Average Monthly Amount
Total			

6. Home Repair Needs

Please describe your repair needs. The more detail, the better. If you need more space, attach a separate page.

Street Address	City	State	Zip

7. Additional Questions

Do you own your home?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, when did you purchase your home? (month and year)	
What type of home is it?	<input type="checkbox"/> Single family home <input type="checkbox"/> Mobile <input type="checkbox"/> Apartment <input type="checkbox"/> Townhome <input type="checkbox"/> Duplex <input type="checkbox"/> Other: _____
How many bedrooms are in your home?	
How many bathrooms?	
Have you listed your home for sale in the last 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you plan to sell your home in the next 5 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you have a mortgage?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, is your mortgage current?	<input type="checkbox"/> Yes <input type="checkbox"/> No
What is your monthly mortgage payment?	\$
What is your remaining mortgage balance?	\$
Do you have homeowners insurance?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Is your home your primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Do you own any other real estate or real property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Has anyone in your household ever served in the U.S. military?	<input type="checkbox"/> Yes <input type="checkbox"/> No

8. Authorization to Release Information

As indicated by my signature below, I hereby authorize South Puget Sound Habitat for Humanity (SPSHFH) to evaluate my actual need for home repairs; and my willingness to partner and participate in SPSHFH’s Home Repair Program. I understand that the evaluation will include personal home visits, income and employment verifications, and background checks including criminal history checks and sex-offender registry checks.

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 participate in the program, I may be terminated from the program. I understand that my application and application materials become property of SPSHFH after submission, and my application and any application material will not be returned.

My signature below confirms my understanding of the above. My signature serves as my permission to creditors, employers, landlords, bankers, and all others asked to verify the details of my application and to release the information to SPSHFH as requested.

Applicant	Co-Applicant
Full Legal Name	Full Legal Name
Signature	Signature
Date	Date

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Please Note: The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the Federal Trade Commission, Washington, D.C. 20580.

9. Information for government monitoring purposes

Please Read This Statement Before Completing the Box Below: 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 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 furnish it or not. 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 information below, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish the information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> White/Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND White/Caucasian <input type="checkbox"/> Asian AND White/Caucasian <input type="checkbox"/> Black/African American AND White/Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (Specify): _____ Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female Birth Date: ____ / ____ / ____ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish the information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> White/Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND White/Caucasian <input type="checkbox"/> Asian AND White/Caucasian <input type="checkbox"/> Black/African American AND White/Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (Specify): _____ Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic Sex: <input type="checkbox"/> Male <input type="checkbox"/> Female Birth Date: ____ / ____ / ____ Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (including single, divorced, widowed)

To be completed only by the person conducting the interview	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interview's name
	Interview's signature Date
	Phone

Privacy Policy
Effective February 26, 2015

At South Puget Sound Habitat for Humanity (“SPSHFH”), we are committed to keeping your information private. We value your trust and are committed to the responsible management, use and protection of personal information.

This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

Confidentiality and Security

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality. SPSHFH personnel are required to undergo and successfully pass a criminal background check prior to any access to personal information; they are subject to a strict written policy regarding confidentiality; and access to applicant data is restricted to personnel on an as-needed basis for lawful business purposes. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information.

Prior to sharing personal information with unaffiliated third parties, we will ask for your consent and permission, and we will give you an opportunity to direct that such information not be disclosed (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call SPSHFH at (360) 956-3456.

Information We Collect

We collect personal information to support our homeownership program and to aid you in shopping for and obtaining a home mortgage from SPSHFH. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates or others;
- Information we receive from a consumer reporting agency; and
- Information that we receive from personal and employment references.

Information We Disclose

Personal information is exclusively used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law and with your prior consent, we may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income;
- Information about your transactions with us or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, such as companies engaged in loan underwriting services or mortgage servicing;
- Credit reporting agencies;
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

If you have any questions or concerns about this Privacy Policy, please contact SPSHFH at (360) 956-3456.