



Black Hills Area
Habitat
for Humanity®

Black Hills Area Habitat for Humanity
610 E. Omaha Street | Rapid City, SD 57701
(605) 348-9196 | www.blackhillshabitat.org



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

Application

HOME REPAIR

Dear Applicant: Black Hills Area Habitat for Humanity Inc. offers home repair assistance to eligible applicants. Please fill out the application as completely and accurately as possible and submit the supporting documents listed in section 10.

1. APPLICANT INFORMATION

Applicant		Co-Applicant	
Applicant's Legal Name		Co-Applicant's Legal Name	
Social Security Number	Birthdate	Social Security Number	Birthdate
Gender	Phone	Gender	Cell Phone
Email address		Email address	
Address (Street, City, State, Zip code)			

2. HOUSEHOLD RESIDENT INFORMATION

3. PRESENT HOUSING CONDITIONS & REPAIRS NEEDED

Do you own your home? Yes No Please specify if your home is a mobile home or stick built home:

Do you have homeowner's insurance? Yes No What year was your home built or manufactured?

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the home:

Kitchen Bathroom Living Room Dining Room Other

(please describe) _____

Please provide a detailed description of requested repairs. In the left-hand column, label each in order of importance, with 1 being the most important. If necessary you may attach an extra sheet.

4. EMPLOYMENT INCOME

Applicant		Co-Applicant	
Name of Current Employer	Years on This Job	Name of Current Employer	Years on This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

If Working at Current Job Less Than One Year, Complete the Following Information

Name of Former Employer	Years on This Job	Name of Former Employer	Years on This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$

5. MONTHLY INCOME AND MONTHLY BILLS

Please provide copies of all income statements and monthly bills.

<u>Monthly Income</u>	Applicant	Co-Applicant	Others in Household	<u>Monthly Bills</u>	Monthly Amount
Base Employment Income				Mortgage Payment/Lot Rent	
TANF				Water/Trash	
Food Stamps				Utilities (Gas & Electric)	
Social Security				Cable/Phone/Internet	
SSI				Food	
Disability				Average Credit Card Payment	
Alimony				Alimony/Child Support	
Child Support				Insurance (car & home)	
Other				Cell Phone	
TOTAL:				TOTAL:	

6. DEBT

To Whom Do You and the Co-Applicant Owe Money?

COLUMN 1			COLUMN 2		
Mortgage	Monthly Payment \$	Unpaid Balance \$	Medical	Monthly Payment \$	Unpaid Balance \$
	Months left to pay:			Months left to pay:	
Car	Monthly Payment \$	Unpaid Balance \$	Student Loans	Monthly Payment \$	Unpaid Balance \$
	Months left to pay:			Months left to pay:	
Furniture, Appliances & Electronics	Monthly Payment \$	Unpaid Balance \$	Child Care, Union Dues, etc.	\$ /month	
	Months left to pay:				

7. DISABILITIES

Please describe any disabilities below.

8. PERSONAL STATEMENT

Please write a brief explanation of how the repairs will positively impact you & your household members.

9. APPLICATION CHECKLIST

Please include ALL of the following documents with your application. Failure to provide the following information will slow the processing of your application & may result in denial based on your application being incomplete.

Proof of Income:

- Latest tax return if within 6 months of applying, or 6 weeks' worth of pay stubs
- Disability/Social Security/SSI income Benefit Letter
- Child Support/Alimony
- Any other income (bank statements)
- Copies of your most recent utility bills & any other financial statements such as auto loans, insurance, & credit cards
- Copy of Homeowner's Deed or Title
- Copy of Homeowners Insurance (Declaration Page)
- Sign and date application. Applications will be considered incomplete if not signed

Copies of Identification:

- Copy of a government issued photo ID showing name, address and date of birth
- Copy of a government issued identification number, such as a Social Security card

10. HOMEOWNER CERTIFICATION

I certify that the information on this application, to the best of my knowledge, is accurate and that I have no intentions of selling my house for the next 2 years.

Applicant Signature

/

/

Date

Co - Applicant Signature

/

/

Date

11. 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 a home or home repairs in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish the 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 ethnicity, 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.

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information	<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 Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian	Race (applicant may select more than one racial designation) <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 <input type="checkbox"/> Asian
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
Birthdate: / /	Birthdate: / /
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorce, widowed)	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (includes single, divorce, widowed)
Veteran Status: <input type="checkbox"/> Active <input type="checkbox"/> Discharged <input type="checkbox"/> Guard/Reserve <input type="checkbox"/> Retired	Veteran Status: <input type="checkbox"/> Active <input type="checkbox"/> Discharged <input type="checkbox"/> Guard/Reserve <input type="checkbox"/> Retired
Branch: <hr/>	Branch: <hr/>
Final Rank: <hr/>	Final Rank: <hr/>

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, 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 monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at: Midwest Region, Federal Trade Commission, 230 South Dearborn Street, Suite 3030, Chicago, IL 60604 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Applicant(s):

X _____
Print Name: _____
Date: _____

X _____
Print Name: _____
Date: _____

Gramm-Leach-Bliley Act Notice
~ *Privacy Statement and Notice* ~

At Black Hills Area Habitat for Humanity, Incorporated, we are committed to keeping your information private. We recognize the importance applicants, program families, and homeowners place on the privacy and confidentiality of their information. While new technologies permit us to more effectively serve you, we are committed to maintaining privacy standards that are synonymous with our mission and reputation.

We **collect** nonpublic personal information from you from the following sources:

- information we receive from you on application or other forms;
- information about your transactions with us;
- information we receive from a consumer reporting agency or title company

We may **disclose** the following nonpublic personal information about you:

- information we receive from you on application or other documents, such as your name, address, social security number, assets, debts, income;
- information about your transactions with us such as your loan balance, payment history;
- information we receive from a consumer reporting agency or title company, such as judgments against you, your creditworthiness, your credit history

We may disclose nonpublic personal information about you to the following types of third parties:

- financial service providers such as a mortgage loan servicer, title companies, other lenders who may participate in financing a home;
- nonprofit organizations such as those who provide grants or collect statistics;
- Habitat for Humanity International;
- attorneys we retain for legal advice or actions

We may also disclose nonpublic personal information about you to non-affiliated third parties as permitted by law.

If you prefer that we do not disclose nonpublic personal information about you to non-affiliated third parties, you may opt out of these disclosures --that is, you may direct us not to make these disclosures, other than disclosures permitted by law. **If you wish to opt out of disclosures to non-affiliated third parties, you may write us at Black Hills Area Habitat for Humanity, 610 E Omaha St, Rapid City, SD 57701 or call (605) 348-9196.**

Access to nonpublic personal information about you is restricted to Black Hills Area Habitat for Humanity's agents and employees that need to know that information for our services to you; and disclosures to other non-affiliated third parties as permitted by law.

We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

This notice is in conformity "with the Gramm-Leach-Bliley Act
15 U.S.C. §§ 6801, *et seq.*, 16 C.F.R. §§ 313.1-313.18

You may contact Black Hills Area Habitat for Humanity with any questions or concerns regarding this notice.



Now More Than Ever.
Help Build It!

Home Repair Program

The process starts with a submitted application. If you qualify for financing, we will schedule a home assessment to discuss and prioritize your home repairs. Final approval is contingent upon this in-person assessment of the required work and associated costs.

An estimate will be provided, which outlines the total project cost, down payment required, and the amortization schedule for payments. A Memorandum of Understanding and Promissory Note will be signed by applicants wishing to move forward with their repair project.

You must own your home and plan to occupy your home for the next two years.

Habitat charges for the cost of materials, any equipment, labor, sub-contractors (if applicable), excise tax, and an administrative fee. A small down payment is required before work begins, and based on your income, the project's cost will be amortized with an affordable monthly payment.

