

Habitat for Humanity of Southeast Indiana (HFHSEI) is a housing ministry that works in partnership with families and individuals in need of decent, affordable housing. The critical home repair program offers affordable, critical home repairs to current homeowners to enable them to continue living safely and comfortably in their homes for years to come.

Do I Qualify?

To qualify for repairs, you must

- Be age 60 or older, OR disabled, OR a veteran (honorably discharged)
- Own and occupy your home in HFHSEI's service area (Jefferson, Jennings, Ripley, Scott, and Switzerland County)
- Have a financial need and unable to perform home repairs yourself
- Have a total gross income that is 80% or less of Median area income. See chart below:

Household Size	Maximum Yearly Income
1 Person	\$44,200
2 Person	\$50,500
3 Person	\$56,800
4 Person	\$63,100
5 Person	\$68,150
6 Person	\$73,200
7 Person	\$78,250
8 Person	\$83,300

*2023 HUD Income Limits

What repairs is HFHSEI able to do?

HFHSEI's Critical Home Repair Program is not emergency or crisis-based. Repairs must maintain or bring the home up to livable conditions.

HFHSEI offers the following repairs:

- Accessibility modifications such as grab bars, raised toilets, ramps, accessible showers
- Critical repairs such as sinks, showers, minor plumbing and electrical, windows (limited)
- Critical appliance replacement such as water heater, refrigerator/freezer, oven range

HFHSEI is unable to offer at this time:

- Repairs on mobile homes (except for exterior ramps)
- Roofing
- Flooring and floor joists
- Painting
- Cosmetic Upgrades
- Mold remediation
- Foundation repairs
- Non-critical appliance replacement (microwave, dishwasher, etc.)

What’s the process?

1. Applicant completes all sections of the application and submits all supporting documents
2. After application period has ended, Habitat staff reviews applications to determine level of need, willingness to partner, and ability to pay
3. Habitat staff conducts home visit to determine which repair services fall within funding/program capabilities, budget, timeline, etc. Home visit does not imply acceptance.
4. Acceptance or denial letters are sent to applicants
5. Background checks are performed on all adult members of accepted household
6. Habitat staff and selected homeowner meet to discuss sweat equity requirements, determine payment options, and sign homeowner agreement.
7. Repairs are scheduled.

How much do repairs cost?

Homeowners pay a \$100 down payment and pay only for the materials used to repair their home. Materials cost will be capped at \$3000 per project. Homeowners will pay for their repairs based on the sliding income scale below:

%AMI	% Materials Payback
61-80%	100%
46-60%	75%
31-45%	50%
30% or less	0%

If a homeowner is unable to pay the full amount owed upon project completion, Habitat and the homeowner will work together to create a repayment plan. The homeowner will sign a promissory note and pay monthly installments up to 24 months with 0% interest. A credit report will be pulled before any homeowner is approved for a repayment plan.

Homeowners will agree to fulfill up to 10 sweat equity hours for the project. Sweat equity can take a variety of forms, and options will be discussed prior to signing the homeowner agreement.

How do I apply?

There are three ways to apply:

1. Pick up a paper application from Habitat's office located at 931 Lanier Drive in Madison, Indiana.
2. Download and print an application from Habitat's website at www.habitatmadisonindiana.org
3. Apply online via the link on the home repair page of Habitat's website. Supporting documents will need to be uploaded to the online application.

Applications will only be accepted during the application period. To be notified of the next round of applications in your county, please subscribe to our e-mail list by scanning the QR code below:



(Continued on next page)

Required Documents for Application:

Your application must be turned in with copies of the following documents to be considered complete and to move forward with processing.

- Proof of Household Income (ex. 3 months of paystubs, most recent tax return, current monthly Social Security statement, current SSI benefits document, retirement statements etc.)
- Proof of Homeownership (ex. Property deed, property tax receipt showing your name and address, etc.)
- Proof of Homeowner's Insurance
- Proof of honorable discharge from the military, if you are a veteran
- Copy of government issued U.S. Photo ID for **all adults** over the age of 18

For more information:

Call (812) 265-9697

E-mail: office@habitatmadisonindiana.org



Home Repair Application

Submit Completed Form To:
Habitat for Humanity of Southeast Indiana
931 Lanier Drive
Madison, IN 47250
(812) 274-0492
office@habitatmadisonindiana.org

SECTION 1 – Homeowner Information

Applicant Name: _____ Date of Birth: _____

Co-Applicant Name: _____ Date of Birth: _____

Primary Phone No: (____) _____ Secondary Phone No: (____) _____

Email: _____

Home Address: _____

City: _____ State: _____ ZIP: _____

County: _____ How many years have you lived at this address? _____

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

**You may attach an additional page if more space is needed*

Name: _____ Relationship: _____ Age: __

Name: _____ Relationship: _____ Age: __

Name: _____ Relationship: _____ Age: __

Name: _____ Relationship: _____ Age: __

Is there anyone in the household who has served – or is currently serving—in the United States Armed Forces?

Please Circle: Yes No If yes, name of individual: _____

Is there anyone in the home who is currently disabled?

Please Circle: Yes No If yes, name of individual: _____

If yes, please specify:



SECTION 2 – Household Income & Debt Information

Income Information – List all income received by adult members (18 and older) of your household. This may include income from work, public assistance like Social Security or disability, retirement or pension funds, child support, alimony, etc. You must attach verification of all HOUSEHOLD income.

Monthly income—**before taxes**—for each member of the household over 18 years of age:

Name	Relationship	Gross Monthly Income (Before Taxes)	Income Source (Employment, SS, Pension, etc.)
	SELF	\$	
		\$	
		\$	
		\$	
		\$	

Total **ANNUAL INCOME** before taxes for ALL persons living in the home: \$ _____

Asset Information (include 401ks, IRAs, savings, CDs, land, etc.)

Current value of:

401K and/or IRA accounts: \$ _____

Savings: \$ _____

Other assets: \$ _____

If “other” please describe:

Mortgage

Are you still paying a mortgage? Yes No If yes, your monthly payment is \$ _____

If you're still paying a mortgage, are you current on your mortgage payments? Yes No

Other Debts

Auto Loan: \$ _____ Credit Card(s) Balance: \$ _____

Medical Expenses: \$ _____ Other: \$ _____

If "other" please describe:

Ability to Pay: After paying your monthly living expenses (utilities, insurance, food, phone, etc.) and any other debts (mortgage, credit cards, car payments, etc.) can you afford to pay a down payment of \$100 and potentially a minimum of \$20.00 per month on a zero-interest loan for materials?

YES NO

**Please remember that Habitat offers affordable home repairs in keeping with our belief in "a hand up, not a handout" and that you will be expected to repay the costs of any repairs performed on your home. Therefore, answering "NO" to this question may result in the denial of your application.*

***The minimum amount indicated for repayment is NOT necessarily the same amount as the monthly repayment cost for any repairs performed by HFHSEI. If the project is approved, a repayment schedule will be mutually agreed upon prior to beginning the repair.*

SECTION 3 – Community Involvement

Are you involved in any community organizations (such as churches or civic groups) that may be interested in participating in a Habitat repair project? * If yes, please provide the primary contact and phone/email):

**Providing this information has no impact on the selection or denial of your project.*

SECTION 4 – Requested Repairs	
House Description	
Year Built	
Year Purchased	
# of Stories	
Approximate Square Feet	
Exterior (vinyl, brick, aluminum, etc.)	
# of Bedrooms	
# of Bathrooms	
Style of Home (please circle one)	Single Family Duplex Manufactured (on foundation only) Other

Please indicate the type of work needed on your home by checking one of the boxes below:

- Accessibility Modifications** (wheelchair ramp, bathroom grab bars, accessible shower, etc.)
- Exterior Critical Repairs** (siding, doors, windows, etc.)
- Interior Critical Repairs** (drywall, simple electric and plumbing, water heater, etc.)
- Other** (please specify) _____

Please give a detailed description of the repairs or modifications needed on your home:

Remember that the items listed above will be considered for repair, but the final decision on what work can be done with our time and financial resources will be made at the discretion of Habitat for Humanity of Southeast IN (HFHSEI). The work done by HFHSEI focuses on items determined to be critical for the safety and independence of household members. Our volunteers are not professionals and may not be able to make all repairs.

SECTION 5 – Media and Publicity

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

Habitat depends largely on community support to provide affordable housing services. If HFHSEI selects your application for repairs, pictures of you and your home may be taken and shared with Habitat supporters.

- Can Habitat share photos/videos of **your home** online or on social media? (Circle) Yes No
- Can Habitat share photos/videos of **you** online or on social media? (Circle) Yes No
- Can Habitat share photos/videos of **your family** online or on social media? (Circle) Yes No
- Are you willing to be interviewed by Habitat staff for media purposes? (Circle) Yes No
- Are you willing to be interviewed by media reporters? (Circle) Yes No
- If your application is a more appropriate fit with similar programs from other organizations, may we share it with them if we are not able to assist you? (Circle) Yes No

Please write a short paragraph sharing about you and/or your family’s story. We want to get to know you a little bit more!

SECTION 6 – Homeowner Certifications

I confirm that the information on this application is accurate and that I own the property at the address given on this application and use it as my primary residence. In addition, I understand that this program is intended to provide safe, decent, and affordable housing and that I have no present intention to move or offer my home for sale for at least three years.

I certify that in signing this application, I am authorizing Habitat for Humanity of Southeast Indiana (HFHSEI) to evaluate my need for home repairs. If selected, I understand that HFHSEI may not be able to provide all the repairs I have requested on this application.

I understand that this program is designed as a hand up, not a hand out. As such, I will make the agreed upon monthly repayments for the repair so that others can be helped as well. And I confirm that, as far as possible, members of this household will work alongside the HFHSEI volunteers. I confirm that, except for the conditions listed about, my home is a safe place for volunteers.

I authorize HFHSEI to verify any information that I have provided on this application, including verification of income and/or assets, credit worthiness, criminal history, and any other information deemed necessary in connection with a consumer credit report for a real estate transaction. I certify that HFHSEI has permission to search all adult members of my household on the sex offender registry.

I certify that I will discuss and agree to some level of “sweat equity” if my application is selected. I certify that I will notify HFHSEI of any changes to my financial or living situation as soon as they occur.

Applicant Name *(please print)* **Signature** **Date of Birth** **Social Security No.**

Co-Applicant Name *(please print)* **Signature** **Date of Birth** **Social Security No.**

Did someone assist you with this application? If so, please provide their contact information:

Name *(please print)* **Relationship to Applicant** **Phone Number**

ACKNOWLEDGMENT AND AUTHORIZATION FOR BACKGROUND CHECK

I acknowledge receipt of the separate document entitled DISCLOSURE REGARDING BACKGROUND INVESTIGATION and A SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT and certify that I have read and understand both of those documents. I hereby authorize the obtaining of “consumer reports” and/or “investigative consumer reports” by **HABITAT FOR HUMANITY OF SOUTHEAST INDIANA** at any time after receipt of this authorization and throughout my term as a Habitat “partner”, if applicable. To this end, I hereby authorize, without reservation, any law enforcement agency, administrator, state or federal agency, institution, school or university (public or private), information service bureau, employer, or insurance company to furnish any and all background information requested by **Reference Services, Inc., 101 Plaza East Blvd., Suite 300, Evansville, Indiana 47715; Tel. #812.474.9000; www.referenceservices.com** and/or **HABITAT FOR HUMANITY OF SOUTHEAST INDIANA**. I agree that a facsimile (“fax”), electronic or photographic copy of this Authorization shall be valid as the original.

Signature: _____ Date: _____

BACKGROUND INFORMATION

Last Name _____ First _____ Middle _____

Other Names/Alias _____

Social Security Number _____ Date of Birth _____

Driver’s License # _____ State of Driver’s License _____

Present Address _____

City _____ State _____ Zip Code _____

Email Address _____

Phone Number _____

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

HABITAT FOR HUMANITY OF SOUTHEAST INDIANA (the “Company”) may obtain information about you from a third-party consumer reporting agency for partnership purposes (including independent contractor or volunteer assignments, as applicable). Thus, you may be the subject of a “consumer report” which may include information about your character, general reputation, personal characteristics, and/or mode of living. These reports may contain information regarding your criminal history, social security verification, motor vehicle records (“driving records”), verification of your education or employment history, or other background checks.

These searches will be conducted by **Reference Services, Inc., 101 Plaza East Blvd., Suite 300, Evansville, Indiana 47715; Tel. #812.474.9000; www.referenceservices.com.**

Signature: _____ Date: _____

Before submitting your application, please use the checklist on this page.

Applicant Checklist

- Did you complete all 6 sections of the application?
- Did you sign the Homeowner Certifications Section?
- Did you attach proof of household income? (ex. 3 months of paystubs, most recent tax return, current monthly Social Security statement, current SSI benefits document, retirement statements etc.)
- Did you attach proof of homeownership? (ex. Property deed, property tax receipt showing your name and address, etc.)
- Did you attach proof of homeowner's insurance?
- (For Veterans Only) Did you attach proof of honorable discharge from the military?
- Did you provide a copy of a government issued U.S. Photo ID for **all adults** over the age of 18?
- Did you fill out and sign the Acknowledgment and Authorization for Background Check *and* the Disclosure Regarding Background Investigation pages?

Thank you for your interest in Habitat's Home Repair Program!

Applications are accepted in the Habitat office, by US mail, or by email during the designated application period.

Our office is open Monday through Friday from 9:00AM to 5:00PM.

Submit your completed form & documentation to:

Habitat for Humanity of Southeast Indiana

931 Lanier Drive

Madison, IN 47250

athompson@habitatmadisonindiana.org

Any questions? Please call our office at (812) 274-0468 or call (812) 274-0492

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.

	Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates <u>or</u> Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357