

Critical Home Repair Loan Application

Applicant Information					
Name:					
Date of birth:	SSN:		Phone:		
Current address:					
City:	State:		ZIP Code:		
Email: Years You Lived in the Home::					
Marital Status (Circle One): Married Divorced Separated Never Married Widowed					
1 st Mortgage Company:			Monthly Payments \$:		
2 nd Mortgage Company:			Monthly Payments \$:		
Employment Information					
Current employer:					
Employer address:				How long?	
Phone:	E-mail:				
City:	State:		ZIP Code:		
Position:		Monthly	(Gross) Wages:		
Co-applicant Information, if Applicable					
Name:					
Date of birth:	SSN:		Phone:		
Current address:					
City:	State:		ZIP Code:		
Marital Status (Circle One): Married Divorced	d Separated Never	Married	Widowed		
Employment Information					
Current employer:					
Employer address:				How long?	
Phone:	E-mail:				
City:	State:		ZIP Code:		
Position:		Monthly	(Gross) Wages:		
Other Household Members					
Name:	Date of Birth:		SSN:	Male/Female:	
Name:	Date of Birth:		SSN:	Male/Female:	
Name:	Date of Birth:		SSN:	Male/Female:	
Name:	Date of Birth:		SSN:	Male/Female:	
Other Income Information: (Please list ALL - Child Support, Social Security, SSI, pension, etc.)					
Source of Income:			Monthly Income \$:		
Source of Income:			Monthly Income \$:		
Source of Income:			Monthly Income \$:		
Source of Income:			Monthly Income \$:		

What Are the Types of Repairs that You Need?					
☐ Porch Repair	☐ Minor Foundation Repair				
☐ Exterior Door Repair and Replacement	☐ Structural Repair				
☐ Roof, Gutter, & Chimney Repair	☐ Tree Hazards				
☐ Broken Window Repair	☐ Smoke Alarms				
☐ Code Violations	☐ Carbon Monoxide Detectors				
☐ Plumbing Hazards	☐ Wheel Chair Ramp				
☐ Electrical Hazards					
☐ HVAC Repair					
Check All That Apply:					
☐ I have served in the U.S. military.	☐ I am current on my property taxes.				
\square Someone other than myself living in my house has served in	☐ I am current on my water bill.				
the U.S. military.	☐ I, or someone in my house, is on the sexual offenders list.				
☐ My property is owner-occupied.					
Willingness to Partner					
To be considered for a Habitat Critical Home Repair project, you and your family must be willing to complete between 6 and 18 hours of "sweat-equity." Duties may include helping with construction, working in the Habitat office, working at the ReStore or other approved activities. Yes, I (and co-applicant, if applicable) will complete the required sweat equity hours.					
					Please return this application with copies of the following documents:
Last 4 consecutive paycheck stubs or Form 1099 if you are self-employed					
 Provide the last 5 paycheck stubs if paid weekly 12 month child support history (payers and payees if applicable) 					
Copy of most recent WE Energies Bill					
Copy of most recent Mortgage Statement(s)					
Copy of deed for property					

- Copy of most recent Home Equity or Home Equity Line of Credit Statement(s) (if applicable)
- Copy of most recent property tax bill and water bill
- Copy of current homeowner's insurance declaration page
- Photocopy of your social security card (for all persons in the household)
- Photocopy of your Driver's License or State ID
- Military Discharge status certification DD214 (if applicable)
- \$25 Check or Money Order payable to Milwaukee Habitat for Humanity (non-refundable)

If you are self-employed and/or have a rental property, please submit the following:

- 2022 W-2s and Federal & State tax returns along w/Schedule C
- 2021 W-2s and Federal & State tax returns along w/Schedule C
- 2020 W-2s and Federal & State tax returns along w/Schedule C
- Last 3 Months of Profit & Loss Statement
- Copy of lease agreement with tenant(s)

AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Milwaukee Habitat for Humanity (MHFH) to evaluate my actual need for a Habitat Critical Home Repair project, my ability to repay the no-interest loan and other expenses for homeownership, and my willingness to be a partner family. I certify that all information provided is true and complete to the best of my knowledge and understand that MHFH will use this information to evaluate my eligibility based on credit checks, income and employment 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 in the event if I have already been selected to receive a Habitat Critical Home Repair project, I may be disqualified from the program. The original or a copy of this application will be retained by MHFH even if the application is not approved. I also understand that MHFH screens all potential staff (whether paid or unpaid), board members and applicant families on the sex offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. I further understand that by completing this application, I am submitting myself and all persons listed on the first page of this application to a criminal background check.

Applicant's Signature

Date

Co-Applicant's Signature

Date

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.

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 housing, 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:
 I do not wish to furnish this information 	 I do not wish to furnish this information
Race/National Origin:	Race/National Origin:
Other (specify):	Other (specify):
Ethnicity: o Hispanic o Non-Hispanic	Ethnicity: o Hispanic o Non-Hispanic
Sex: o Female o Male	Sex: o Female o Male
Birth Date:/	Birth Date:/
Marital Status:	Marital Status:

Critical Home Repair Loan Authorization Form

By completing this authorization, I understand I authorize Milwaukee Habitat for Humanity to evaluate my need for home repair, my ability to repay a loan, and my willingness to be a partner family in the Critical Home Repair (CHR) program. I understand that information requested is for the purposes of advising and assisting me as a potential receiver of a home repair loan.

I hereby authorize Milwaukee Habitat for Humanity to verify my employment, bank accounts, and assets that are needed to process my loan application. I further authorize Milwaukee Habitat for Humanity to order a credit report and verify other credit information, including past/present mortgages, utility history, and property taxes. I also authorize Milwaukee Habitat to review my financial information with any agencies or organizations I may be working with to assist me in evaluating progress for achieving and maintaining my homeownership goals and qualifying me for home repair loan financing. It is also understood that a photocopy or facsimile of this form will serve as authorization.

The information Milwaukee Habitat for Humanity obtains is only to be used in the processing of my application for a home repair loan. By signing this form I authorize Milwaukee Habitat for Humanity to receive documentation related to eligibility including any assistance applied towards the maintenance of my home. I authorize Milwaukee Habitat for Humanity to receive documentation in the event I become delinquent with the mortgage that Milwaukee Habitat secures. I agree to participate in all Milwaukee Habitat for Humanity's data collection research needs.

First Name MI Current Address Last Name Suffix City/State/Zip Code () Home Phone Number Date of Birth () Alternate Phone Number (Work, Cell) Social Security Number Date

Please Print Clearly

Return Completed Application To:

Aiyana Groh, Homeowner Support Coordinator Milwaukee Habitat for Humanity 3726 N Booth St, Milwaukee, WI 53212 agroh@milwaukeehabitat.org 414-316-5616

Our office is currently under renovation. Applications can still be mailed to the office at 3726 N. Booth Street, however if you'd like to drop documents off in-person, please call 414-316-5616 to schedule an appointment.