



North Collin County

Habitat for Humanity

A Brush with Kindness

Home Preservation Program

Thank you for your interest in North Collin County Habitat for Humanity's Home Preservation Program. North Collin County Habitat's work through the Home Preservation Program will include handicap accessibility modifications (wheelchair ramps), roof and other health and safety home repairs. The Home Preservation Program is NOT an emergency repair program; there will be a months-long waiting period for repair work to be done.

Eligibility Criteria for the Home Preservation Program are as follows:

- You must own the home where the repairs are to be made.
- You must occupy the home as your primary residence.
- You must be current on all property taxes.
- You (or a member of your household) must have a need that makes the requested repairs necessary.
- Your household income must fall between 0%-60% of A.M.F.I. (Area Median Family Income). See income guidelines listed below on page 2.
- Those receiving Home Preservation services must be present during the duration of the repair work. Any able bodied household members must help during the project (where applicable). Other friends and family (not in the household) are also encouraged to participate.
- Applicant must demonstrate willingness and ability to pay for project cost based on a sliding scale. (These criteria are subject to change.)

Important to understand:

- Homeowners will have to pay for Home Preservation services based on a sliding scale based on household income
- We may only be able to commit to part of what a house needs
- Cost for project will include materials and contracted labor
- Upon acceptance into the program, participants must agree to a payment plan, which will begin immediately.
- No interest will be charged
- A Deed Restriction will be required for projects over \$1,000. The Deed Restriction will have a retention period of 5 years forgiven on a pro rata basis.
- Participants will be required to sign a promissory note for balance of payment not paid before project completion

A Brush with Kindness — Income Guidelines

(0% - 60% of Area Median Family Income)

Monthly Gross Household Income (before taxes):

Household Size	Minimum:	No more than:
1	\$0	\$2,792
2	\$0	\$3,034
3	\$0	\$3,298
4	\$0	\$3,585
5	\$0	\$3,872
6	\$0	\$4,182
7	\$0	\$4,516
8	\$0	\$4,877

Yearly Gross Household Income (before taxes):

Household Size	Minimum:	No more than:
1	\$0	\$33,499
2	\$0	\$36,412
3	\$0	\$39,578
4	\$0	\$43,020
5	\$0	\$46,462
6	\$0	\$50,179
7	\$0	\$54,193
8	\$0	\$58,528

North Collin County Habitat for Humanity
Home Preservation Program
P.O. Box 153
McKinney, TX 75069
972-542-5300 Office
972-542-5159 Fax
www.ncc-habitat.com
office@ncc-habitat.com

North Collin County Habitat for Humanity

A Brush with Kindness Application

Dear Applicant: We need you to complete this application to help determine if you qualify for NCC Habitat for Humanity's Home Preservation Program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential.

Applicant Information

Name: _____

Address: _____ City: _____ State: _____ Zip: _____

E-mail Address: _____

Years at Address: _____ What year was your home built? _____

Have you lived or worked in the North Collin County area for a year? YES or No

Do you own the home where work is to be done? YES or NO

Do you live in the home where work is to be done? YES or NO

Home Phone: _____ Work Phone: _____ Cell: _____

Date of Birth: _____

Marital Status: Married Separated Unmarried (Single, Divorced, Widowed)

Is anyone in your household a veteran? Yes No Name: _____

Is anyone in your household disabled? Yes No Name: _____

Have you ever applied to NCC Habitat for Humanity before? _____ If yes, when? _____

Do you have pets? _____ If yes, what kind and how many? _____

Number of persons living in your home (including applicant): _____

Mortgage Information

Are you making loan payments on your home? YES or NO

If yes, what is your monthly payment? \$ _____ per month

Are your loan payments current? YES or NO

Do you currently have homeowner's insurance? YES or NO

Requested Repairs:

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

_____ Ramp access to primary entrance

_____ Repair and painting of new siding
And trim

_____ Hand Rail to primary entrance

_____ Roof replacement

_____ Installation and painting of new siding

_____ Roof repair

Other - Explain:

Personal Statement

Please write a brief explanation of why you are in need of Home Preservation services.

Willingness to Pay

The applicant must demonstrate a willingness and ability to pay for project cost based on a sliding scale. The total project cost will include materials and labor. The percentage of the total project cost that the applicant must repay is based on his or her income level. Before beginning the repairs, the applicant would sign a Promissory note stating the total cost to the applicant and outlining a payment plan.

Are you, the applicant, willing to pay project costs as to be outlined in the Promissory note? (circle one)

Yes

No

Sweat Equity

Sweat Equity. Homeowner and any additional able-bodied adult(s) (18 years or older) residing at the Property agree to contribute at least [8 Hours] total hours to the Work or, in the discretion of Habitat, other Habitat houses ("Sweat Equity"). Homeowner's extended family and friends may contribute up to [8 Hours] of the required Sweat Equity. Homeowner acknowledges that Sweat Equity is a requirement of the Program and that no compensation will be paid to Homeowner or others for performance.

_____/ check if applicable Habitat agrees that, in lieu of contributions to the Work, Homeowner may perform the following types of alternative Sweat Equity:

Anticipated Gross Monthly Income

List the names, relationship to applicant, ages, and monthly gross income of ALL people living in the home. You must provide proof of all household income.

Name	Relationship	Age	Gross Monthly Income (before taxes)	Income Source (Employment Income, Social Security, SSI, Child Support, Veteran's Benefits, Retirement etc...)
	Self			

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

Applicant Signature

Date

Permission to Refer

If your needs can be met more appropriately by another program, may we share your application with them? (circle one)

YES

NO

Unless you give us permission to share your information with other organizations, your application will be kept confidential.

Photo/Video Release

I, the homeowner, hereby grant and convey in perpetuity to Habitat for Humanity all right, title, and interest in any and all photographic images, use of homeowner's name, printed interviews or statements, and video or audio recordings made by Habitat and/or its agents, contractors, directors, employees, officers, volunteers, and other representatives in the course of performing the Work (described in the pre-work agreement form, to be signed before beginning any work), including, but not limited to, any royalties, proceeds or other benefits derived from such photographs, print materials or recordings.

Homeowner's Name (Printed)

Homeowner's Signature

Date

Applicant Agreement

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

Applicant's Signature

Date

Applicant's Name (Printed)

Who can we thank for referring you? _____

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

_____	_____	_____	_____
Name	Date	Contact Number	Organization

For Office Use Only

Approval

Print Name _____ Date _____

Signature _____ Date _____

Paperwork Needed for Home Preservation Program Application

You will need to provide proof of total household income 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. You can bring supporting documentation to our office, located at 2060 Couch Dr., McKinney, TX 75069, and we will gladly make the copies for you.

If you need assistance in completing the application, call the NCC Habitat Office at 972-542-5300 to schedule an application appointment.

Provide the following documents when you return your application:

- Copies of Driver's License and/or Texas I.D. for all adult family members (18 years and older)
- Divorce Decree (if applicable)
- Proof of Homeowners Insurance
- Proof of Income (as applicable) — for all family members 18 years and older
 - Copies of current Award Letters or most recent stubs for:
 - Social Security
 - SSI
 - Pension or Retirement
 - Disability (SSDI)
 - Child Support
 - Copies of Pay Stubs for the most recent two months
 - Two most recent bank statements and/or prior two years of income tax returns

To Order a Social Security Statement, please call 1-866-964-6304.

How to Submit the Application

Send completed application along with supporting documentation to:

North Collin County Habitat for Humanity Attn:
Home Preservation Program
PO Box 153
McKinney, TX
75069
Phone: 972-542-5300

If completed electronically, please send completed app to the community engagement coordinator at the below email and they will set up a time to collect the necessary supporting document

Email: communityengagement@ncc-habitat.com