



## *Habitat for Humanity of Catawba Valley*

### **Program Process**

1. The **application is submitted** with the paperwork requested on the checklist.
2. A letter is sent to you once your application has been assessed and is passed to the construction manager for a **site visit**.
3. The construction manager will call you to schedule a site visit to come inspect your home and repair needs.
4. An **acceptance or denial letter** is sent to you.
5. If accepted into the Habitat Repairs! Program, Hannah Yost will contact you to go over and sign the **contract**. Your **first payment** will be due at the appointment.
6. The construction manager will contact you to let you know when work will be started and whether the Habitat staff, volunteers, or subcontractors will be coming to your home.
7. You will be asked to help with Habitat's work in whatever way you are able; we call this "sweat equity hours." These hours are part of the partnership between the homeowner and Habitat and will be discussed during your contract meeting.
8. You will be asked to sign some final paperwork when the work is completed, and your **second payment will be due within a month of the work being completed**.

### **Payments**

At Habitat for Humanity of Catawba Valley, we work with you to make sure your payments are affordable and no more burdensome than necessary. We will ask for two payments that are each 10% of your gross monthly income. The first payment will be due at your contract appointment, and the second will be due within a month of the work being completed. Please speak with staff if you have concerns about the amount of your payments.

*Habitat for Humanity of Catawba Valley looks forward to partnering with you!*



*Habitat for Humanity of Catawba Valley does not discriminate on the basis of race, sex, color, age, religion, national origin, disability, handicap, family status or marital status, or because all or part of income is derived from any public assistance program, or to the fact that the applicant has in good faith exercised any right under the Consumer Credit Protection Act.*



*Program of Habitat for Humanity of Catawba Valley*

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## **Checklist of Required Documents**

*Please complete the application and provide copies of the following documents. If you do not have the identification documents listed, or any combination of those on the I-9 (enclosed), you may provide other documents for consideration.*

- 1) ☐ **Two documents that prove your identity, one must be a state or federal issued photo ID:**  
NC Driver's License OR NC Photo ID  
Social Security card
- 2) ☐ **One document that verifies you live in a homeowner occupied residence in Catawba County:**  
Utility bill in your name, addressed to the property
- 3) ☐ **Income for every person in your household:** *(Please provide the corresponding documentation for type of income. Bank statements cannot be accepted as proof of income.)*
  - **Earned income?** Most recent month's pay stubs
  - **Self-employed?** Last 2 years' income tax forms
  - **Social Security Administration Income?** Annual letter with this current year's income
  - **Department of Social Services (DSS) income?** DSS awards letter or recertification letter
  - **Verification of other property you own, savings/retirement accounts, or any other asset(s)**
  - **Other?** Provide verification
- 4) ☐ **Still making house payments?** Provide most recent mortgage statement.  
**House paid off?** Provide Certificate of Satisfaction or Cancelled Deed of Trust
- 5) ☐ **If you did not buy the property was it:**  
**Gifted through an estate?** Document that supports  
**A life estate?** Document that supports  
**Other?** Document that supports

## LISTS OF ACCEPTABLE DOCUMENTS

### All documents must be UNEXPIRED

Employees may present one selection from List A  
or a combination of one selection from List B and one selection from List C.

<b>LIST A</b> <b>Documents that Establish Both Identity and Employment Authorization</b>	<b>OR</b>	<b>LIST B</b> <b>Documents that Establish Identity</b>	<b>AND</b> <b>LIST C</b> <b>Documents that Establish Employment Authorization</b>
<ol style="list-style-type: none"> <li>1. U.S. Passport or U.S. Passport Card</li> <li>2. Permanent Resident Card or Alien Registration Receipt Card (Form I-551)</li> <li>3. Foreign passport that contains a temporary I-551 stamp or temporary I-551 printed notation on a machine-readable immigrant visa</li> <li>4. Employment Authorization Document that contains a photograph (Form I-766)</li> <li>5. For a nonimmigrant alien authorized to work for a specific employer because of his or her status:               <ol style="list-style-type: none"> <li>a. Foreign passport; and</li> <li>b. Form I-94 or Form I-94A that has the following:                   <ol style="list-style-type: none"> <li>(1) The same name as the passport; and</li> <li>(2) An endorsement of the alien's nonimmigrant status as long as that period of endorsement has not yet expired and the proposed employment is not in conflict with any restrictions or limitations identified on the form.</li> </ol> </li> </ol> </li> <li>6. Passport from the Federated States of Micronesia (FSM) or the Republic of the Marshall Islands (RMI) with Form I-94 or Form I-94A indicating nonimmigrant admission under the Compact of Free Association Between the United States and the FSM or RMI</li> </ol>		<ol style="list-style-type: none"> <li>1. Driver's license or ID card issued by a State or outlying possession of the United States provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address</li> <li>2. ID card issued by federal, state or local government agencies or entities, provided it contains a photograph or information such as name, date of birth, gender, height, eye color, and address</li> <li>3. School ID card with a photograph</li> <li>4. Voter's registration card</li> <li>5. U.S. Military card or draft record</li> <li>6. Military dependent's ID card</li> <li>7. U.S. Coast Guard Merchant Mariner Card</li> <li>8. Native American tribal document</li> <li>9. Driver's license issued by a Canadian government authority</li> <li><b>For persons under age 18 who are unable to present a document listed above:</b></li> <li>10. School record or report card</li> <li>11. Clinic, doctor, or hospital record</li> <li>12. Day-care or nursery school record</li> </ol>	<ol style="list-style-type: none"> <li>1. A Social Security Account Number card, unless the card includes one of the following restrictions:               <ol style="list-style-type: none"> <li>(1) NOT VALID FOR EMPLOYMENT</li> <li>(2) VALID FOR WORK ONLY WITH INS AUTHORIZATION</li> <li>(3) VALID FOR WORK ONLY WITH DHS AUTHORIZATION</li> </ol> </li> <li>2. Certification of report of birth issued by the Department of State (Forms DS-1350, FS-545, FS-240)</li> <li>3. Original or certified copy of birth certificate issued by a State, county, municipal authority, or territory of the United States bearing an official seal</li> <li>4. Native American tribal document</li> <li>5. U.S. Citizen ID Card (Form I-197)</li> <li>6. Identification Card for Use of Resident Citizen in the United States (Form I-179)</li> <li>7. Employment authorization document issued by the Department of Homeland Security</li> </ol>

**Examples of many of these documents appear in Part 13 of the Handbook for Employers (M-274).**

**Refer to the instructions for more information about acceptable receipts.**



**A PROGRAM OF HABITAT FOR HUMANITY OF CATAWBA VALLEY**  
**APPLICATION**

**APPLICANT:**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

Social Security Number: \_\_\_\_\_

Phone: \_\_\_\_\_

Marital Status:

- ☐ Married      ☐ Separated (legally)  
☐ Unmarried/single      ☐ Divorced

Disabled: ☐ Yes    ☐ No

Citizenship: ☐ US citizen    ☐ Legal resident    ☐ Other

Are you or anyone in your household currently serving in the U.S. Armed Forces or a U.S. Military Veteran?

☐ Yes    ☐ No    If yes, who? \_\_\_\_\_

List all persons other than applicant and co-applicant who live in your household below:

First and Last Name	Gender	Date of Birth

**For office use only:**

Date application received: \_\_\_\_\_

Date approved: \_\_\_\_\_

### PROPERTY INFORMATION:

Address: \_\_\_\_\_

Street	City	Zip Code
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Is this home in Catawba County? ☐ Yes ☐ No

Is this home within Hickory city limits? ☐ Yes ☐ No

Do you own the above property? ☐ Yes ☐ No

Is this your permanent residence? ☐ Yes ☐ No

Is this a manufactured home? ☐ Yes ☐ No *(If yes, a copy of the title/deed is required.)*

Are you a Piedmont Natural Gas customer? ☐ Yes ☐ No *(If yes, your account # \_\_\_\_\_)*

The year the house was built: \_\_\_\_\_

The year you purchased the home: \_\_\_\_\_

How long do you plan to stay in this home? \_\_\_\_\_

**EMPLOYMENT:**

**Applicant**

Name of Employer: \_\_\_\_\_  
 Address of Employer: \_\_\_\_\_  
 Years Employed: \_\_\_\_\_  
 Income \$ \_\_\_\_\_ *Please circle one:* hourly / weekly / monthly / bimonthly / yearly

**Co-Applicant**

Name of Employer \_\_\_\_\_  
 Address of Employer \_\_\_\_\_  
 Years Employed \_\_\_\_\_  
 Income \$ \_\_\_\_\_ *Please circle one:* hourly / weekly / monthly / bimonthly / yearly

**OTHER INCOME:** Please fill in the appropriate space below and provide appropriate documentation. Attach additional pages to include other household members when applicable. Please fill in all boxes; use '0' or '–' if not applicable.

Type	Applicant	Co-Applicant	Other Household Member
Social Security	\$	\$	\$
Retirement	\$	\$	\$
Disability	\$	\$	\$
Public Assistance	\$	\$	\$
Child Support *	\$	\$	\$
Alimony *	\$	\$	\$
Other**:	\$	\$	\$
Assets/Holdings	\$	\$	\$

\*This information is required to verify that your income is within program income limits.

\*\*Other sources of income could be pension funds, IRA's, 401K's, property in your name.

## REPAIR NEEDS

*Work we cannot do includes mold, structural/foundation work, and cosmetic floors.*

Please check any or all of the following types of work that you may require. Repair needs will be determined at the site visit, and services may vary based on need and funding:

- |   |  |
|---|--|
| <input type="checkbox"/> Roof repair/replacement                      | <input type="checkbox"/> Porch/steps                   |
| <input type="checkbox"/> HVAC work                                    | <input type="checkbox"/> Floors (safety concerns)      |
| <input type="checkbox"/> Modifications for accessibility (ramp, etc.) | <input type="checkbox"/> Gutter repair and leaf guards |
| <input type="checkbox"/> Plumbing                                     | <input type="checkbox"/> Electrical                    |
| <input type="checkbox"/> Weatherization                               |  |

## WILLINGNESS TO PARTNER

Willingness to Partner requires the following:

- Timely participation in the application process
- Provide “sweat equity” hours determined by the scope of the repair work

## MEDIA RELEASE

By signing the Authorization and Release below, I hereby give my consent for Habitat for Humanity of Catawba Valley to use and publish my name, photographs of me and my family and/or of the home, and/or case history in different media, including television spots, radio announcements, newspaper articles and advertisements, printed materials, posters, websites, and other forms of written and digital communication.

## AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity of Catawba Valley to evaluate my actual need for this program, my ability to make payments if required, and my willingness to partner with Habitat. I understand that the evaluation will include a home visit and verification of the information provided. I have answered the questions truthfully and understand that if it is found that any information provided has been falsified, my application may be denied. I may be disqualified from the program even if I have already been selected to participate. The original or a copy of this application will be retained by Habitat for Humanity of Catawba Valley for 25 months even if the application is not approved.

I do hereby waive any right that I may have to inspect or approve the finished product that may be used in connection herewith. I am executing this release on behalf of myself and all additional members of the household listed in this application.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

How did you hear about the Habitat Repairs! program?

☐ Website    ☐ Habitat Repairs! van    ☐ Friend or family member    ☐ Other: \_\_\_\_\_

Applicant's Name \_\_\_\_\_

Co-applicant's Name \_\_\_\_\_

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES****Please read this statement before answering the following:**

The following information is requested by the federal and state government for grant fund for the Rehabilitation of Homes for the purpose of continued habitability, in order to monitor the provider'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 the 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. (Agency managing distribution of home rehabilitation funding must review the above material to assure that the disclosures satisfy all requirements to which it is subject under applicable state law for the loan applied for.)

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**Applicant**☐ I do not wish to furnish this information**Ethnicity:**

- ☐ Hispanic or Latino
- ☐ Mexican
- ☐ Puerto Rican
- ☐ Cuban
- ☐ Other Hispanic or Latino – Origin: \_\_\_\_\_
- ☐ Not Hispanic or Latino

**Race:**

- ☐ American Indian or Alaskan native
- ☐ Asian
- ☐ Asian Indian
- ☐ Chinese
- ☐ Filipino
- ☐ Japanese
- ☐ Korean
- ☐ Other Asian: \_\_\_\_\_
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Guamanian or Chamorro
- ☐ Samoan
- ☐ White

**Sex:**

- ☐ Female
- ☐ Male
- ☐ Nonbinary/Nonconforming
- ☐ Trans Female
- ☐ Trans Male

**Date of Birth:** \_\_\_\_/\_\_\_\_/\_\_\_\_**Marital Status:**

- ☐ Single/Never married
- ☐ Married
- ☐ Divorced
- ☐ Separated (legally)

**Co-Applicant****Co-**☐ I do not wish to furnish this information**Ethnicity:**

- ☐ Hispanic or Latino
- ☐ Mexican
- ☐ Puerto Rican
- ☐ Cuban
- ☐ Other Hispanic or Latino – Origin: \_\_\_\_\_
- ☐ Not Hispanic or Latino

**Race:**

- ☐ American Indian or Alaskan native
- ☐ Asian
- ☐ Asian Indian
- ☐ Chinese
- ☐ Filipino
- ☐ Japanese
- ☐ Korean
- ☐ Other Asian: \_\_\_\_\_
- ☐ Black or African American
- ☐ Native Hawaiian or Other Pacific Islander
- ☐ Guamanian or Chamorro
- ☐ Samoan
- ☐ White

**Sex:**

- ☐ Female
- ☐ Male
- ☐ Nonbinary/Nonconforming
- ☐ Trans Female
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**Date of Birth:** \_\_\_\_/\_\_\_\_/\_\_\_\_**Marital Status:**

- ☐ Single/Never married
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- ☐ Separated (legally)



## Habitat for Humanity of Catawba Valley, Inc. Privacy Statement

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At Habitat for Humanity of Catawba Valley, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

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.

We collect non-public personal information about you from the following sources:

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

We may disclose the following kinds of non-public personal information about you:

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

Habitat for Humanity of Catawba Valley employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis.

Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. Habitat for Humanity of Catawba Valley has no affiliates or marketing experts with whom we share personal information.

As permitted by law, we may disclose non-public personal information about you to the following types of third parties:

Financial services providers, such as mortgage servicing agents, credit counseling services, non-profit organizations, government entities and other subsidy providers.

If you prefer that we do not disclose non-public personal information about you to non-affiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Habitat for Humanity of Catawba Valley at (828) 328-4663.



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## **FAIR HOUSING ACT (“FHA”)**

The FHA makes discrimination practices in residential real estate financing illegal. 24 C.F.R. § 100.5(a). Specifically, the FHA makes it unlawful for any person or entity to discriminate against any person because of (1) race, (2) color, (3) religion, (4) sex, (5) handicap (physical or mental disability), (6) familial status (i.e., minors in the household), or (7) national origin during *any* phase of a residential real estate financing transaction.

If you believe you have been a victim of discrimination based on these laws, complaints can be filed with the U.S. Dept. of Housing and Urban Development (HUD).

### **ATLANTA REGIONAL OFFICE**

U.S. Department of Housing and Urban Development Southeast Office

40 Marietta Street

Atlanta, GA 30303

(404) 331-5001 / Fax:(404) 331-1021

## **THE EQUAL CREDIT OPPORTUNITY ACT (“ECOA”)**

The ECOA prohibits discriminatory lending practices, and makes it unlawful for any creditor to discriminate against any applicant with respect to the applicant’s (1) source of income (i.e., whether the applicant receives public assistance), (2) race, (3) color, (4) religion, (5) national origin, (6) sex, (7) marital status, or (8) age in the origination of a credit transaction.

### **FEDERAL TRADE COMMISSION**

Consumer Response Center

Washington, DC 20580

1-877-FTC-HELP (1-(877) 382-4357; TDD 1-(866) 653-4261

[www.ftc.gov](http://www.ftc.gov)

## **IMPORTANT PATRIOT ACT INFORMATION ABOUT PROCEDURES FOR OBTAINING A MORTGAGE LOAN**

To help us prevent fraud and to assist the government in fighting the funding of terrorism and money laundering activities, we are obtaining, verifying, and recording information that identifies each person who obtains a mortgage loan with us.

What this means for you: When you obtain a mortgage loan, we will ask for your name, address, date of birth, and other information that will allow us to identify you. We may also ask to see your driver's license or other identifying documents.



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