



Thank you for your interest in the home repair services provided through Greater Fox Cities Area Habitat for Humanity. Services are available to low income homeowners in Calumet, Outagamie, Waupaca and Northern Winnebago counties and may include critical interior and exterior repairs. Priority is given to repairs that are safety risks/code violations and repairs pertaining to the health, safety and well-being of those living in the home.

HOME REPAIR PROGRAM

Eligibility/Income Guidelines/Other requirements

Applications for home repair services are evaluated on three (3) main criteria: Need for home repairs; Ability to Pay for home repairs; and a Willingness to Partner with the organization providing the repair services. More information on each of these criteria will be provided at time of application.

Program Eligibility

- Applicants must own and reside in the home needing repair. *Repair services are not provided for mobile homes.*
- Applicants are required to provide proof of home ownership and homeowner insurance.

Income Limits

- Applicants are required to provide documentation of total household income for all adults living in the home. Total household income cannot exceed the “maximum” indicated below for the applicable family size.

Income Guidelines 2020-2021

Family Size	Maximum 80% CMI	Family Size	Maximum 80% CMI
1	\$48,000	5	\$73,800
2	\$54,800	6	\$79,450
3	\$61,700	7	\$85,000
4	\$68,500	8	\$90,400

Note: Repair services will be provided through a 0% interest loan monthly repayment plan, calculated based on the applicant’s ability to pay for the services rendered.

Additional applicant requirements

- Applicants must be U.S. Citizens or Permanent Residents
- Applicants must clear a criminal background check. Any convictions which are recent and/or severe in nature will be evaluated on a case by case basis. ***Please note: Services will not be provided if applicants or any member of the household is a registered sex offender.***
- Any person listed as an owner on the property deed must agree to sign any loan application and closing documents.
- **Mortgage payments** must be current (not in default)
- **Property taxes** must be current or in an agreed upon payment plan with municipality
- **Bankruptcy** must have been satisfied for at least 6 months
- Any **collection debt** must have proof of active payment plan
- **Judgments** for money must be satisfied (or paid in full), or have proof of an active payment plan. Go to CCAP – Wisconsin Circuit Court Access at: wcca.wicourts.gov

We will pull a credit report to evaluate payment history and the total amount of debt outstanding. It is recommended that applicants obtain a free copy of their credit report to ensure all credit is reported accurately. Instructions for requesting a copy of your free credit report is included below, or you can visit AnnualCreditReport.com.

Get a FREE copy of your Credit Report

Information in your credit report can affect your ability to get a job, a mortgage, a loan, a credit card and a good rate for car or homeowner's insurance.

Wisconsin residents are eligible for a FREE copy of their credit report from EACH of the three major reporting agencies once a year.

You can visit www.annualcreditreport.com on the web to request it, or call 1-877-322-8228 to request via phone, or mail a request to Annual Credit Report Service, PO Box 105281, Atlanta, GA 30348-5281.

If you have already taken advantage of this program for this year, you will need to contact the reporting agencies directly. You may contact them via the web, phone or email.

This is CONTACT INFO and credit reports with credit scores are NOT FREE....

- **TransUnion:** 1-800-888-4213, www.transunion.com
- **Equifax:** 1-800-392-7816, www.equifax.com
- **Experian:** 1-888-397-3742, www.experian.com

We will run a credit report as part of the application process. *You are not required to submit a report with your application.* However, we STRONGLY ENCOURAGE that you run a report for yourself. By doing this, you can clear up any errors or out-of-date information that may appear in the report. Failure to do this may delay the application process.



APPLICATION CHECKLIST

Request our Home Repair application to accompany below required documents

- Copy of your most recent Mortgage Statement or Proof of Mortgage Paid
- Copy of Deed for the Property (showing long legal description)
- Copy of current homeowner's insurance policy – declaration summary page
- Proof of income from all sources
 - Three (3) recent, consecutive paycheck stubs from employer(s)
 - Current SSI Award letter
 - If self-employed, three (3) years of Income Tax – 1040 Schedule C (Profit or Loss)
 - Other income sources
- Copy of most recent year's Federal Tax Return
- Child support income/payment history for the past twelve (12) months, if applicable
- Copies of most recent month's utility bills (gas, electric, water)
- Proof of U.S Residency for Adults only. **One** from the list of the following:
 - Birth Certificate
 - Driver's License AND Social Security Card
 - US Passport
 - Perm Resident/Green Card
- For any other Adults (over 18) living in the household: Proof of income, Proof of U.S. residency, and General Release Authorization Form (for background checks)

Questions or to request an application for home repair services, please contact:

**Home Repair Program
c/o Greater Fox Cities Area Habitat for Humanity 921
Midway Road
Menasha, WI 54952
(920) 954-8702**

To learn more about Greater Fox Cities Area Habitat for Humanity, or to get involved, please visit us online at www.FoxCitiesHabitat.org.