

## Affordable Home Repair Opportunities

Honolulu Habitat for Humanity's Home Maintenance Program offers affordable home repair services to current homeowners so they can continue to live in safe, decent homes for years to come.

### How does the Home Maintenance Program work?

- Families partner with Honolulu Habitat based on income, need and willingness to partner.
- We use Habitat construction crew, volunteer labor, and some donated materials to keep costs low.
- A 1-7 year, 0% interest loan is made to the homeowner to cover the cost of the work. Payments are placed in a revolving fund to help Home Maintenance serve others in need

### Scope of work:

- Installation of ramps & rails
- Stair & fence repair
- Termite treatment
- Window, gutter, appliance, and solar water replacement
- Minor electrical & plumbing work

**Services not available:** roofing, house additions, major renovations, structural repairs, tree removal.

### Qualifications:

- ✓ House is located in a USDA eligible area
- ✓ Total household gross income must fall between 30%-80% of the HUD Area Median Income (AMI) guidelines for Honolulu County
- ✓ Current on your mortgage and property tax payments
- ✓ Homeowners insurance



## Resources

- ✓ Check to see if your home is located in a USDA eligible area:  
<https://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do?pageAction=sfp>
- ✓ Check to see if your total household gross income falls between 30%-80% of the Area Median Income (AMI) or Honolulu County:

<b>Honolulu County HUD Income Guidelines 30% -80%</b>				
<b>Family Size</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>
<b>Minimum 30%</b>	<b>\$26,450</b>	<b>\$30,200</b>	<b>\$34,000</b>	<b>\$37,750</b>
<b>Maximum 80%</b>	<b>\$70,500</b>	<b>\$80,600</b>	<b>\$90,650</b>	<b>\$100,700</b>
<b>Family Size</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Minimum 30%</b>	<b>\$40,800</b>	<b>\$43,800</b>	<b>\$46,850</b>	<b>\$49,850</b>
<b>Maximum 80%</b>	<b>\$108,800</b>	<b>\$116,850</b>	<b>\$124,900</b>	<b>\$132,950</b>

- ✓ Visit our website to read more about our program and to download an application: [honoluluhabitat.org](http://honoluluhabitat.org)
- ✓ After completing the application in full, attach all required financial documents and return it to Honolulu Habitat for Humanity via drop-off or mail-in:

Mailing address:

Honolulu Habitat for Humanity  
922 Austin Lane C-1  
Honolulu, HI 96817

- ✓ Contact us with any questions or concerns:

Shana Petelo  
Family Services Coordinator  
808-538-4138  
[shana@honoluluhabitat.org](mailto:shana@honoluluhabitat.org)

Emily Woods  
Family Services Coordinator  
808-777-3335  
[emily@honoluluhabitat.org](mailto:emily@honoluluhabitat.org)





**APPLICATION INFORMATION**

This application will not be processed until ALL required documents have been received.

**\*\*NO ORIGINAL DOCUMENTS WILL BE ACCEPTED - COPIES ONLY\*\***

Complete and return to:

Honolulu Habitat for Humanity  
Attn: Home Maintenance  
922 Austin Lane #C-1  
Honolulu, Hawaii 96817

Questions?

Contact our office at:  
(808) 538-7070

Email us at:  
[info@honoluluhabitat.org](mailto:info@honoluluhabitat.org)

**APPLICATION CHECKLIST**

- Section 1 Homeowner Information
- Section 2 Financial Documents
- Section 3 House Information
- Homeowner's Agreement
- Authorization Agreement
- Attached pictures of needed repairs (REQUIRED)

**OFFICE USE ONLY**

Date application received:

Financial analysis completed:

Construction analysis completed:

**SECTION 1 - HOMEOWNER INFORMATION**

<b>Legal name of homeowner:</b>	<b>DOB:</b>
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**Social Security #:**

**Phone Number:**

**Email:**

<b>Legal name of second homeowner:</b>	<b>DOB:</b>
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**Social Security #:**

**Phone Number:**

**Email:**

**Mailing address:**

<b>Others living in household:</b>	<b>Employed?</b>	<b>DOB</b>
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<b>Full name:</b>	<b>Yes</b> <b>No</b>	
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<b>Full name:</b>	<b>Yes</b> <b>No</b>	
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<b>Full name:</b>	<b>Yes</b> <b>No</b>	
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<b>Full name:</b>	<b>Yes</b> <b>No</b>	
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<b>Full name:</b>	<b>Yes</b> <b>No</b>	
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**\*If additional space is needed, please attach a separate sheet of paper with their information\***

<b>Have you applied to Habitat in the past?</b>	<b>No</b>	<b>Yes</b>	<b>If yes, when?</b>
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<b>Has Habitat done work on your house in the past?</b>	<b>No</b>	<b>Yes</b>	<b>If yes, when?</b>
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**OFFICE USE ONLY**

**Date application received:**

**Financial analysis completed:**

**Construction analysis completed:**

**SECTION 2 - HOUSEHOLD INCOME AND MORTGAGE INFORMATION**

**Borrower & Co-borrower**

**Document Checklist \*COPIES ONLY\***

Photo ID (state ID, license, or passport, etc.)

Pay Stubs from the past four pay periods

Bank statements from the past three months

Any additional source of income (social security, disability, child support, alimony, etc.)

Long term installment statements (car, student, personal loan, etc.)

Most recent copy of your mortgage statement

Copy of insurance policy documentation

Most recent bill statements (water, electric, phone, cable, etc.)

**All other adults (18+) in the household:**

**Document Checklist \*COPIES ONLY\***

Copy of photo I.D. (state ID, license, passport, etc.)

Paystubs from the most recent two pay periods

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**SECTION 3 - HOUSE INFORMATION**

**Number of years at address:**

**Do you currently have homeowners insurance? Yes      No**

**Are you current on your homeowners insurance premiums? Yes      No**

<b>Number of stories:</b>	<b>House Exterior Checklist</b>			
<b>Square feet:</b>	<b>Siding</b>		<b>Trim</b>	
<b>Year built:</b>		<b>Wood</b>		<b>Wood</b>
<b>Year purchased:</b>		<b>Aluminum</b>		<b>Aluminum</b>
<b>Last Painted:</b>		<b>Vinyl</b>		<b>Vinyl</b>

**Area of Repair and Description (if applicable)**

**Ramps or rails:**

**Fence repair:**

**Stair repair:**

**Termite treatment:**

**Window and/or gutter replacement:**

**Appliance replacement:**

**Minor electrical:**

**Minor plumbing:**



**HOMEOWNER'S AGREEMENT**

I certify that the information provided on this application is accurate and that I own the property at the address given on this application. I have no present intention to move or offer my home for sale for at least three years. I confirm that any physically able person residing in my home will work alongside the HP (Home Preservation) volunteers. I confirm that, except for the conditions listed above, my home is a safe place for volunteers.

I understand that the labor for this program will be completed by unpaid volunteers. I understand that I will pay for the cost of all the materials used, professional labor, and administrative costs and will repay Honolulu Habitat for Humanity with a no-interest loan the full amount. I also understand that the *Home Preservation program* and Honolulu Habitat for Humanity offer no warranties, expressed or implied, regarding any of the materials used or work completed during this project. I hereby release *Home Preservation*, Honolulu Habitat for Humanity and all volunteers and staff associated with this program from any liability whatsoever.

**SIGNATURE OF HOMEOWNER:**

**DATE:**

**Complete the following if you are not the homeowner, but are assisting the homeowner in completing this application.**

Your Name:	Your daytime telephone number:	Is the home owner aware of this application?  Yes    No
Relationship to Homeowner:	Your email address:	



**AUTHORIZATION AGREEMENT**

I hereby authorize Honolulu Habitat for Humanity (“the Lender”) to verify from time to time my past and present employment earnings records, bank account, stock holding, and other assets balances that are needed to process my loan application and when necessary to process, service or enforce the loan that I may enter into from my loan application and any guarantee of such a loan from any governmental entity or private insurer. I further authorize the Lender to order a consumer credit report and verify other credit information from time to time, including past and present mortgage and landlord references as needed in connection with my loan application and my loan and any guarantee in connection therewith. It is understood that a photocopy of this form will also serve as authorization.

1. I hereby authorize Honolulu Habitat for Humanity (“the lender”) to verify my past and present employment earnings records, bank accounts, stock holdings and any other asset balances that are needed to process my mortgage loan application and when necessary to process, service or enforce the mortgage loan that I may enter into from my mortgage loan application and any guarantee of such mortgage loan from any governmental entity or private insurer.

2. I hereby authorize Honolulu Habitat for Humanity (“the lender”) to order a consumer credit report and verify other credit information from time to time, including past and present mortgage and landlord references as needed in connection with my mortgage loan application and my mortgage loan and any guarantee in connection therewith.

3. I hereby authorize Honolulu Habitat for Humanity to conduct a background check on me, as an adult living in the household, including the National Sex Offender Public Registry check and criminal background history check. [In conformance with its Sex Offender Registry Check Policy and its Criminal Background Check Policy, Honolulu Habitat for Humanity conducts background checks and screens all potential staff (whether paid or unpaid), board members, applicant families and critical volunteers on the National Sex Offender Public Registry. By completing this application, you are submitting to such inquiry.

4. I further authorize Honolulu Habitat for Humanity to conduct a verification of all information and references provided in this application.

Borrower	Date:
Co-borrower	Date:
Other Adult in household	Date:
Other Adult in household	Date:
Other Adult in household	Date:



**Employer Verification**

Aloha,

In order to verify your employment status, please sign the release below, giving your employer permission to give us the information needed. After you have signed this form, give it to your employer, who must complete in full. This form must be attached to your packet in order for it to be considered complete. Should you have any questions or concerns please contact our office for further assistance.

Release: I hereby authorize the release of the requested information:

Applicant name printed: \_\_\_\_\_

Applicant signature: \_\_\_\_\_ Date \_\_\_\_\_

**Employer to complete:**

1. Company: \_\_\_\_\_

2. Date of employment: \_\_\_\_\_

3. Position: \_\_\_\_\_

4. Current base pay: Amount: \$ \_\_\_\_\_ Type:  Salary  Hourly Pay Cycle:  Biweekly  Weekly  Monthly  Other  
Hours per week: \_\_\_\_\_

5. Does this person regularly receive overtime or bonuses?  Yes  No

Any further comments: \_\_\_\_\_  
\_\_\_\_\_

Print name of employer: \_\_\_\_\_ Date: \_\_\_\_\_

Employer signature: \_\_\_\_\_

**THIS FORM MUST BE SUBMITTED WITH THE PACKET FOR IT TO BE CONSIDERED COMPLETE**

**If you have any further questions please contact our office at: (808) 538-7070**