



Owner Occupied Home Ramp Loan Program Information

Habitat for Humanity Menominee River has a program for owner occupied home wheelchair ramp installation. In order to qualify, the home must be your primary residence and you must live in our service area (Dickinson and Iron Counties in Michigan and surrounding Wisconsin communities). If you would like to know more about our program guidelines, please call the Habitat office at (906) 779-5377.

Sweat Equity: We do not require sweat equity for ramp installation projects. We do request that a member of the household is present at the home while work is being done and that a bathroom is made available to workers and volunteers.

Required Information: This information will be evaluated with the application and must be supplied before work begins.

- Proof of homeowner's insurance
- Copy of deed showing homeownership
- Proof of income (most recent two months of pay stubs, documentation of all forms of income (including government))
- Proof of paid taxes
- DD214 if you are veteran
- Military Service Connected Disability Rating Letter, if applicable

Ramp Evaluation and Timeline: Once the application is complete, and the project meets the Habitat guidelines, the Habitat office will then perform a site inspection and create a Scope of Work (SOW). Habitat for Humanity will obtain a quote for materials to be presented to the family for approval. The family and a Habitat representative must sign the homeowner agreement prior to work beginning.

Repayment: Our ramp installation program requires repayment of material costs for the project at a zero-percent interest rate. The monthly payment that you indicated on this application as well as the anticipated costs are stated in the Homeowner Agreement. When the work is completed, you will receive a Repayment letter with the actual cost and detailing the methods of payment. The Homeowner Agreement needs to be signed before work starts on the ramp. The loan period will be determined based on your ability to pay. The monthly loan payments are due by the 10th of each month. There is a \$5.00 late fee if the payment is after the 10th.

PO Box 398
Iron Mountain, MI 49801
(906) 779-5377



Owner Occupied Ramp Loan Application

Date of Application: _____ Has anyone in the household served in the military? Yes No

Applicant Name: _____ Email: _____

Co-applicant Name: _____

Applicant's street address: _____ City: _____

Telephone: (Home) _____ (Cell) _____

How long have you lived at the above address? _____

Do you own your home? _____

Do you have home insurance? _____

Number of steps to main entry door: _____

List below the names of all of the people who are living in your home, including yourself:

<u>Name</u>	<u>DOB</u>	<u>Age</u>	<u>Sex</u>	<u>Disability?</u>	<u>Relationship</u>

I/We understand that this program is a loan program and that I will be required to make a monthly payment against the total project costs. I/We are able to afford to pay \$_____ per month.

Homeowner Signature

Homeowner Signature

FINANCIAL INFORMATION

Monthly Income				
Income Source	Applicant	Co-applicant	Others in household	Total
Wages				
TANF				
Alimony				
Child Support				
Social Security				
SSI				
Disability				
Section 8 Housing				
Other: _____				
Other: _____				
Other: _____				
Total				

Menominee River Habitat for Humanity is an equal opportunity program and therefore shall make housing programs equally available to all qualified families without discrimination. With the scope of their application process, HFHMR will not consider the following factors: sex, marital status, race, color, religion, national origin, age, receipt of public assistance income, physical handicap or family status.

I understand that by signing this application, I am authorizing Habitat for Humanity to evaluate my home and the need for repairs, my ability to repay the no interest loan, and my willingness to be a partner family. I understand that the evaluation may include personal visits, income verification, and program coordination with other community service agencies. I understand that there may be a home inspection by third party inspector. **Initials:** _____

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 receive a ramp installation, I may be disqualified from the program. The original or copy of this application will be retained by Habitat for Humanity even if the application is not approved.

Applicant Signature _____

Date _____

Co-Applicant Signature _____

Date _____

Application Checklist

Did you complete all sections of this application?

Yes No

Did you sign the application?

Yes No

Are you aware that this is a loan program and you would be obligated to pay back funds if you are selected?

Yes No

Did you enclose proof of ownership and proof of homeowner's insurance?

Yes No

Did you provide proof of income (most recent two months of pay stubs, documentation of all forms of income (including government))?

Yes No

Did you enclose proof of paid taxes?

Yes No

If you are a disabled veteran, did you enclose your DD214 and disability rating letters?

Yes No

Owner Occupied Repair Program Voluntary Information

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant

I do not wish to furnish this information.

Race: (applicant may select more than one racial designation)

- American Indian or Alaskan Native
- Native Hawaiian/Pacific Islander
- Black or African American
- White
- Asian

Ethnicity:

Hispanic or Latino Non-Hispanic or Latino

Sex:

Female Male

Birthdate:

_____/_____/_____

Marital Status:

Married Separated Unmarried

Co-applicant

I do not wish to furnish this information.

Race: (applicant may select more than one racial designation)

- American Indian or Alaskan Native
- Native Hawaiian/Pacific Islander
- Black or African American
- White
- Asian

Ethnicity:

Hispanic or Latino Non-Hispanic or Latino

Sex:

Female Male

Birthdate:

_____/_____/_____

Marital Status:

Married Separated Unmarried

To be completed by Affiliate:

This Application was taken by: <input type="checkbox"/> Face to face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone	Received by (print or type name)		
	<table style="width: 100%; border: none;"> <tr> <td style="width: 60%; border: none;">Signature</td> <td style="width: 40%; border: none;">Date</td> </tr> </table>	Signature	Date
Signature	Date		

Note to affiliate: Once the homebuyer application is submitted, an affiliate representative not involved in the homeowner selection process must detach this sheet from the application form and keep it in a separate file to which no one involved in the homeowner selection process has access.