

HOME PRESERVATION APPLICATION INSTRUCTIONS

PLEASE NOTE THAT YOU MUST HAVE BEEN A RESIDENT OF OUR SERVICE AREA FOR AT LEAST 12 MONTHS AND OWN YOUR HOME.

1. Read the application thoroughly before beginning to fill it out. If you need clarification about anything on the application please call our office at 434-394-3001.

2. Be certain to complete sections 1, 3-9 of this application. Section 10 is optional.

3. The application must be signed and dated by the applicant and the co-applicant in section 9 AND under the Equal Credit Opportunity Act Notice on the final page.

4. **You must submit the following supporting documentation (please provide copies we can keep):**

- Deed to property or proof of current mortgage payment. **YOU MUST OWN THE HOME.**
- Driver's License or Official ID for each applicant.
- Social Security cards for each applicant.
- Pay stubs for each applicant for 2 most recent months.
- Verification of other income (TANF, SNAP, SSI, Social Security, Disability, Alimony, Child Support, other).
- Most recent power bill.

5. Please include a money order for \$5.00 made to Piedmont Habitat for Humanity. This is to run a credit report and MUST be included to consider your application. ***Your credit does not need to be perfect, just reasonable.***

6. Completed applications must be mailed to P.O. Box 816, Farmville, VA 23901, or hand delivered to: 1512 South Main Street, Farmville, VA 23901.





Privacy Statement and Notice

At Piedmont Habitat for Humanity, 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, 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 nonpublic personal information about you from the following sources:

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

We may disclose the following kinds of nonpublic personal information about you:

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

Piedmont Habitat for Humanity 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. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations, government entities

If you prefer that we do not disclose non-public personal information about you to nonaffiliated 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 Piedmont Habitat for Humanity at 434-394-3001.



Piedmont Habitat for Humanity
 P.O. Box 816
 Farmville, VA 23901
 434-394-3001

Home Preservation Application



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

YOU MUST OWN YOUR HOME AND HAVE BEEN A RESIDENT IN OUR SERVICE AREA FOR 12 MONTHS TO BE CONSIDERED FOR REPAIRS.
 Please complete this application to determine if you qualify for the Habitat for Humanity home preservation program. Please fill out the application as completely and accurately as possible. **IF YOU HAVE ANY QUESTIONS OR NEED ASSISTANCE COMPLETING THIS PLEASE CALL US AT 434-394-3001.**
 All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act. Updated May 2025.

Section 1			
Applicant	Co-applicant		
Applicant's name	Co-applicant's name		
Social Security number	Date of Birth	Social Security number	Date of Birth
Dependents, anyone who lives with you other than the co-applicant Name _____ _____ _____			
YOU MUST OWN THE HOME TO BE CONSIDERED FOR REPAIRS. Physical Address of Home _____ (street, city, state, ZIP code) Number of years _____			
Home Phone	Cell Phone	Home Phone	Cell Phone
_____	_____	_____	_____
Email _____		Email _____	
Military Service _____		Military Service _____	

Section 2 FOR OFFICE USE ONLY - DO NOT WRITE IN THIS SPACE

Date received: _____

Date of homeowner agreement: _____

Date of Notice of Incompleteness: _____

Date of Adverse action letter: _____

Section 3 Property Information

What is your current monthly mortgage payment? \$ _____ / month Unpaid balance \$ _____

Section 4 Repairs Needed

Please check all repairs that are needed from the list below. An assessment will be done to determine which repairs are possible.

- Porch repair, ramps and rails
- Improve exterior lighting
- Repair or replace windows and doors
- Other
- Repair or replace gutters and downspouts
- Insulation for exterior pipes
- Install/repair mobile home underpinning
- Painting for preservation

Section 5 Employment Information

Applicant		Co-applicant	
Name and address of CURRENT employer	Years on this job	Name and address of CURRENT employer	Years on this job
	Monthly gross wages (before taxes) \$		Monthly gross wages (before taxes) \$
Type of business	Business phone	Type of business	Business phone

Section 6 Monthly Income for All in Household

Income Source	Applicant	Co-applicant	Others- Include their name	Total
Wages (Before taxes)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
SNAP	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

Section 7 Debt

Account	Applicant		Co-applicant	
	Monthly payment	Unpaid balance	Monthly payment	Unpaid balance
Car	\$	\$	\$	\$
Furniture, appliance, televisions (includes rent-to-own)	\$	\$	\$	\$
Credit card	\$	\$	\$	\$
Student Loan	\$	\$	\$	\$
Total medical	\$	\$	\$	\$
Other	\$	\$	\$	\$
Total	\$	\$	\$	\$

Section 8 Declarations

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
If you answered "yes" to any question a through d, or "no" to question e, please explain on a separate piece of paper.		

Section 9 Authorization and Release

I understand that by filing this application, I am authorizing Piedmont Habitat for Humanity to evaluate my actual need for the Habitat Home Preservation program, and my ability to repay the loan and other expenses of homeownership. I understand that the evaluation will include a credit check and employment 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 for home preservation, I may be disqualified from the program. The original or a copy of this application will be retained by Piedmont Habitat for Humanity even if the application is not approved.

I also understand that Piedmont Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself and all adults listed on the first page of the application to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant signature _____ Date _____ Co-applicant signature _____ Date _____
 X _____ X _____

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for Applicant or "C" for Co-applicant.

Section 10 Optional Information for Government Monitoring Purposes

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: 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	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)

To be completed only by the person conducting the interview	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type)
	Interviewer's signature Date
	Interviewer's phone number

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at the **East Central Region, 1111 Superior Ave., Suite 200, Cleveland, OH 44114-2507**, or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

Applicant(s)

Signature

Print name

Date

Signature

Print name

Date

