



# CAPE FEAR HABITAT FOR HUMANITY

“We are a Christian housing ministry assisting families in the Cape Fear region towards the purchase of a Habitat home.”

## Disaster REBUILD Program Application

Cape Fear Habitat for Humanity’s **Disaster REBUILD Program (DRP)** provides up to \$35,000 per home rebuilding assistance to low-to-moderate income homeowners in New Hanover, Pender, and Duplin Counties who have sustained damage to their home due to a natural disaster. Through this program, CFHFH aims to assist homeowners return to their homes quicker and prevent homeowners from being displaced.

**There are two major criteria for selection in the Cape Fear Habitat for Humanity DRP:**

1. **Need**
  - The homeowner(s) must be unable to afford and/or perform the REBUILD themselves, the total household income must fall below 80% of the median household income of New Hanover, Pender, and Duplin Counties households of the same size.
2. **Willingness to partner with CFHFH:**
  - The homeowner(s) must be willing to share in the costs to REBUILD. This payment is not intended to be a burden to the family, but rather to signify a willingness to partner. Any monies received from homeowner’s insurance, FEMA, and/or other outside sources will be submitted as reimbursement for REBUILD costs. Any repayment plan over and above monies received from outside sources will be calculated on a sliding scale based on percentage of area median income.
  - Homeowner(s) must provide copies of all required documentation, be honest and cooperative with CFHFH, and complete sweat equity hours as physically able to do so. Sweat equity consists of homeowner(s) working alongside volunteers on their own home REBUILD or working in the ReStore or Habitat office. Specific sweat equity activities are decided by CFHFH staff and will be fitting to the homeowner’s capabilities.

### **Qualified applicants must:**

- Own and reside in a home that is in need of a REBUILD within New Hanover, Pender, and Duplin Counties, NC that is approximately 1,500 square feet or less. Note: Modular, manufactured or mobile homes do not qualify for this program. If you need housing due to a total loss of a modular, manufactured or mobile home, inquire about our homeownership program.
- Have homeowner’s insurance and be willing to purchase flood insurance if required by CFHFH.
- Have a total household income less than 80% of the median income for New Hanover, Pender, and Duplin Counties households of like size (see chart on next page).
- Be willing to partner with CFHFH through the contribution of sweat equity toward the completion of their home REBUILD, agree to a well-defined scope of work contract for requested REBUILD, agree to a media release of their story, photos, etc. for CFHFH promotional purposes, and last agree to a feasible payment for their REBUILD
- Understand a portion of each REBUILD is completed by CFHFH’s dedicated volunteers

### **Documents required of each person listed on the deed or mortgage:**

- Current, consecutive pay stubs from the last 2 months for each job listed in section 6 of the application
- Most recent bank statements for the last 2 months for all accounts held by adult members of the household
- Copy of the deed or most recent mortgage receipt or statement
- Proof of any additional income (AFDC/TANF, Food Stamps, Social Security, Pension, 401K distributions, SSI, Disability, Alimony, Child Support etc. (listed in section 6 of application))
- Copies of previous 2 year’s tax returns (Sign & Copy ENTIRE tax returns)
- Proof of homeowner’s insurance
- 2 forms of ID, one must be a photo ID
- VETERANS ONLY: Proof of military service (DD214 or copy of VA card)





# CAPE FEAR HABITAT FOR HUMANITY

“We are a Christian housing ministry assisting families in the Cape Fear region towards the purchase of a Habitat home.”

## Cape Fear Habitat for Humanity Annual Income Guidelines

Annual Gross Income from all sources			
	New Hanover Co.	Pender Co.	Duplin Co.
	Maximum	Maximum	Maximum
Family of 1	\$40,450	\$33,250	\$29,300
Family of 2	\$46,200	\$38,000	\$33,500
Family of 3	\$52,000	\$42,750	\$37,700
Family of 4	\$57,750	\$47,450	\$41,850
Family of 5	\$62,400	\$51,250	\$45,200
Family of 6	\$67,000	\$55,050	\$48,550
Family of 7	\$71,650	\$58,850	\$51,900
Family of 8	\$76,250	\$62,650	\$55,250

These Numbers are effective as of April 12, 2018, but they do change every year.

*\*Wages earned by people under the age of 18 are not counted.*

### How to turn in your application

1. Fill out pages 3-7 of this application.
2. Make sure all required documents are attached.
3. If you have any questions, please contact us. Contact information is listed below.
4. Mail, fax, email, or drop off your application to address listed below.
5. Applications are reviewed by a committee of qualified staff and volunteers to determine eligibility. If you are deemed eligible for our program, you will be contacted, and a home visit will be scheduled.

Cape Fear Habitat for Humanity  
Attn: Disaster Relief REBUILD Application  
20 N. 4<sup>th</sup> St., STE 200  
Wilmington, NC 28401  
Phone: 910-762-4744  
Fax: 910-762-0734  
Email: [info@capefearhabitat.org](mailto:info@capefearhabitat.org)



# CAPE FEAR HABITAT FOR HUMANITY

“We are a Christian housing ministry assisting families in the Cape Fear region towards the purchase of a Habitat home.”

## Initial Home REBUILD Guidelines

Once your application has been reviewed and it is determined that you qualify for CFHFH’s REBUILD program, CFHFH will set up an initial home visit to begin to create a scope of work. At all times during a home visit and during construction, the safety of staff and volunteers is extremely important. If it appears the safety of staff or volunteers may be compromised, we will not complete the REBUILD. Safety concerns include, but are not limited to:

- The presence or consumption of drugs or alcohol while staff and/or volunteers are in the home, or in general.
- The presence of guns or other weapons left in the open.
- All pets should be on a leash, caged or contained in a separate area.
- Structural damage that threatens the integrity of the home's building infrastructure. These damages can include cracks and breaks in the foundation or compromised floors.
- Severe infestation of any sort including, but not limited to, bed bugs, cockroaches, or rodents of any kind.
- Any hoarding activities. Hoarding is defined as the acquisition of, and failure to discard a large number of possessions or large amounts of newspapers, magazine or other accumulated items, which may be present in or around a residence.

If any of these or other situations are present at your home and risk the safety of CFHFH staff and volunteers, CFHFH reserves the right leave a home at any time. If any of these conditions exist in your home, CFHFH is happy to recommend resources that can help. Once CFHFH has received proof that the situation has been rectified, you will be allowed to resubmit your application during the following application period for the program.

I/We agree to comply with the above conditions if a home visit is completed by CFHFH. It is not a promise or guarantee that work will be completed. By signing you are acknowledging the fact that CFHFH reserves the right to withdraw any application at any time.

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



# CAPE FEAR HABITAT FOR HUMANITY

"We are a Christian housing ministry assisting families in the Cape Fear region towards the purchase of a Habitat home."

Please circle where you first learned about Disaster Relief Rebuilding program?

Direct Referral from another organization    Online    Word of Mouth    Other: \_\_\_\_\_

**DRR Application: please complete this application in blue or black ink.**

## 1. Applicant Information (please print clearly)

Name:			
Address:		City:	Zip Code:
Phone:	Alt Phone:	Email:	

List all people, including yourself, for whom the above address is their permanent residence:

Name	Relationship	Age	Employed (Y/N)	
	(self)		<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No
			<input type="checkbox"/> Yes	<input type="checkbox"/> No

Is anyone listed above a Veteran?     Yes     No    Name(s) \_\_\_\_\_

Is anyone listed above disabled?     Yes     No    Name(s) \_\_\_\_\_

Is anyone listed 65 years old and over?     Yes     No    Name(s) \_\_\_\_\_

## 2. Current Income

Please list all jobs currently held by all adult members of your household

Name	Employer	Start Date	Pre-Tax Pay	Per (circle one)			
				Week	biweekly	twice a month	monthly

Please list all Income received other than employment

Type of income	Amount received per month
AFDC/TANF	\$ _____
SNAP	\$ _____
Child Support	\$ _____
Disability (SSDI)	\$ _____



# CAPE FEAR HABITAT FOR HUMANITY

“We are a Christian housing ministry assisting families in the Cape Fear region towards the purchase of a Habitat home.”

SSI	\$
Social Security/ Retirement/ Pension	\$
Alimony	\$
Other (specify)	\$
Other (specify)	\$
Other (specify)	\$

### 3. Homeownership Information

Is your home stick built? \_\_\_\_\_ If no, please refer to page 1 of this applications for homes that qualify for the program.

What year was your home built? \_\_\_\_\_

Number of years at your current address: \_\_\_\_\_

Do you own and occupy this residence?  yes  no

Are you making mortgage payments?  yes  no

If yes, what is your monthly mortgage payment? \$ \_\_\_\_\_ per month

Do you possess a valid homeowner’s insurance policy on the property?  yes  no

Are you current on your property taxes and utilities?  yes  no

If you answered “no” to the above, please explain: \_\_\_\_\_  
\_\_\_\_\_

Are you in danger of losing your home?  yes  no

If you answered “yes” to the above, please explain: \_\_\_\_\_  
\_\_\_\_\_

### 4. Willingness to partner

To be considered for Habitat for Humanity programs, you and your household must provide copies of all required documentation, be honest and cooperative with Habitat of Humanity, allow CFHFH access to your home for multiple REBUILD assessments as needed, and perform a certain number of “sweat equity” hours working on your home, the homes of others and/or the Habitat office and ReStore. The kind of sweat equity will be determined by Habitat staff and will be fitting for the applicant.

I AM WILLING TO PARTNER AND COMPLETE THE REQUIRED SWEAT-EQUITY HOURS \_\_\_\_\_  
Applicant’s Signature

### 5. Need for REBUILD

Please describe why you have decided to reach out to CFHFH to have this REBUILD completed.

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

---

---

## 6 . Checklist

The following is a list of information which must be received to complete your application with CFHFH. We cannot process an application unless we receive ALL of the information listed below. Incomplete applications will be automatically rejected. If you need assistance completing your application, please contact our office, and we will be happy to answer any questions. Please do not give us originals of your personal documents, as we may not be able to return them to you.

All applications must have all documents listed with the following exceptions only:

- Pay stubs are only required for applicants who are currently employed, or who have household members who are currently employed
- Proof of additional income is only required for households who are receiving additional benefits
- Proof of military service is only required for applicants with veteran status

All other attachments are required without any exception. Failure to do so will result in delay of your application being processed.

<b>Required Application Attachments: Check box when attached</b>
--

- Current, consecutive pay stubs from the last 2 months for each job listed in section 6**
- Most recent bank statements for the past 2 months for all accounts held by adult members of the household**
- Copy of the deed or most recent mortgage receipt or statement**
- Proof of any additional income (AFDC/TANF, Food Stamps, Social Security, SSI, Disability, Alimony, Child Support, etc.)**
- Copies of previous 2 year's tax returns (Sign & copy ENTIRE tax return)**
- Proof of homeowner's insurance**
- 2 forms of ID, one must be a photo ID**
- VETERANS ONLY: Proof of military service (DD214 or copy of VA card)**

<b>Authorization and Release</b>
----------------------------------

<p>I understand that by filing this application, I am authorizing Cape Fear Habitat for Humanity to evaluate my actual need for home REBUILD, my ability to repay my share of the cost of the REBUILD and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check and a criminal background check. I have answered all the questions on this application truthfully. I understand that if I have not answered all questions truthfully my application may be denied even if I have already been selected as a partner family and I may be disqualified from the program. The original copy of this application will be retained by Cape Fear Habitat for Humanity even if the application is not approved. This authorization will remain in effect for one (1) year or until I specifically revoke this in writing.</p>
---

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

Date \_\_\_\_\_

