



Upper Valley Habitat for Humanity in the Northeast Kingdom
Critical Home Repair Application – 2024
Return to: 459 Portland Street, Suite 2, St. Johnsbury, VT 05819/ 802-751-1212

The "Critical Home Repair" program addresses the repair, weatherization, addition of wheelchair ramps, etc. to existing homes. When the project is completed, the total cost of the project becomes a zero-interest loan. Applicants must be willing to do sweat equity and pay back the loan in a mutually agreed upon payment schedule.

[Please print clearly]

Applicant: _____ SS# _____ D.O.B. _____

Mailing Address: _____ Town: _____ Zip _____

Physical Address: _____ Town: _____ Zip _____

Phone: _____ Cell phone: _____

Email address: _____

Co-Applicant: _____ SS# _____ D.O.B. _____

Phone: _____ Cell phone: _____

Mailing Address: _____ Town: _____ Zip _____

Email address: _____

Number of dependents under 18: _____

List all others to be living in the home and their ages: _____

Are you an active _____ or retired veteran _____?

Is this home in Caledonia, Orleans or Essex counties? _____ Years at this address: _____

Do you own this building? _____ Do you own the land? _____

Are your town property taxes current? _____

Is this home insured? _____

Current Housing Description:

- How old is the building? _____
Check One: Single family dwelling____; Multi-family dwelling____; Mobile Home____[Size____X____]
Approximate square footage of home: _____ square feet
Approximate amount of land: _____ acres
Problems to be addressed:

Habitat Partnership/Sweat Equity

Sweat Equity is a requirement and is designed to meet three important goals: partnership, pride in homeownership, and development of skills and knowledge. Sweat equity is a requirement of homeowners in all Habitat projects. There are various ways to accomplish sweat equity and can be arranged with the UV Habitat in the NEK visiting team. The number of sweat equity hours is based on the scope of the project and will be assigned once the project is agreed upon.

Authorization and Release

The undersigned applicant(s) applies for an Upper Valley Habitat for Humanity in the Northeast Kingdom [UV Habitat in the NEK] Critical Home Repair Program and no-interest loan. Applicant(s) authorizes UV Habitat in the NEK to evaluate applicant’s actual need for the repair, ability to repay the loan, and willingness to participate in the Habitat partnership. The evaluation will include a home visit, a contact of personal references, and checks of credit references which have been named in the application, specifically your employer, banks, public assistance income, and places where you do business. The original of copy of this application will be retained by UV Habitat in the NEK even if the application is not approved. Providing any false information to UV Habitat in the NEK will automatically disqualify this application.

The undersigned understands that they [or their assigns] will be required to perform sweat equity according to Habitat guidelines.

The undersigned hereby certifies that the information contained herein is complete and accurate. This information, along with the Credit Application, is being furnished with the understanding that it is to be used to determine whether or not I qualify to be a Habitat Partner Family.

Signature of Applicant Date

Signature of Co-Applicant Date

Notice: The Federal Equal Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, gender, marital status, handicap, age [providing 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 Consumers Credit Protection Act. The federal agency that administers compliance with this law concerning the creditor is The Federal Trade Commission, Equal Credit Opportunity, Washington, D.C. 20580

For office use: Date application form sent: _____ Date application received: _____