Cape Fear Habitat for Humanity

REPAIR Application

Through our REPAIR Program, Cape Fear Habitat for Humanity (CFHFH) helps homeowners continue living safely in their homes by addressing critical health- and safety-related repair needs. By preserving owner-occupied homes as long-term assets, the program supports housing stability for low- to moderate-income families in New Hanover, Pender, and Duplin counties.

Common repair services include: Repair of kitchen and bathrooms | Flooring and drywall replacement Addressing plumbing and electrical issues | HVAC repair and replacement |Roofing | Storm recovery

Program Criteria for Repair

Need for our program:

- Your home must have *critical* needs for repairs that put your health or safety at risk.
- You must be unable to afford and/or perform the home repairs yourself.
  See maximum total annual gross household incomes below:

2026 Home Repair Program - Income Eligibility Chart

Maximum Household Incomes are effective from July 1, 2026, through July 1, 2027.

New Hanover County								
Household Size	**1**	**2**	**3**	**4**	**5**	**6**	**7**	**8**
Maximum	$61,150	$69,900	$78,650	$87,350	$94,350	$101,350	$108,350	$115,350
Pender County								
Maximum	$61,350	$70,150	$78,900	$87,650	$94,700	$101,700	$108,700	$115,700
Duplin County								
Maximum	$43,900	$50,150	$56,400	$62,650	$67,700	$72,700	$77,700	$82,700

Eligibility:

To qualify for our Home Repair Program, applicants must meet the following:

- **Residency**: The home must be located in New Hanover, Pender, or Duplin County.
- **Ownership and Primary Residence**:
  - The applicant must have lived in the home for at least five years *(exceptions may apply if temporarily displaced due to repair needs)*.
  - The applicant cannot own any additional residential property.
  - The applicant(s) must be the legal owner listed on the current recorded deed; All owners must be included on the application (as well as all regular occupants of the home)
  - If ownership has changed due to the death of a spouse or family member, the applicant must provide documentation verifying legal ownership or a legally recognized right to occupy the home. Acceptable documentation may include evidence of survivorship rights, a life estate, or a letter from an attorney identifying individuals with ownership interest in

the property (e.g., heir property situations). This documentation is required to ensure all individuals with ownership interest are identified, included on the application, and available to sign program agreements.

- **Intent to remain in the home**: Applicants should intend to remain in the home for at least 12 months after repairs are completed.
- **Property Standing**: Property taxes and mortgage payments (if applicable) must be current. Because the Home Repair Program is intended to help you maintain your home as a long-term asset, applicants must demonstrate that their mortgage is in good standing. Habitat reserves the right to verify mortgage status at any point during participation in the program.
- **Contribution to cost:** We ask all applicants to contribute something toward the cost of repairs, based on what's affordable for your household. *(A credit check may be requested depending on your income to determine affordability; no minimum score is required.)*
- **Partnership**: Applicants are expected to actively participate in the process by:
    - Signing a clearly defined repair agreement (Scope of Work)
    - Being open to photos of the work and/or brief interviews for grant and outreach purposes
    - Helping raise awareness by sharing flyers or referring to others when possible
- **Documentation**: All required documents must be submitted with the application.
- **Volunteer Support**: Some repairs are completed by Habitat volunteers.
- **Flood Zone**: The home must be located in Zone X, also known as minimal-risk flood zone.
- **Mobile/manufactured homes/trailers** may be eligible for limited repairs and are reviewed case-by-case. For these homes, we can potentially help with roofs, decks, ramps, HVAC and hot water tanks.
- **Historic District**: Due to program limitations, repairs cannot be performed on homes located within the City of Wilmington's designated Historic District at this time.
- **Condos**: Due to program limitations, repairs cannot be performed on condos at this time

How to Apply:

1. **Fill out the application** and **sign all sections of the application requiring signatures or initials.**

2. **Make sure all required documents on the checklist below are attached.**
   a) ___Copy of State issued photo ID for all household members over 18
   b) ___Copy of Social Security Card for applicant and co-applicant
   c) ___Mortgage Statements from the 3 months leading up to your application (If you do not currently have a mortgage, Habitat will verify property records.)
   d) ___Proof of Income covering the most recent 3 months
      (**Please include all proofs of income that are applicable to your household:** 3 months paystubs, SSA benefit verification letter, SSI determination letter, retirement award letter, disability benefit verification letter, VA benefit verification letter, proof of alimony income, child support, food stamps, TANF, rental income, etc.)
   e) ___If you file taxes, please include tax returns and all W-2's, 1099's or 1099-SA forms for the most recent 2 years.
   f) __If applicable, a signed and dated letter from anyone over 18 in the household who has ***not received any income*** in the last 3 months **or filed taxes** in the last 2 years.

3. (optional) **Application Review:** You may schedule a brief appointment with our Program Coordinator to review your application for completeness, if needed. Call in advance to schedule **910-762-4744, ext. 117** or email danielle@capefearhabitat.org.

4. **Submit Your Application**: Once your application is complete and includes copies we can keep, you may submit it by **mail, fax, email, or drop-off** (Monday–Friday, 9:00 a.m. to 4:00 p.m.)

   Cape Fear Habitat for Humanity, Attn: **REPAIR,** 3310 Fredrickson Road, Wilmington, NC 28401

   Email: info@capefearhabitat.org | **Fax:** 910-762-0734 | **Questions?** Call **910-762-4744**.

Applications are reviewed by a committee of qualified staff to determine eligibility. If the project is eligible for our program, you will be contacted, and a home assessment will be scheduled by our construction department. If the project is ineligible, you will receive a letter from us with alternative resources.

3310 Fredrickson Road
Wilmington, NC 28401

Dear Homeowner,

Thank you for your interest in Cape Fear Habitat for Humanity's Repair Program. We are honored to partner with families in New Hanover, Pender, and Duplin counties to help make homes safer, healthier, and more stable places to live.

This program is designed for people who both own and live in their homes. (It is not intended for rental properties or investment homes.) Our goal is to help you remain safely and securely in your home for the long term by addressing critical health and safety repairs.

As part of the process, some repairs may require a lien on your property, especially if the project costs more than $5,000. We understand there may be questions about this, so we want to provide further information:

- If your repair project costs more than $5,000, a lien may be placed on your property.
- **This is not a loan.** It is a tool that helps us meet the accountability requirements of the funding that make this program possible.
- **You don't pay anything to remove the lien.** The lien is designed to be forgiven after a certain number of years, assuming you plan to remain living in the home during that time.
    - If you decide to sell the home before the lien period ends, the amount of the repair is simply repaid from the proceeds of the sale—not out of your pocket.
    - The only exception is if the home is no longer your primary residence during the lien period, for example, if you rent it out or transfer ownership. In that case, the repair amount would need to be repaid directly, since the lien is only forgivable when you continue living in the home for the full duration of the lien (currently 5 years, though that timeline may change depending on funding requirements).

We'll explain everything clearly before you're asked to sign anything, and we never start work until you've had time to review, ask questions, and feel fully comfortable. We also work with each household to ensure that payment is affordable. If you ever feel unsure, we're happy to connect you with someone who can walk you through your individual situation.

Thank you for your interest. We're here to support you and your family, and we are hopeful that we can help make your home a healthier place to live.

Sincerely
The Cape Fear Habitat for Humanity Team

1. Applicant Information (Please complete ALL sections of the application)

Please Note: All individuals with ownership interest in the property must be included as applicants.

Applicant full name:	
***Co-Applicant full name** (if any):*	
Address of property in need of repair (street, city, and zip code):	**Phone:** **Alternate Phone:**
Do you own the property, including the land? ❑ Yes ❑No	**Email:**
Are you ❑ currently living in the home with needed repairs? ❑ displaced elsewhere?	
If displaced from your primary residence, please provide the address where you are living now:	
Did you purchase your home from Cape Fear Habitat for Humanity? ❑ Yes ❑No	
Which county is your home located in? ❑New Hanover ❑Pender ❑Duplin	
Marital Status: ❑Married ❑Separated ❑Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship)	
Emergency contact name, number, and relationship:	
Is it ok to disclose information about your application with your emergency contact? ❑Yes ❑No	

2. Applicant & Household Information

List all individuals who live in the home, including yourself, for whom this address is their regular residence. This includes all adults and children living in the household. If it is determined at any point that all adult household members were not disclosed, the application may be denied or withdrawn, regardless of stage in the process of the application or repair job.

Name	Relationship to applicant	Date of Birth
	(applicant/self)	
Will any additional adults be added or move into the home within the next 6 months? ❑Yes ❑No		

List all income for those 18 and older household residents, including yourself.

Name	Source of Income (Wages, SSI, etc.)	Employer	Start Date (mm/dd/yyyy)	Monthly Gross Income
	(applicant/self)			
Please make sure to include Disability (SSDI), Social Security (SSI), Retirement/Pension, Temporary Assistance for Needy Families (TANF), Child Support, Alimony, and all other sources of income.				

Have you or anyone in your household previously served or are currently serving in the U.S. military? ❑Yes ❑No
Where did you first learn about our Repair program? ❑ Radio ❑ Friend ❑ Social Media ❑ Door Hanger ❑ Website ❑WARM ❑ Billboard ❑Community Event:________________________ ❑Postcard ❑ TV ❑ Other (please describe):
Do you have a Case Manager or Crisis Counselor assisting you? ❑Yes ❑No

Case Manager Name:	Phone/Email:
Agency:	
Is it ok to disclose information about your application with the above agency contact? ❑Yes ❑No	

3. <u>Property Information:</u> Please provide information about the property for which you are requesting Home Repairs. CFHFH will verify that you are the current owner and that you are current on your mortgage and property taxes.

Home Type: ❑ Manufactured Home ❑ Trailer ❑ Duplex ❑ Condo ❑ Single Family Home	
What year was your home built?	**Number of years at your current address:**
Do you have a mortgage? ❑ Yes ❑No If yes, what is your monthly mortgage payment? **$**____________	
Are you current on your payments? ❑ Yes ❑No	
Are you in danger of foreclosure? ❑ Yes ❑No If "yes," please explain: ____________________	
Are you current on your utilities? ❑ Yes ❑No If "no", please explain: ____________________	
Are you current on your property taxes? ❑ Yes ❑No If "no", please explain: ____________________	
Do you have a valid homeowner's insurance policy on the property? ❑ Yes ❑No **What is the annual cost of your insurance policy?** $___________________/year **Does your policy include wind and hail insurance?** ❑ Yes ❑No <u>Insurance Provider:</u> ____________________ <u>Policy Number:</u> ____________________ If you filed an insurance claim for the requested repairs, what was the insurance amount received for repairs: $_______ ❑None	
Has your home been damaged by any past storms? ❑ Yes ❑No	
❑ Fran (96) ❑ Floyd (99) ❑ Irene (2011) ❑ Dorian (2019) ❑ Matthew (2016) ❑ Florence (2018) ❑ Other:	
Have you applied to any other organizations for assistance? ❑ Yes ❑No ❑ W.A.R.M ❑ NC State REBUILD Program ❑ Other:	

4. Critical Repairs Needed **Please describe the needs for critical repairs in your home**.

If available, please include any prior contractor estimates.

Please note: Mobile, manufactured, and trailer homes may be eligible for *limited* repairs and are reviewed on a case-by-case basis. For these homes, the Home Repair Program may be able to assist with repairs related to roofs, decks, ramps, HVAC systems, and hot water tanks.

Roof/Ceilings: Describe the issue (e.g., active leaks, missing shingles, water damage). How long has this been a problem? Is it getting worse?
Interior/Exterior walls: Describe any damage (e.g., holes, rot, water intrusion, structural concerns). Does this affect safety or weather protection?
Windows/Doors: Describe issues such as broken glass, inability to open/close, or gaps allowing air or water intrusion. Does this impact security, safety, or weather exposure?
Floors: Describe damage (e.g., rot, soft spots, tripping hazards). Does this create a safety concern?
Electrical: Describe any non-functioning outlets, exposed wiring, frequent outages, or safety concerns. Is this issue preventing safe use of electricity?
Plumbing: Describe leaks, lack of running water, drainage issues, or non-functioning fixtures. Is water damage present? **How many Bathrooms are in the home?** ☐ **1 full bathroom** (with tub or shower) ☐ **1 full bathroom and 1 half bathroom** (toilet and sink only) ☐ **2 or more bathrooms**
HVAC ducting or unit: Describe heating or cooling issues, including rooms without service or non-functioning units. Does this affect livability or health?
Additional Damage/Details about your Situation:

5. Authorization to Release Criminal Background Information

Cape Fear Habitat for Humanity (CFHFH) requires all members of each household at or above the age of 18 to consent to a criminal background check as a condition of further consideration for the REPAIR Program. This check includes the following:

Criminal history reference searches for felony and misdemeanor convictions at the state and federal levels of every jurisdiction where you currently reside and where you have resided.

Sex offender registry searches at the state and federal levels in every jurisdiction where you currently reside and where you have resided; and

global terrorist registry searches at the state and federal levels in every jurisdiction where you currently reside or where you have resided.

Disclaimer: Having a Criminal Record will NOT automatically disqualify you from this program. We will use an assessment tool to evaluate the results to consider your unique circumstance and to ensure the safety of CFHFH volunteers and staff. Part of this assessment will consider the transparency you have provided on this form about what we can expect to see on this background check and any context surrounding what happened that you provided.

Authorization

I hereby authorize Cape Fear Habitat for Humanity to conduct the criminal background check described above. In connection with this, I also authorize the use of law enforcement agencies and/or private background check organizations to assist CFHFH in collecting this information. I also am aware that records of arrests on pending charges and/or convictions are not an automatic bar to approval of my application. Such information will be used to determine whether the results of the background check reasonably bear on my trustworthiness or my ability to participate in Habitat's Repair Program in a manner which is safe for CFHFH's volunteers and staff.

Please print (for identification purposes):

Full Legal Name (First Middle and Last):	**Gender:** __Female __Male	**Date of Birth:**
Other names used in past seven years:		**Driver's License #:**
Phone Number:	**Email:**	**Social Security #:**
Current Address (street, city, state, and zip)		
Previous Address – most recent (street, city, state, and zip)		
Other addresses in the 7 years prior to completing this authorization: (street, city, state, and zip)		

All household members ages 18 and older must complete this form. To request additional forms, please call 910-762-4744 ext. 100 or email info@capefearhabitat.org

Have you ever been convicted of a criminal offense or do you have any pending criminal charges against you? *This refers to both felonies and misdemeanors over your lifetime; you do not need to include non-criminal traffic violations or municipal ordinance violations.

____**Yes** (If you have any prior convictions, please provide additional context on a separate piece of paper. We encourage you to be transparent, as background checks are part of our process. Providing context helps us better understand your situation. A prior conviction does not automatically disqualify you from the program. Information provided will be reviewed using our assessment process, with the safety of our volunteers, staff, and homeowners in mind.)

____ **No**, I have never been convicted of a criminal offense, and I do not have any pending criminal charges.

To the best of my knowledge, the information provided in this Notice and Authorization and any attachments is true and complete. I understand that any falsification, failure to disclose or omission of information may result in denial of my application or termination from the Repair Program. By signing below, I authorize CFHFH to conduct a criminal background check.

____________________________________ ____________________

Client Signature Date

6. Authorizations

Please initial next to each of the following sections and sign below:

____**Household Composition Declaration** I certify that all adults residing in the home have been fully disclosed on this application. I understand that failure to disclose may result in denial or removal from the program.

____**Right Of Entry** Homeowner agrees that Habitat and its agents, contractors, employees and volunteers may have access to the interior of the Property for the purpose of: (i) inspecting, measuring and gathering information related to the Work; (ii) installing, implementing, constructing or otherwise performing activities related to the Work; and (iii) performing any other such actions as are reasonably contemplated by the Program and the Agreement. In addition, Habitat may use the Property for storage of materials and for other purposes related to the work.

____**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 HOME REPAIR assessments as needed, and actively participate in the process as described on page 2 of the application packet.

____**Home REPAIR Guidelines** Once your application has been reviewed and it is determined that you qualify for CFHFH's REPAIR 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 home repair.

Safety concerns include, but are not limited to:

- The presence or consumption of drugs, drug paraphernalia 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, foundation, and floors.
- Severe infestation of any sort including, but not limited to, bed bugs, roaches, or rodents.
- Significant clutter or blocked access in or around the home that prevents our team from safely assessing or completing repairs.

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 may resubmit your application.

____**Liens:** For repairs that exceed $5,000, a lien may be placed on your property for a limited time. Any repayment of the cost of repairs is based on affordability. The exact terms, specific to the individual job, will be discussed at the agreement meeting and will require the applicant's authorization before we proceed with placing a lien on the home and beginning work.

____**Change Order Policy Acknowledgement:** After an initial agreement is made to move forward with repairs, unforeseen issues may arise that require a change to the scope of work (a "change order"). If this change increases the cost of the repair beyond the amount that triggers a lien and/or increases the required payment, the program participant will be informed and must agree to the new terms in writing. The portion of the repair cost will not exceed the maximum amount Habitat for Humanity has determined to be affordable for the program participant, regardless of a change order. If the program participant does not agree to the new terms to complete the necessary repairs, Habitat for Humanity may be unable to continue the repairs, which could leave the home in an incomplete or unsafe condition.

____**Authorization and Release** I understand that by filing this application, I am authorizing Cape Fear Habitat for Humanity to evaluate my need for critical home repair, my ability to share in the cost of the home repair and my willingness to be a partner family. I understand that the evaluation will include personal visits, a criminal background check, and possibly a credit check if my income meets certain criteria. 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. All applications will be retained electronically by Cape Fear Habitat for Humanity. This authorization will remain in effect for one (1) year or until I specifically revoke this in writing.

____**Additional Assistance Release (OPTIONAL)** I hereby authorize CFHFH to release and/or receive to/from any agency or person ANY information that is relevant to the purpose of providing assistance for my needs and/or the needs of my household.

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	**Co-Applicant Signature**	**Date**

DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. **You are NOT required to furnish this information but are encouraged to do so.** The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note ethnicity, race and sex on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. **If you do not wish to furnish the information below, please initial here_______.**

REPAIR Applicant

Ethnicity (check one or more):

□ Hispanic or Latino □ Mexican □ Puerto Rican □ Cuban

□ Other Hispanic or Latino –

Origin:____________________________________

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

□ Not Hispanic or Latino

□ I do not wish to provide this information

Sex:

□ Female □ Male

□ I do not wish to provide this information

Date of Birth: ____________________________________

Race (check one or more):

□ American Indian or Alaska Native

Name of enrolled or principal tribe: ___________________________

□ Asian

□ Asian Indian □ Chinese □ Filipino □ Japanese □ Korean

□ Vietnamese

□ Other Asian — race:________________________________

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

□ Black or African American

□ Native Hawaiian or Other Pacific Islander

□ Native Hawaiian □ Guamanian or Chamorro □ Samoan

□ Other Pacific Islander — race: _____________________

For example: Fijian, Tongan, and so on.

□ White

□ I do not wish to provide this information

Co-Applicant

Ethnicity (check one or more):

□ Hispanic or Latino □ Mexican □ Puerto Rican □ Cuban

□ Other Hispanic or Latino –

Origin:____________________________________

For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.

□ Not Hispanic or Latino

□ I do not wish to provide this information

Sex:

□ Female □ Male

□ I do not wish to provide this information

Date of Birth: ____________________________________

Race (check one or more):

□ American Indian or Alaska Native

Name of enrolled or principal tribe: ___________________________

□ Asian

□ Asian Indian □ Chinese □ Filipino □ Japanese □ Korean

□ Vietnamese

□ Other Asian — race:__________________________________

For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.

□ Black or African American

□ Native Hawaiian or Other Pacific Islander

□ Native Hawaiian □ Guamanian or Chamorro □ Samoan

□ Other Pacific Islander — race: _____________________

For example: Fijian, Tongan, and so on.

□ White

□ I do not wish to provide this information

Home Repair Program Steps

Step 1: Turn in Application

- Application Screened
    - You may receive a phone call to clarify items on your application.
    - You may receive an email or letter requesting additional documents.
- From the point of receiving your application you should hear from us **within 30 days** via phone call or letter.

Step 2: Application Review

- Public records will be checked to verify that you are current on your property taxes and mortgage, and that you are the owner on record and deed.
- Income will be reviewed for program eligibility
- Background check will be run
- You may receive a request for more info to clarify results from these checks.
- If all is clear you will be forwarded on to construction to schedule an assessment.
- At that point your assessment is typically completed within 30 days.

Step 3: Construction Assessment

- Our Construction Department will call to schedule an assessment. Staff will…
    - Review structural damages, photograph the repair needs.
    - They will not determine eligibility.
- The construction department will aim to provide an estimated job cost for a recommendation to deny the Home Repair request within two weeks of the assessment. However, additional time may be required in certain circumstances.

- *Be Ready To…*
    - *Keep your appointment window (30-45 minutes).*
    - *Have all pets confined.*
    - *Identify all damages to staff.*
- *If at any point in the process your project is deemed ineligible, you will receive a letter of denial which will include referral information to other assistance agencies.*

Step 4: Financial Review

- If the assessment confirms eligibility for our program, our finance department will determine an affordable payment plan for you to contribute to the estimated cost of Repairs on a sliding scale based on affordability. This may require additional documentation.

Step 5: Agreement Meeting

- This meeting is to discuss the Scope of Work, the cost of repairs, repayment plan, and possible lien, if applicable.
    - You will only be asked to pay what you can afford, based on your financial situation as calculated by our Finance Team.
    - If we need you to vacate the property for work to commence, or entirely or partially remove belongings, you will be told at this meeting. This will depend on the extent of the work.
    - You may choose to take the agreement home to consider and sign within two weeks.
- Any lump sum payment would need to be remitted at this time or prior to work commencing. Checks can be made payable to Cape Fear Habitat for Humanity.
- If you agree to the terms and sign the agreement, you will move on to Step 6.
- You are under no obligation to use Habitat's Repair program. Nothing will be charged to you until an Agreement is signed.
- Depending on the extent of the repair project, you may be asked to agree to a limited lien on your property.

Step 6: Work Begins

- Construction staff will contact you regarding scheduling. There may be a wait, depending on our repair case load.
- Our development department may contact you for photos of the project or to ask you a few questions in order to report to our donors or complete grant reports.

Step 7: Work Completed

- Staff will meet with you to complete a Certificate of Completion