



# 2024 REPAIR PROGRAM

There are two different funding sources available to Habitat Archuleta applicants for repairs:

- **USDA RD 504 Repair Loan or Grant**  
For individual applicants
- **Housing Preservation Grant with 10% match**  
For a group of applicants

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970-264-6960  
office@habitatarchuleta.org

## To apply:



Complete the application



Solicit bid for the project



Meet to discuss repair program options



Collect supporting documents for the loan



Please fill this page out when you come by to pick up the application, and leave it behind so we can follow up with you.

## USDA Rural Development Repair Loan or Grant Application Contact Sheet

Today's date: \_\_\_\_\_

\_\_\_\_\_  
Applicant's name

\_\_\_\_\_  
Co-applicants name

\_\_\_\_\_  
Mailing Address

\_\_\_\_\_  
Physical Address

\_\_\_\_\_  
Cell Phone Applicant

\_\_\_\_\_  
Cell Phone Co-Applicant

\_\_\_\_\_  
Home Phone

\_\_\_\_\_  
Primary E-mail address

1. What is your preferred method of communication? (circle all that apply)

Cell Phone (applicant or Co-applicant)

Home Phone

Email

Text

2. When is the best time to call? \_\_\_\_\_

3. When is a good time during the week to meet in the office? \_\_\_\_\_



**Pre-Screen Questions for 504 Inquiries:**

County: Archuleta



# Rural Development

## U.S. DEPARTMENT OF AGRICULTURE

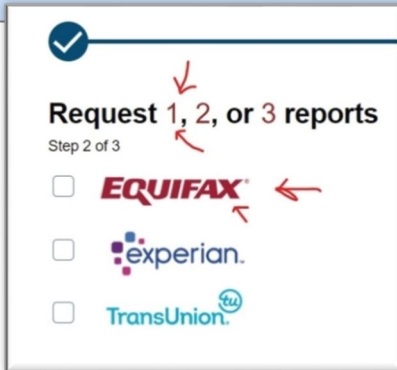
- 1) Is the home you want to repair your primary residence? **YES / NO**
- 2) Is the home a multi-family unit / is there more than one home on the lot? **YES / NO**
- 3) Is your home a trailer? **YES / NO**
  - a) If yes, do you live in a trailer park? **YES / NO**
- 4) Is the home on a private road? **YES / NO**
  - a) If yes, is there a formal home-owners association? **YES / NO**
- 5) Is the home located in an eligible area? **YES / NO**
- 5) Have you had a RD loan or grant in the past? **YES / NO**
- 6) Are you 62 years of age or older? **YES / NO**
- 7) How many people live in the household? \_\_\_\_\_
- 8) What is your annual household income? \_\_\_\_\_
  - a) Does the income fall within the Very Low limit? **YES / NO**
- 9) Do you have a loan/lien against your house? **YES / NO**
  - a) If yes, is it current? **YES / NO**
- 10) Are the RE taxes and homeowners insurance paid current? **YES / NO**
- 11) How is your credit? \_\_\_\_\_
- 12) How much land do you have with your home? \_\_\_\_\_
- 13) What is the value of the property? \_\_\_\_\_
- 14) What is the age of the home? \_\_\_\_\_
- 15) How did you hear about Habitat Archuleta's repair program? \_\_\_\_\_

**YES / NO**

(All of Archuleta County is eligible for the Rural Development program, for both the HPG & the 504.)

## Get your Credit Score from 2 different bureaus:

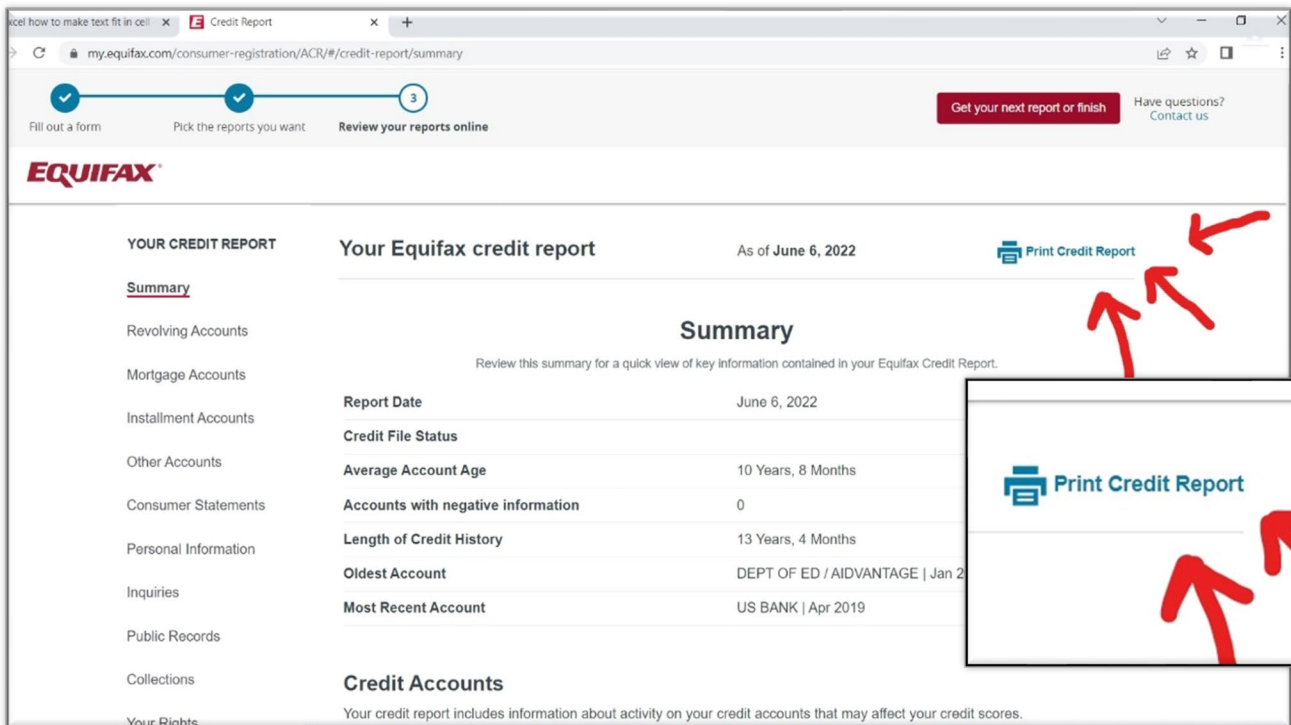
- Equifax
- Experian
- Trans Union



Credit **scores** can come from a number of different resources. Credit Karma tends to inflate a score by about 30 points. Your bank, credit card, or car loan company may also be able to provide you with a credit score.

Get your Credit Report from the one and only source:  
[www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)

“Print to PDF” all pages of your Equifax credit report, using the “Print Credit Report” button. The document should be about 70 pages long.



Let us know if you need any help on “printing to PDF” rather than printing a hard copy.



Thank you for your interest in a USDA Rural Development Repair Loan or Grant. The following supporting documentation is required when your application is submitted to the USDA.

#### Document List

- Mortgage billing statement: Most recent 2 months
- Consumer Credit report from [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com)
- 2 credit scores from two different bureaus: Experian, Equifax, and/or Trans Union
- Bank statements: Most recent 2 months, all accounts
- Pay stubs: Most recent 4 weeks, for all jobs
- Unearned income: Most recent benefit statements for any unearned income such as SNAP, TANF, SSI, disability, child support, alimony, etc., which is expected to continue for 2 more years (Child support received may be used as repayment income if payments are considered dependable, with proof of 12 months history.)
- W2s or 1099s: Most recent 2 years
- Federal Tax Returns: Most recent 2 years, all pages
- Driver's license or other photo ID
- Social security card (only needed if tax returns do not include page 8879 "e-file signature page" which contains the Tax ID Number)
- Property Warranty Deed
- Property Tax Certificate

If any household member is disabled or over 62 years of age

- any disability income
- any unreimbursed medical expenses for the entire household

You can bring hard copies by the office, send them by mail, or email digital copies. Once we have your application, we will get in touch to review your funding options. We can't submit for funding until we have a bid from a licensed contractor.

Housing Preservation Grant (HPG) applications will be submitted to the USDA April – July of each year, with funds disbursed in October. 504 Repair applications are submitted as needed, funds are disbursed once project is completed and inspected.

970.264.6960

HomeServices@HabitatArchuleta.org



# Habitat for Humanity® of Archuleta County

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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 in obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.



## Application for Repairs

Dear applicant, please complete this application to determine if you qualify for a USDA Rural Development 502 Direct repair loan or grant. Fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

USDA Rural Development Repair loans or grants work a bit differently than your typical home repair loan from a bank or lender. Similar debt ratios used to qualify for any conventional repair loan still apply, but there are several key differences. Here is a quick overview:

### Advantages of USDA RD Repair Loan or Grant Programs:

- No minimum credit score
- Longer term makes for a lower monthly payment (up to 20 years)
- Significantly lower rate than the market rate
- For the HPG, a 10% match of the cost of the repair is required from the homeowner
- For the 504 Repair program, homeowners over 62 years of age may be eligible for \$10,000 grant for repairs
- Manufactured home repairs if on a permanent foundation

### Inconveniences of USDA RD Repair Loan or Grant Programs:

- Can only be used in designated rural areas (all of Archuleta County, roughly half of La Plata)
- Income limits apply (80% Area Median Income as defined by HUD)
  - About \$65,750 for a household of 1-4 people in Archuleta County
  - About \$86,800 for a household of 5-8 people in Archuleta County
- 504 grant funds have lower income limitations, 60% of Area Median Income or below
- Primary residence only, no investment properties
- Repairs must be done under the supervision of a licensed contractor
- Bid from a licensed contractor required
- Consumer Credit report from [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) required

**1) HOUSEHOLD INFORMATION**

APPLICANT:

CO-APPLICANT:

Name:	Name:
Date of Birth:	Date of Birth:
Social Security Number:	Social Security Number:
Phone Number:	Phone Number:
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <small>(Includes single, divorced, widowed)</small>	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried <small>(Includes single, divorced, widowed)</small>
<b>Dependents &amp; other adults who live with you:</b>	<b>Dependents &amp; other adults who live with you:</b>
<b>Name                      DOB                      Age                      Gender</b>	<b>Name                      DOB                      Age                      Gender</b>

**2) CURRENT HOUSING**

Current address (street, city, state, zip code):	If at current home less than two years, provide previous address:
\$_____ Monthly      ____years here	<input type="checkbox"/> Own <input type="checkbox"/> Rent \$_____ Monthly      ____years here

In order of priority, what repairs need to be done?

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### 3) EMPLOYMENT INFORMATION

APPLICANT:

CO-APPLICANT:

Name & Address of Current Employer:	Years/months at this job:	Name & Address of Current Employer:	Years/months at this job:
Position held:	Years/months in this field:	Position held:	Years/months in this field:
Type of business:	Business phone number:	Type of business:	Business phone number:

If employed in current position for less than 2 years, or employed in more than one position, complete the following for any former or additional job:

Name & Address of Employer:	Years/months at this job:	Name & Address of Employer:	Years/months at this job:
Position held:	Start and end dates:	Position held:	Start and end dates:
Type of business:	Business phone number:  Former monthly wage:	Type of business:	Business phone number:  Former monthly wage:

Please attach 4 weeks' recent pay stubs for all applicants, as well as 2 years W2s and federal tax returns. If you don't earn wage income, please describe your income below. Provide recent benefit letters for all unearned income.

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**4) GROSS MONTHLY INCOME (BEFORE TAXES)**

<b>Income source</b>	<b>Applicant</b>	<b>Co-Applicant</b>	<b>Others in the household</b>	<b>TOTAL</b>
Wages				
Wages (2 <sup>nd</sup> job)				
SNAP				
TANF cash assistance				
Social Security				
Disability				
Pension				
SSI				
Alimony				
Child Support				
Section 8 Housing Stipend				
Other: _____				
Other: _____				
<b>TOTAL:</b>			<b>GRAND TOTAL:</b>	

Please include most recent documentation of all income.

**5) ASSETS OWNED**

All vehicles owned: year, make, model, color, milage (an estimate), & real estate owned (address):

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Bank accounts and estimated balances for all household members:

<b>Owner of account (Applicant, Co, Other)</b>	<b>Name of bank</b>	<b>Account number (last 4 digits only)</b>	<b>Account balance</b>

Please include 2 months of recent statements for all accounts for all household members with completed application.

**Do you own any other real estate?**

If so, please provide address and other details below. [Ownership documentation may be required.](#)

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**6) MONTHLY EXPENSES & DEBT BALANCES**

Since a consumer credit report from [www.AnnualCreditReport.com](http://www.AnnualCreditReport.com) is required with this application, monthly billing statements are usually not required. (All applicable monthly payments are reflected in the credit report.)

Account	Applicant	Co-Applicant	TOTAL
Rent			
Car insurance			
Health insurance			
Internet			
Cell phone			
Childcare			
Child support/Alimony			
Utilities: _____			
Utilities: _____			
Utilities: _____			
Subscriptions: _____			
Subscriptions: _____			
<b>MONTHLY TOTAL:</b>			

**INSTALLMENT DEBTS OWED**

Please exclude debts from expense grid above (include them here below) and provide a grand total at the bottom.

Owner	Account	Balance	Monthly payment	Months left to pay
	Vehicle purchase			
	Vehicle maintenance			
	Recreational vehicles			
	Furniture			
	Appliance			
	Student loan			
	Student loan			
	Medical (estimated total)			
	Credit card			
	Credit card			
	Other: _____			
<b>MONTHLY TOTAL:</b>				

Grand total monthly obligation (expenses and debt payments total): \$ \_\_\_\_\_

### 7) LICENSED CONTRACTOR'S BID REQUIRED

Habitat Archuleta's biggest challenge in our repair program is finding someone to complete the work. Grant or loan financing can be used to pay the cost of labor. In some cases, we can have a licensed contractor supervise a layperson to get repairs completed and pay both individuals for their time once the project is complete. Is there anyone among your friends & family who could do the work if financing was made available? Please provide their contact information below.

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Can you recommend any local handyman or subcontractor to complete the repair? Please reach out to 1 to 3 local contractors for a bid. Provide their contact information below. Let them know that administrative staff from Habitat Archuleta will get in touch with them to follow up.

<b>Name:</b>
<b>Phone Number:</b>
<b>Email:</b>
<b>Estimate:</b>

<b>Name:</b>
<b>Phone Number:</b>
<b>Email:</b>
<b>Estimate:</b>

<b>Name:</b>
<b>Phone Number:</b>
<b>Email:</b>
<b>Estimate:</b>

### 8) DECLARATIONS

a. Do you have any outstanding judgments because of a court decision against you?	Yes	No	Yes	No
b. Have you been declared bankrupt within the past seven years?	Yes	No	Yes	No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	Yes	No	Yes	No
d. Are you currently involved in a lawsuit?	Yes	No	Yes	No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	Yes	No	Yes	No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	Yes	No	Yes	No
g. Are you paying alimony or child support or separate maintenance?	Yes	No	Yes	No
h. Are you a co-signer or endorser on any loan?	Yes	No	Yes	No
i. Are you a U.S. citizen or permanent resident?	Yes	No	Yes	No
If you answered "yes" to any question a through h, or "no" to question i, please explain below and/or on another sheet of paper.	Yes	No	Yes	No

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### 9) AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

I understand that the evaluation will include personal visits, 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 to receive a Habitat home, I may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself 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.

### 10) RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name \_\_\_\_\_ Co-applicant's name \_\_\_\_\_

**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 FTC Regional Office for the Western region, Los Angeles, CA, Phone: 310-824-4300; 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 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):

Applicant(s):

X \_\_\_\_\_

X \_\_\_\_\_

Print name \_\_\_\_\_

Print name \_\_\_\_\_

Date: \_\_\_\_\_

Date \_\_\_\_\_

**\*\*COPY FOR HABITAT FOR HUMANITY**

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Applicant(s):

Applicant(s):

X \_\_\_\_\_

X \_\_\_\_\_

Print name \_\_\_\_\_

Print name \_\_\_\_\_

Date: \_\_\_\_\_

Date \_\_\_\_\_

\*\*COPY FOR APPLICANT(S)