

2025-26 Application for Affordable Housing Funds

Wednesday, February 19, 2025

Marin County Housing & Federal Grants Division

This application is for affordable housing developers in Marin County, California who would like to apply for multiple state, local, and federal funding sources simultaneously. Please refer to the [Notice of Funding Availability \(NOFA\)](#), released on January 22, 2024 for detailed information about qualifications and application requirements. Applicants may use this [prep tool](#) for the long-form questions in order to save their responses and copy/paste into this application.

The deadline to apply is **5:00 p.m. Wednesday, February 19**. Applicants will receive a copy of their submitted application to the email address entered.

The following grant sources and approximate amounts are available through this application:

1. **Marin County Affordable Housing Fund (HTF) and State Permanent Local Housing Allocation (PLHA)** - \$900,000
2. **Federal HOME** - * \$700,000
3. **Federal CDBG Housing** - * \$1,500,000
4. **City of San Rafael Affordable Housing Trust Fund (AHTP)** - \$500,000

** These figures are projected based on 2024-25 entitlements and are subject to change.*

Applicant Information

Organization Name

Habitat for Humanity Greater San Francisco

Website URL

<https://habitatgsf.org>

DUNS

79-418-2329

Mailing Address

300 Montgomery Street, Suite 450
San Francisco, California, 94104

Project Contact Name

Pamela Dorr

Title

Vice President of Home Preservation

Email Address

Pdorr@habitatgsf.org

Phone Number

(415) 625-1042

Executive Director Name

Maureen Sedonaen

Executive Director Email Address

msedonaen@habitatgsf.org

Is there a co-applicant organization?

No

Briefly describe your organization, including mission, programs, staff experience, and number of clients served. Describe the co-applicant organization, if applicable.

Habitat for Humanity Greater San Francisco (HGSF) was formed in August 2008 through the merger of Peninsula Habitat for Humanity (established 1989) and Habitat for Humanity San Francisco (established 1992). HGSF has provided homeownership opportunities for over 260 local families in the past 30+ years and remains one of the few providers of affordable homeownership opportunities in Marin, San Mateo, and San Francisco counties, predominantly serving households that earn below 80% of the Area Median Income (AMI).

Our affiliate takes a multi-disciplinary approach to homeownership, serving as the homebuilder, mortgage company, educator, and long-term partner. For over 30 years our teams have been developing new affordable housing opportunities, and more recently refurbishing existing homes to address low-income household displacement in our tri-County service area.

As a new home builder, HGSF serves as the general contractor, markets the homes, selects homeowners via lottery, and partners them with staff and volunteers through their sweat equity commitment. Our organization also enacts a repurchase program where local Habitat homeowners must give the affiliate the first right of repurchase. These homes are in turn resold to other qualified, low-income homebuyers.

In the past few years HGSF has completed four major new construction projects: six townhomes on Geneva Avenue in Daly City (completed February 2022), 20 condominiums on Jefferson Avenue in Redwood City (completed November 2022), two single family manufactured homes on Overlook Drive in Bolinas (completed October 2023), and eight condos in San Francisco (construction completed in November 2023). In addition to new construction, in the past ten years we have repurchased and refurbished 14 existing Habitat homes in San Francisco and San Mateo Counties. The organization typically repurchases and resells up to six homes in any given fiscal year.

As our affiliate continues to develop our pipeline and has active construction projects in each of our three counties, we will explore avenues to support this level of growth. Additionally, with support from our Board of Directors, we are about to start on our new strategic planning process which will help guide the organization's work over the next three years.

HGSF's Home Preservation team is run by Pam Dorr, who has nearly two decades of experience developing and leading affordable housing organizations. Additional team members have a combined 36 years of experience.

Have there been any recent or upcoming changes? For example, leadership transitions or recent expansions or cutbacks in activities and/or budget? If so, please explain.

The Programs Department at HGSF has undergone some leadership transitions and subsequent restructuring with the goal of creating more efficiency and effectiveness. In February 2024, HGSF welcomed two new staff members to the Home Preservation Team. Pam Dorr, Vice President of Home Preservation, brings nearly two decades of experience developing and leading affordable housing organizations and most recently served as the Executive Director for the Community Land Trust Association of West Marin (CLAM). Prior to CLAM, Dorr was the Director of Affordable Housing for a Menlo Park-based organization, Soup, where she helped found the Valley Community Land Trust, a CLT that works with underserved families in San Mateo County and Santa Clara Counties. Pamela Diaz, Home Preservation Construction Manager, has over 12 years' experience managing multiple renovation projects along with deep new construction experience.

HGSF is in a stage of programmatic restructuring, both of staff and strategy all while focusing on meeting commitments to partners and making the most impact for homeowners in need. Over the past several years, we have seen the projected budgets for most of our new developments rise dramatically. Inflation, supply chain disruptions, and labor scarcity in the local market have driven this price upward. The organization also currently has nearly 250 units in the development pipeline. A couple of projects have slowed down as HGSF's partners work through project plans with the cities. Other new projects and partnerships have joined the pipeline leading to some portfolio-wide reshuffling of activities. HGSF continually looks for new ways to provide affordable homeownership opportunities to first-time homebuyers as well as ways to cut costs and has identified the required resources to fund the ambitious development pipeline.

HGSF's Home Preservation program is currently active in five jurisdictions across Marin, San Mateo, and San Francisco counties and aims to continue expanding. The availability of subsidy to continue this important work remains a key factor in any expansions of cutbacks in activities.

If applicable, what is the organization's standing with licensing or other accreditation authorities?

HGSF holds a Certificate of Good Standing from the Secretary of State of the State of California and an Entity Status Letter confirming tax exempt status and good standing with the California Franchise Tax Board. Our construction leadership has over 60 years' combined experience in the industry. HGSF holds an active contractor's license and our construction team consists of experienced trade professionals and apprentices. HGSF is committed to training the next generation of construction experts. Homeownership Services staff shepherd candidate homebuyers through the homebuying process and process all home purchases in partnership with a title company. All homeownership staff are trained in the Fair Housing Act, Equal Credit Opportunity Act, Americans with Disability Act, Fair Credit Reporting Act, Truth in Lending Act, Secure and Fair Enforcement for Mortgage Licensing Act, and Unfair, Deceptive and Abusive Acts of Practices. Multiple employees on staff are Qualified Loan Officers, having successfully completed the rigorous certificate program of Habitat for Humanity International.

How does your organization verify client income?

HGSF will provide prospective clients with a description of income eligibility requirements and list of documents necessary to prove household income. To be considered for a rehab, an applicant must submit employment income for all eligible household members using one or more of the following methods: year-to-date income from paystubs; two years of federal tax returns; YTD profit and loss statements if self-employed; rental income (as reported or not reported on tax returns); alimony or child support; payments in lieu of earnings, such as unemployment compensation; government income award letters; and zero income affidavits. The applicant will also submit statements for assets, including savings and checking accounts, stocks, bonds, and certificates of deposit. HGSF's Loan Officers will review all documents to verify sources of income and use a standard income calculation worksheet to ensure that the maximum household income is at or below 60% of AMI for Marin County.

Is your organization receiving any other Marin County funding for this project?

Yes

Please describe. Include a brief overview of the goals and accomplishments achieved through this funding.

HGSF's Marin County Rehabilitation Program has received a total of \$450,000 in two CDBG funding awards from Marin County. In addition, HGSF has taken over management of the Marin Housing Authority's revolving loan fund, valued at ~\$5.5 million, for home repairs. These two CDBG awards support the administrative costs associated with managing the revolving loan fund, performing critical home repairs, and issuing new home repair loans.

Does your organization have unspent funds that were previously awarded by the County (for any project)?

Yes

What is your timeline for expending the fund balance?

Habitat Redwood Blvd has four unspent County awards:

- Two HTF/PLHA awards totaling \$1,021,804, will be expended in Summer 2025.
- HOME, \$901,389, will be expended in FY2025/26.
- CDBG, \$291,951, will be expended in FY2025/26.

HGSF has received two awards from Marin County for our Home Preservation Program in Marin County: a 2022-23 \$230,000 CDBG award and a 2023-24 \$220,000 CDBG award. HGSF has drawn down \$102,688.62 of the 22-23 award and plan to fully expend the award in quarter two of FY2025. The 23-24 award will be fully expended by quarter three of FY2026.

General Project Information

Project Name

Habitat Marin County Rehabilitation Program

Project Address

300 Montgomery Street, Suite 450
San Francisco, California, 94104

Assessor’s Parcel Number (APN)

N/A

Funding Requests

Which funding source(s) are you seeking for this project? Please refer to the NOFA for a description of each funding source and eligible project types.

CDBG Housing

CDBG Housing Amount Requested (max \$1,500,000)

\$94,881

To determine your project’s Flood Area status, visit the [FEMA Flood Map Service Center](#). Please save a copy of the flood map for the site. If the project is located in a Regulatory Floodway, it is ineligible for HOME or CDBG funding. If the project is located in a Special Flood Hazard Area, you must obtain flood insurance to qualify for HOME or CDBG funding.

CDBG/HOME applicants only: Is this project located in a Special Flood Hazard Area, and therefore requires flood insurance?

Yes

CDBG/HOME applicants only: Describe your organization’s experience with administering federal grant programs. What experience do you have with Davis-Bacon prevailing wage and procurement requirements?

HGSF has extensive experience administering federal grant programs, managing dozens of awards received over the last several years, for both our new construction and rehabilitation programs. HGSF

typically uses federal funding, such as CDBG grants, for rehabilitation projects and associated administrative costs, acquisition and pre-development activities that do not trigger Davis-Bacon requirements. HOME funds are used for construction of new low-income affordable housing and support up to 11 units per project.

Habitat for Humanity Greater San Francisco (HGSF) builds and sells affordable homes to very low- to moderate-income, first-time home buyers. HGSF will do this by using skilled staff members and volunteers to do much of the work onsite. Volunteers will range from skilled habitual volunteers, AmeriCorps volunteers, unskilled community volunteers, and future homeowners themselves.

Project Details

Scope of Work: Describe the proposed project, including details such as property characteristics, proposed use of funds, and number of housing units involved. Explain how the project will benefit the community.

The goal of this project is to preserve affordable homeownership in Marin County through the rehabilitation of homes occupied by low-income homeowners, particularly elderly homeowners, where deferred maintenance places them at risk of injury, poor health, and displacement. This funding will help cover administrative costs associated with operating this program.

With support from Marin County, HGSF is currently administering a home rehabilitation loan program that will provide approximately 20 rehab loans over the course of two years in amounts of up to \$65,000 per loan to low-income homeowners (including mobile home and houseboat owners) at or under 60% of AMI. Loan payments will be deferred for a period of 20-30 years and loans will have 0% interest rate. HGSF will administer all aspects of this program, originate all loans, as well as self-perform all repairs using in-house, dedicated construction staff or selected subcontractors that we will oversee.

To assess each property's characteristics, HGSF staff will inspect the home, discuss areas of concern with the applicant, and confirm and determine that the repairs fall within the allowable categories. Based on the findings documented during the home assessment, staff will develop a scope of work that reflects eligible improvements. The Scope of Work is the document used to itemize all eligible improvements proposed to be completed and develop an overall cost estimate for the eligible improvements. The cost estimate will form the basis of the loan amount.

Additional CDBG funding from Marin County will allow HGSF to continue to administer this loan program as well as manage the Marin Housing Authority's revolving loan fund.

Intended use of funds (select all that apply)

Rehabilitation

Describe the property's history leading up to this request. Include when the organization acquired/will acquire the property, any previous requests for County funding, attempts to secure other financing, etc.

HGSF has received two awards from Marin County for our Home Preservation Program in Marin County: a 2022-23 \$230,000 CDBG award and a 2023-24 \$220,000 CDBG award.

Describe any nearby amenities, such as parks, public transportation, grocery stores, health care facilities, schools, childcare, libraries, parks/open space, etc. that residents of the project are/would be able to use.

Funding for our Marin County Rehabilitation Program will support administrative costs incurred while executing rehab projects throughout Marin County, with a focus on low-income households.

Select the known environmental issues of the proposed project site, and/or adjacent properties if relevant.

will vary from home to home

Notes or clarifying information on environmental issues:

For each rehab project, HGSF staff will secure necessary environmental inspections. A lead- based paint test is necessary for all homes built prior to 1978, as required by Federal law. If lead is found to be present, the construction manager will determine what lead safe work practices must be used to control occupant and contractor exposure. Where applicable, the results of the inspection will be provided to all relevant sub-contractors, who will be required to provide lead-safe work certification in order to be considered for the project. In cases where asbestos may be disturbed during construction, an asbestos test will be conducted. All projects will be reviewed to ensure compliance with local ordinances.

Have you begun any state or federal environmental review procedures for the proposed project?

Yes

Who is the staff member who will supervise and manage the proposed project? Describe their past experience with project management.

Pam Dorr, Vice President of Home Preservation, has nearly two decades of experience developing and leading affordable housing organizations and most recently served as the Executive Director for the Community Land Trust Association of West Marin (CLAM) where she worked to expand access to affordable homeownership through innovative, community-based solutions. Prior to CLAM, Dorr was the Director of Affordable Housing for a Menlo Park-based organization, Soup, where she helped found the Valley Community Land Trust, a CLT that works with underserved families in San Mateo County and Santa Clara Counties. Prior to her leadership roles in the Bay Area, she led a HUD Housing Development Organization to create homeownership opportunities in a deeply underserved community in Alabama and previously served as an ED of a Habitat for Humanity Chapter.

Will the project involve hiring an external property management company?

No

If awarded funding, you will need to draft and submit an Affirmative Marketing Plan for this project. The plan would describe how you will market the project to different groups of people based on protected characteristics such as race, color, national origin, religion, sex (including sexual orientation and gender identity), familial status, and disability. Please refer to our [Affirmative Marketing webpage](#) for more information.

Describe any prior experience with affirmative marketing or similar initiatives.

HGSF has years of experience with affirmative marketing. HGSF has a separate affirmative marketing plan for each of our rehab programs in our three-county service area: Marin, San Mateo, San Francisco. HGSF developed an extensive affirmative marketing plan with guidance from the Marin County Consolidated Plan for our current Marin County Rehabilitation project.

Habitat uses a strategic marketing approach to ensure thorough and equitable awareness of rehabilitation opportunities to qualified low-income homeowners. To maximize the number of eligible applicants for home repair opportunities, HGSF partners with agencies, community- and faith-based organizations that serve residents across Marin County. Emphasis is placed on marketing to homeowners from diverse backgrounds through targeted outreach to specific institutions in Marin County.

All projects funded by federal HUD programs must Affirmatively Further Fair Housing, as defined above.

How will this project Affirmatively Further Fair Housing? Describe what populations your plan would seek to engage with and what outreach methods you would utilize.

HGSF’s mission is founded in social equity. As such, our projects have always and continue to target under-served communities such as black, indigenous, and people of color (BIPOC). To satisfy Affirmatively Furthering Fair Housing (AFFH) marketing requirements for Marin County HGSF targets the following homeowners for outreach:

- Eligible homeowners whose household income does not exceed 60% of county AMI.
- Low-income homeowners who are currently living in their home.
- Homeowners who are at risk of displacement due to deferred home repairs.
- Homeowners with disabilities and/or mobility impairments.

Emphasis will be placed on marketing to homeowners from diverse backgrounds through targeted outreach to specific institutions in Marin County using the following methods:

- Drawing on existing relationships with homeowners, targeting specific neighborhoods, including mobile home/manufactured home communities and houseboat communities, to ensure maximum coverage for potential homeowner candidates.
- Partnering with public and private agencies that serve eligible homeowners, including libraries, senior centers, congregations, interfaith associations, and community-based/faith-based organizations in Marin City, Novato, San Rafael, and West Marin, where we will educate staff and offer opportunities to present or share information with their clients or members directly.
- Sending postcards to homeowners in and around the target area(s) using a radius pull for addresses with an owner-occupied status.
- Sharing outreach flyers with local libraries, schools, senior centers, faith congregations, and community centers and in businesses close to the target market. Due to closures and limited access, flyers can be emailed and mailed with the option to share on public websites and posted at businesses that are essential and/or open.
- Using an established media list, we will distribute press releases and public service announcements.
- Application information sessions and an event calendar of those sessions will be posted on our website.
- Multi language advertising will be done whenever possible. For Marin County homeowners, this specifically means English and Spanish. Volunteers may be available as needed for translation/interpretation in other languages.

Describe any past community engagement activities for this project, and future plans for community engagement.

HGSF periodically holds virtual and in-person information sessions where eligible homeowners can learn more about the rehabilitation program on an as-needed basis. Where possible, information sessions will be conducted in English, Spanish, and Vietnamese, which are the most common languages spoken in Marin County. In the past two quarters, HGSF has held or attended four community meetings, four information sessions, six presentations, and four tabling events to promote our rehabilitation program in Marin County.

Demographics and Unit Information

In the table below, enter the existing or anticipated number of units based on income level and bedroom count. Refer to the [Current Marin County Income Limits](#) to determine income level.

Anticipated Unit Count by Bedrooms and Income Level

	Extremely Low	Very Low	Low	Moderate	Market Rate	TOTAL UNITS
Studio						0
1 bed						0
2 bed		1	2			3
3 bed		8	9			17

	Extremely Low	Very Low	Low	Moderate	Market Rate	TOTAL UNITS
4 bed						0
Other						0
TOTAL UNITS	0	9	11	0	0	20

In the table below, enter the demographics of the people who live (or will live) in the proposed housing project. If unknown, use the demographics of households within similar existing Marin complexes as the proposed project, within the organization’s purview. Specify the number of Hispanic/Latino residents in its stand-alone column. The “Total” column must include the number of Hispanic/Latino residents as part of the sum.

Are the following numbers specific to the proposed project, or to a similar existing Marin complex?

Proposed project

Demographic Information

	Total Number of Persons	Persons Identifying as Hispanic/Latino
White	32	16
Black/African American	12	
Asian	5	
American Indian/Alaskan Native		
Native Hawaiian/Other Pacific Islander		
American Indian/Alaskan Native & White		
Asian & White		
Black/African American & White		
American Indian/Alaskan Native & Black.African American		
Other Multi-Racial		
Other/Not Disclosed		
TOTAL (Unduplicated)	49	16

Fill in a number for each of the fields below. For new construction, or if you are unsure, please put 0.

Families

10

Female-headed households

10

Households that include person(s) with a disability

5

Notes or clarifying information on demographics:

This award for administrative fees supports the repair of 20 homes including 49 persons. Of those applicants, HGSF aims to include 10 families, 10 female-headed households, and 5 households that include person(s) with a disability.

Project Planning

Select the current phase of the proposed project.

Planning

Select the activities involved in the proposed project.

Rehabilitation

Describe the project timeline and specify a real or estimated completion date for each milestone below. Add/explain any additional milestones as needed.

For acquisition projects:

For new construction and/or rehabilitation projects:

Define scope of work/finish design

Tuesday, April 1, 2025

Complete planning and environmental review

Tuesday, May 20, 2025

Release bid package

Thursday, May 15, 2025

Select contractor

Friday, June 20, 2025

Finalize contract

Monday, June 30, 2025

Obtain building permits

Tuesday, July 1, 2025

Start construction

Friday, August 1, 2025

Complete construction

Wednesday, October 1, 2025

Notes on the project timeline above, including whether dates are estimated:

The above table is an example schedule for completing one home repair project in Marin. The overall project schedule is for 20 homes completed on a rolling basis. Overall project development activities will be completed on the following schedule: community and homeowner outreach will begin in September and complete in November, applicant review and qualification on rolling basis from October through February, and billing and close out on a rolling basis starting in January ending in June. A full program schedule is attached.

Describe any flexibility regarding your project's start/completion date.

Rehab projects are qualified on a rolling basis within the timeline of the grant contract.

Will you be seeking Project Based Section 8 Vouchers for this project?

No

Please be aware that if Project Based Section 8 Vouchers (PBV) are committed to the project, the environmental review process and subsidy layering must be completed before the acquisition is complete or construction commences. Actions taken prior to PBV being committed are not subject to this requirement.

Describe the type of site control that your organization has for the proposed property. If this request includes funds for acquisition, summarize the acquisition terms, price, contingencies, and conditions.

N/A

Does your project involve rehabilitation?

Yes

Expanding on the Scope of Work, please describe the rehabilitation that is proposed for the property and how it will address specific conditions (i.e., replacement needs, deferred maintenance, existing building violations, required seismic upgrades, building or health code problems). Please describe any other existing rehabilitation needs that are not included in the project scope and explain their exclusion from this application.

This funding will be used to support administrative costs associated with running our rehabilitation program in Marin County. To assess each property's characteristics, HGSF staff will inspect the home, discuss areas of concern with the applicant, and confirm and determine that the repairs fall within the allowable categories. The inspection will focus on correction of hazardous or substandard conditions, required improvements to the envelope and structure, mechanical, plumbing, and electrical systems, accessibility modifications, energy efficiency improvements, and general health and safety concerns. Staff will take photographs and document conditions throughout the home, including photos of all safety violations, interior/exterior spaces, and mechanical and electrical systems. In homes built prior to 1978, the presence of lead-based paint will be tested for. The construction manager will determine what lead safe work practices must be used to control occupant and contractor exposure. Where applicable, the results of the inspection will be provided to all relevant sub-contractors, who will be required to provide lead-safe work certification in order to be considered for the project.

Based on the findings documented during the home assessment, staff will develop a scope of work that reflects eligible improvements, including health and safety hazards, energy efficiency improvements, remediations of existing building code violations, and conformance with local ordinances. The Scope of Work is the document used to itemize all eligible improvements proposed to be completed and develop an overall cost estimate for the eligible improvements. The cost estimate will form the basis of the loan amount.

The cost estimate shall include a contingency to account for any unforeseen costs, such as concealed

conditions that were not apparent at the time of the site visit. Examples of concealed conditions include water damage and dry rot discovered during roof replacements, and mold and mildew discovered inside walls as part of a bathroom renovation.

Describe the accessibility of the building. Do you plan to make accessibility improvements?

Accessible improvements will be made if deemed necessary based on the inspection for each rehab project.

How will the rehabilitation be staged to minimize risk and inconvenience to the residents? If certain systems or parts of residents' units will be temporarily inoperable or unusable (e.g., kitchen or bathroom) during construction, what is the estimated duration of such interruptions? What mitigations will you provide?

HGSF is trusted by homeowners to perform the work with care and respect, bringing a unique understanding of the circumstances and challenges of performing complex work in the homes of low and very low-income, often elderly, homeowners. Staff will work closely with each homeowner to ensure there are as few interruptions as possible. For every job, we will keep detailed records of labor and materials costs, using a unique job code to track materials and time by the job.

Describe in detail any temporary relocation of existing tenants at the site due to proposed rehab activities. Explain why relocation is needed and provide the estimated duration and number of impacted tenants. If known, identify which laws (local, state, federal) must be followed to carry out the relocation.

Relocation is not anticipated.

Financing Plan

Describe all committed and anticipated jurisdiction contributions (fee waivers, grants, loans, land donation, etc.)

N/A

What is the status of all funding sources for the proposed project as of the date of this application?

This project does not have any additional pending funding sources. All additional funding has been secured.

What is the timing for and likelihood of obtaining commitments of anticipated funding sources?

N/A

In the event that any funding sources are not obtained or are committed at lower levels than requested, what alternatives will be pursued?

Additional CDBG funding will cover the administrative costs associated with completing home repairs in Marin County. The funds from this request will allow home preservation programming to continue.







For each item in your project budget, to be attached to this application, please explain how the budgeted amount was derived, whether costs are estimated or bid, and any other relevant information that justifies the budgeted expense (e.g., cost per square foot, percentage of other costs, estimated number of work hours).

The proposed project costs are based on HGSF's extensive experience building and preserving affordable housing in the Bay Area. The project budget for this CDBG request includes administrative costs associated with delivering critical home repairs across Marin County. Based on HGSF's experience delivering home repair programs across our tri-county service area we have been able to determine the staff resources required for each client household. The included staff members will all contribute to a successful home preservation program. Additional project related expenses, such as legal and marketing expenses, are calculated based on a flat rate per home.

Attachments

Please closely review the [Notice of Funding Availability \(NOFA\)](#) for instructions on which documents you must attach. Both the County and the City of San Rafael requires specific attachments for each funding type (HTF/PLHA, HOME, CDBG Housing, and San Rafael AHTP).

Please label your attachments in this manner: “2025-26 [Document Name] for [Organization Name]- [Project Name].”

 2025-26 Basic Project Budget for Ha... .xlsx	 2025-26 FEMA Flood Map for Habitatpdf
 2025-26 Homeowner_Application_Eng... .pdf	 2025-26 Homeowner_Application_Sppdf
 2025-26 Outreach Flyer for Habitat Gr... .pdf	 2025-26 Project Timeline for Habitatpdf

Certification

Please review your responses above for accuracy.

Name of Person Completing this Application

Kaitlin Donnelly

Title of Person Completing this Application

Assistant Public Funding Manager

By checking this box,

I hereby certify that the information in this application is true and accurate to the best of my knowledge.

Project Budget Template

Organization Name: Habitat for Humanity Greater San Francisco

Project Title: Habitat Marin County Rehabilitation Program

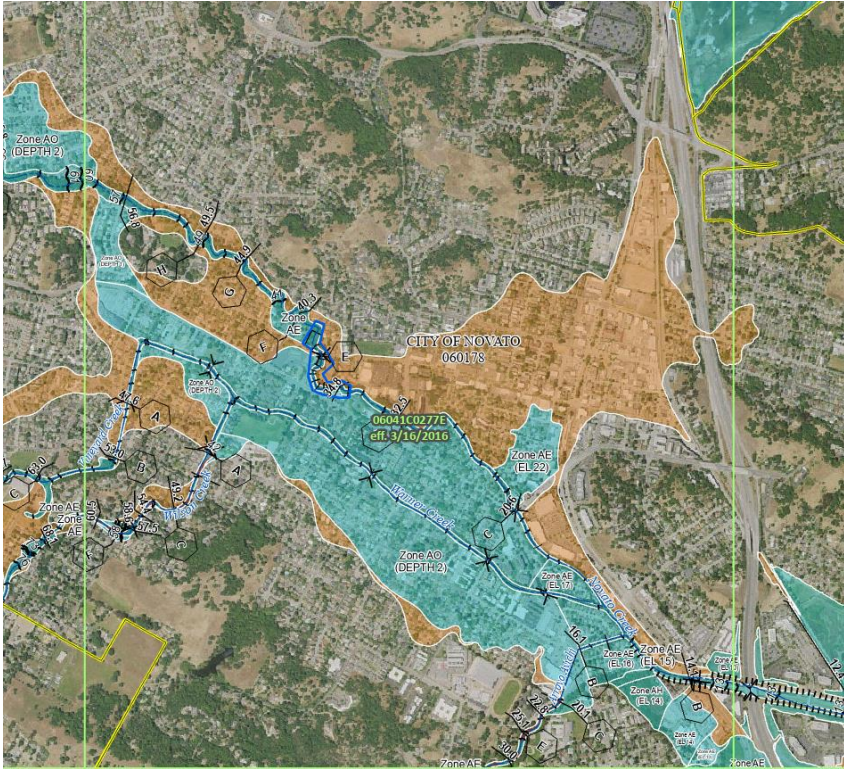
Date: 02/18/2025

INCOME:	County NOFA Request	Other Funding Sources	In Kind
Committed			
Foundations:			
(Add rows)			
Government:			
2022-23 Marin County CDBG		\$ 230,000.00	
2023-24 Marin County CDBG		\$ 220,000.00	
Corporations:			
(Add rows)			
Individual Contributions: (list total):			
Earned Income:			
(Add rows)			
Other (specify):			
MHA Revolving Loan Fund		\$ 5,537,577.00	
(Add rows)			
Subtotal, Committed Income		\$ 5,987,577.00	0
Uncommitted			
Other (specify):			
Federal Grants Request	\$ 94,881.00		
Other Foundations:			
(Add rows to list other Foundations)			
Government:			
(Add rows to list other Government agencies)			
Corporations:			
(Add rows to list other corporations)			
Individual Contributions:			
Subtotal, Uncommitted Income		0	0
Other			
Earned Income:			
(Add rows)			
Subtotal, Earned Income		0	
Grand Total Income	\$ 94,881.00	\$ 5,987,577.00	0

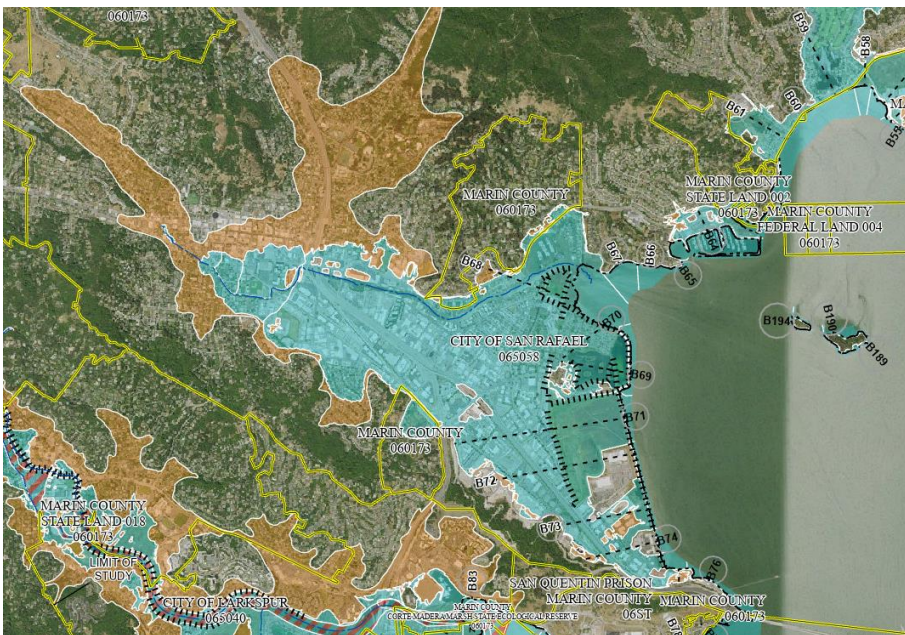
EXPENSES (Add rows to list other expenses)	County NOFA Request	Other Funding Sources	In Kind
Personnel Expenses			
Vice President, Home Preservation	\$ 9,046.15		
Sr. Client Services Specialist	\$ 12,061.54		
Sr. Loan Officer	\$ 6,030.77		
Assistant Loan Officer	\$ 9,046.15		
Construction Labor	\$ 22,615.38		
Taxes & Benefits (@ 28%)	\$ 16,464.00		
Subtotal Salaries and Benefits	\$ 75,264.00	\$ 319,923.00	\$ -
Contracted Services			
Professional Fees			
Project Consultant			
(Add rows to list other contracted expenses)			
Subtotal Contracted Services	0	0	0
5			
Travel (mileage, gas, etc.)	\$ 1,584.00	\$ 7,200.00	
Legal Fees	\$ 550.00	\$ 2,500.00	
Loan Servicing Fees	\$ 1,027.00	\$ 4,668.00	
Title/Escrow Fees	\$ 7,040.00	\$ 32,000.00	
NEPA package preparation	\$ 6,600.00	\$ 30,000.00	
Copying and printing	\$ 1,276.00	\$ 5,800.00	
Marketing	\$ 1,540.00	\$ 7,000.00	
(Add rows to list other direct project expenses)			
Subtotal, Direct Project Related Expenses	\$ 19,617.00	\$ 89,168.00	\$ -
General Development			
Electrical			
Plumbing			
Roof Replacement			
Painting			
General Construction Labor			
Materials			
(Add rows to list other specific project expenses)			
Subtotal, Direct Project Related Expenses	0	\$ 5,537,577.00	0
Indirect Expense - specify % in column A below (must be HUD approved)			
5.00%			
Fiscal Sponsorship Fee (specify % in column A below)			
5.00%			
Grand Total All Expenses	\$ 94,881.00	\$ 5,946,668.00	\$ -

Habitat for Humanity Greater San Francisco's Marin County Rehabilitation Program serves Marin County with a focus on eligible households in Novato, San Rafael, and Marin City.

City of Novato



City of San Rafael



Marin City





Project Timeline

Development Activities	FY26											
	Jul	Aug	Sept	Oct	Nov	Dec	Jan	Feb	Mar	Apr	May	Jun
Finalize Program Options for Homeowners	█											
Loan Document Development	█	█										
Outreach Preparation & Collateral Prep	█	█	█									
Community & Homeowner Outreach			█	█	█							
Applicant Review & Qualification - Rolling Basis				█	█	█	█					
Home Assessments & Loan/Grant Agreements - Rolling Basis						█	█	█	█			
Repair & Rehab Activities - Rolling Basis						█	█	█	█	█		
Billing & Close Out							█	█	█	█	█	█



Habitat for Humanity Greater San Francisco's Home Repair Services

Offering Major Home Improvements and Repairs for Marin County Residents

Habitat for Humanity Greater San Francisco's (Habitat GSF) Home Preservation Program provides critical, major repairs to support low-income, long-term homeowners living in Marin County.

Habitat GSF's Home Improvement and Repair services address safety, accessibility, and deferred maintenance issues that affect homeowners. Habitat GSF acts as a trusted lender and general contractor and offers a 2% simple interest loan – which you can pay over time, or defer all payments 30 years or until the home is sold. Loan amounts between \$25,000 and \$75,000 are available for home improvement and repair needs.

How this Program Works

- Habitat GSF acts as both the lender and the contractor.
- Habitat GSF staff will manage entire construction process, including management of licensed sub contractors.
- Qualified applicants receive a 2% interest loan which you can pay over time or defer for 30 years or until you sell or encumber your home and/or your home ceases to be owner-occupied.
- Habitat GSF staff will oversee the project from start to completion.

What is the Process Once I Apply?

1. Submit your application as soon as possible, applications are processed on a first-come, first-served basis.
2. Qualified applicants will have their homes assessed. If there are eligible repairs covered under this loan we will work with you to develop a scope of work.
3. Title Report will be requested on your behalf.
4. If you are eligible, we will offer you a 2% simple interest loan which you can pay over time or defer all payments for 30 years in order to fund your repairs.
5. We will begin construction work on your home.

This program is made possible with support from the County of Marin's Community Development Block Grant program.





Do I Qualify for this Program?

Qualifications for the program as follows:

- Be a resident of Marin County
- Be current on property taxes
- Be current on your mortgage, if applicable
- Have no open judgements against your credit or be delinquent on any federal debt
- Have not filed Chapter 7 or Chapter 13 bankruptcies in the last 7 years
- Have current homeowner’s insurance
- Have feasible repair needs
- Homes located in a Flood Hazard Zone will require flood insurance
- Must have clean Property Title Report
- Property must be a single family home, condominium, townhome, manufactured home, or floating home owned by applicant
- Have a total household income less than the requirements listed in the chart below

Maximum Household Income Requirements

Number of Persons in Household*	1	2	3	4	5	6	7	8
Household Max. Income**	\$109,700	\$125,350	\$141,000	\$156,650	\$169,200	\$181,750	\$194,250	\$206,800

**Household size is determined by the number of people (children and adults) who have been living in the home for at least a full year, and plan on continuing to live in the home fulltime, for at least another year.*

***Total household income is determined by the combined income of all fulltime household members, over 18 years old.*

After we receive and review your completed application a member of our team will be in touch with you regarding next steps. If you need help filling out this application, please call or email us at (415) 625-1036 or homerepairs@habitatgsf.org.

Applicant Information

Full Legal Name _____ Primary Phone Number _____

E-mail _____

How did you hear about Habitat for Humanity Greater San Francisco's Home Preservation Program? Please specify any organization, company or person(s) where applicable.

- | | |
|--|---|
| <input type="checkbox"/> Habitat Website | <input type="checkbox"/> Community-based organization (ex: YMCA or Senior Center)
(Name) _____ |
| <input type="checkbox"/> Postcard | <input type="checkbox"/> Faith-based organization or house of worship
(Name) _____ |
| <input type="checkbox"/> Letter | <input type="checkbox"/> Other Habitat Home Repair Client or Applicant
(Name) _____ |
| <input type="checkbox"/> Door hanger | <input type="checkbox"/> Word of Mouth (ex: friends, family, colleagues)
(Name) _____ |
| <input type="checkbox"/> Flyer | <input type="checkbox"/> Other, please specify _____ |
| <input type="checkbox"/> Social Media (Instagram, Facebook or Twitter) | |

Home Information

Home Address _____

What year was the home purchased (by you or a family member if you inherited the home)? _____

Please provide the year you inherited your home (if applicable) _____

What type of structure is your home? Single family Townhome Condo Manufactured Floating

How many bedrooms are there in the house? _____

How many bathrooms are there in the house? _____

Approximate Square Footage _____

How tall is your house? 1-story 2-story 3-story

Is there an open building permit on your property? Do you have any unpermitted work on the property?

Loans

Are there any outstanding loans on this home? Yes No

If yes, please answer the following regarding the outstanding loan or loans on your home:

How much is the outstanding loan for? _____

What is the purpose of the outstanding loan? _____

Is this loan deferred? Yes No

If you are currently paying this loan, how much do you pay per month? _____

Language and Accessibility

What is your preferred language? _____

If English is not your primary language, is there someone in the house that can translate for you? Yes No

Is someone else filling out this application for you? Yes No

If you answered yes, please include the name, phone number and your relationship to the person filling out this application on your behalf. Name _____ Relationship to applicant _____

Phone number _____ E-mail _____

Future Plans

Do you have a will established that includes this home? Yes No Not sure

Do you have a revocable or irrevocable trust established that includes this home? Yes No Not sure

Household Composition

Is there a person with a disability in the household? Yes No If yes, how many? _____

Is there a military service member in the household? Yes No If yes, how many? _____

Are they active duty or veterans? Active Duty Veteran Both Active Duty and Veterans in household

Housing Situation

Do you rent out any part of your home? If yes, please attach the most recent lease agreement signed by both parties.

If a lease agreement does not exist, please write a letter verifying the agreement and have both parties sign it.

Yes No

Are there any known code enforcement issues? This will not be held against you, and our program is experienced at working with local government for approval and inspection. Yes No

If yes, have you been cited? This will not be held against you, and our program is experienced at working with local government for approval and inspection. Yes No

Application Checklist

Please submit copies of the documents listed below with your application.

Application Form

- Completed, signed, and dated Home Preservation Application

Property Information

- Copy of most recent mortgage loan statements (if applicable)
- 2 utility bills within the last 12 months of one of the following utilities: PG&E, cable, water, cable/internet, garbage, etc.
- Declaration Page of current homeowner's insurance policy

Household Members

- Copy of current photo identification for all adult household members
- Copy of Social Security Card or Permanent Resident Card for everyone in the household (required prior to loan issuance and signing)

Income Verification For each person marked as over 18 on page 5, please provide the following:

- Copies of most recent month of paystubs for anyone earning an income in the household (one if paid monthly, 2 if bimonthly, 4 if paid weekly)
 - Or – If applicable, a Year-to-Date Profit and loss statement
 - Or – If applicable, a Year-to-Date Profit and Loss Statement for rental income received by household members
 - Or – If applicable, most recent (one month) documentation for other income (e.g. Government income, Child Support, Alimony, Social Security award letter, etc.)
 - Or – If applicable, completed Affidavit of Zero Income if household member is not receiving any form of income

Assets For each person marked as over 18 on page 5, please provide the following:

- Copies of your most recent and consecutive 2 months' financial statements from all financial institutions or other liquid asset accounts owned or co-owned by all adult household members. All pages from official statements must be included, including blank pages.
- Copies of most recent monthly or quarterly retirement account financial statement.
- If you own another home, please provide the address: _____

Tax Information

- Most-recent Federal Tax Returns. Include all schedules and/or attachments required by the IRS
- Most-recent W-2 and/or 1099 form(s)
- Proof of residency established for all household members: school documentation, healthcare plan or bills, utility bills, bank statements or DMV communications, Voter Registration, tax returns claiming dependents (This section applies for non-employed/undocumented household members and children)

Credit Report

- Signed attached credit report authorization form



Home Preservation Application

Repair Needs

Please state the top 5 concerns about your home

1. _____
2. _____
3. _____
4. _____
5. _____

Please add any other comments you want, including how these repairs will help you. This is optional.

Is this home preservation program the right fit for you?

Participants in Habitat’s home preservation services must contribute to their project’s success by being a good partner in the following ways. Please initial the following to show that you understand and are willing to do the following:

- _____ **Availability** – Answer and return phone calls, and return forms requiring your signature in a timely manner. Make a reasonable effort to be available for visits and repair work.
- _____ **Patience** – Habitat for Humanity is a nonprofit organization dedicated to helping those in need. Please exercise patience and show kindness when dealing with our staff and volunteers.
- _____ **Code of Conduct** – While repairs are being made, your home will be a workplace for our staff and contractors. We maintain a strict zero-tolerance policy for workplace violence, this policy applies to your home as it would any other workplace.
- _____ **Volunteers** – While the recruitment of local volunteers is a core part of our Home Preservation Program, volunteers will not be used to conduct the repairs to your home, like roof replacement, plumbing or electrical work. Some examples of work volunteers can do under our guidance may be fencing, yard clean up and exterior painting

Applicant Signature _____ Date _____

I acknowledge that this application is completed accurately and to the best of my knowledge

Credit Authorization Release

Release of information for the purpose of determining eligibility for Habitat for Humanity Greater San Francisco's Home Preservation Program

I authorize the release of any information Habitat for Humanity Greater San Francisco may request from third parties regarding myself and all other persons included in the application for Habitat for Humanity Greater San Francisco's Home Preservation Program.

Please sign one form for each adult applicant (18 years and older).

Please make as many copies as necessary.

- Credit Report Check

Name (Signature)

Date

Name (Please Print)

How to contact us

Telephone: (415) 625-1036

Email: homerepairs@habitatgsf.org

Mail: Habitat for Humanity Greater San Francisco, 300 Montgomery Street, Suite 450 San Francisco, CA 94104

Equal Housing Opportunity: Habitat for Humanity Greater San Francisco selects households on an impartial and non-discriminatory basis. Race, color, gender, national origin, marital status, family status, sexual orientation, age, religion, and disability are not part of the decision-making process. Equal Access Opportunity



Servicios de reparación de viviendas de Habitat for Humanity Greater San Francisco

Ofrecemos mejoras y reparaciones mayores a los habitantes del Condado de Marin

El Programa de Preservación de Viviendas de Habitat for Humanity Greater San Francisco (Habitat GSF) ofrece reparaciones críticas mayores en apoyo de propietarios de viviendas de bajos ingresos que hayan vivido mucho tiempo en el Condado de Marin.

Los servicios de mejora y reparación del hogar de Habitat GSF abordan problemas de seguridad, accesibilidad y mantenimiento diferido que afecten a los propietarios de viviendas. Habitat GSF actúa como institución crediticia y contratista general de confianza y ofrece un préstamo con un interés simple del 2% - que puede pagar a lo largo del tiempo o con todos los pagos diferidos durante 30 años o hasta la venta de la vivienda. Se dispone de préstamos de entre \$25,000 y \$75,000 para mejoras y reparaciones necesarias en el hogar.

Cómo funciona este Programa

- Habitat GSF actúa tanto como institución crediticia como contratista.
- El personal de Habitat GSF administrará todo el proceso de construcción, incluida la gestión de los subcontratistas autorizados.
- Los solicitantes calificados reciben un préstamo con 2% de interés que puede pagar a lo largo del tiempo o con todos los pagos diferidos por 30 años o hasta que se venda la vivienda y/o esta deja de estar ocupada por el propietario.
- El personal de Habitat GSF supervisará el proyecto de principio a fin.

¿Cuál es el proceso una vez que se presenta la solicitud?

1. Envíe su solicitud lo antes posible, las solicitudes se procesan por orden de llegada.
2. Se evaluarán las viviendas de los solicitantes que reúnan los requisitos. Si hay reparaciones que reúnan los requisitos cubiertos por este préstamo, trabajaremos con usted para establecer el alcance de las obras.
3. Se solicitará un informe del título en su nombre.
4. Si usted reúne los requisitos, le ofreceremos un préstamo con 2% de interés simple que puede pagar a lo largo del tiempo o con todos los pagos diferidos por 30 años para financiar sus reparaciones.
5. Empezaremos las obras en su hogar.

Este programa es posible gracias al apoyo del Programa de Subvención en Bloque para el Desarrollo Comunitario del Condado de Marin.

¿Reúno los requisitos de este programa?

Los requisitos del programa son los siguientes:

- Ser residente de Condado de Marin
- Estar al día en el pago de los impuesto a la propiedad
- Estar al día en el pago de su hipoteca, si procede
- No tener juicios abiertos de tipo crediticio ni estar demorado en ninguna deuda federal
- No haberse declarado en bancarrota en virtud del capítulo 7 o del capítulo 13 en los últimos 7 años
- Tener un seguro de propietario de vivienda en vigencia
- Tener necesidades de reparación viables
- Las viviendas situadas en una zona de riesgo de inundación requerirán un seguro contra inundaciones.
- Debe contar con un informe del título de propiedad limpio
- La propiedad debe ser una vivienda para una sola familia, un condominio, una casa adosada, una casa prefabricada o una casa flotante y el dueño debe ser el solicitante
- Tener un total de ingresos en el hogar inferior a los requisitos enumerados en la tabla a continuación

Requisitos de ingresos máximos en el hogar

Número de personas en el hogar*	1	2	3	4	5	6	7	8
Ingresos máximos del hogar**	\$109,700	\$125,350	\$141,000	\$156,650	\$169,200	\$181,750	\$194,250	\$206,800

*El tamaño del hogar se determina por la cantidad de personas (niños y adultos) que hayan vivido en el hogar por al menos un año completo y planeen continuar viviendo en ella a tiempo completo por al menos otro año.

**El total de ingresos del hogar se determina por los ingresos combinados de todos los miembros mayores de 18 años que viven a tiempo completo en el hogar.

Una vez que hayamos recibido y revisado su solicitud debidamente llenada, un miembro de nuestro equipo se pondrá en contacto con usted para informarle de los pasos a seguir. Si necesita ayuda para llenar esta solicitud, llámenos o envíenos un correo electrónico a (415) 625-1036 o homerepairs@habitatgsf.org.

Información del solicitante

Nombre legal completo _____ Número de teléfono principal _____

E-mail _____

¿Cómo se enteró del Programa de Preservación de Viviendas de Habitat for Humanity Greater San Francisco? Por favor, especifique cualquier organización, compañía o persona(s) si procede.

- | | |
|---|---|
| <input type="checkbox"/> Sitio web de Habitat | <input type="checkbox"/> Organización basada en la comunidad (p. ej.: YMCA o centro para adultos mayores)
(Nombre) _____ |
| <input type="checkbox"/> Tarjeta postal | <input type="checkbox"/> Organización basada en la fe o casa de culto
(Nombre) _____ |
| <input type="checkbox"/> Carta | <input type="checkbox"/> Otro cliente o solicitante de reparaciones de la vivienda de Habitat
(Nombre) _____ |
| <input type="checkbox"/> Colgantes para puertas | <input type="checkbox"/> Recomendación (p. ej., amigos, familia, compañeros de trabajo)
(Nombre) _____ |
| <input type="checkbox"/> Folleto | <input type="checkbox"/> Otro, por favor especifique _____ |
| <input type="checkbox"/> Redes sociales (Instagram, Facebook o Twitter) | |

Información sobre la vivienda

Dirección residencial _____

¿En qué año fue comprada la vivienda (por usted o por un familiar, si la heredó)? _____

Indique el año en que heredó su vivienda (si procede) _____

¿En qué tipo de estructura consiste su vivienda?

- Para una sola familia Casa adosada Condominio Casa prefabricada Casa flotante

¿Cuántos dormitorios hay en la casa? _____

¿Cuántos baños hay en la casa? _____

Superficie aproximada en pies cuadrados _____

¿Qué altura tiene la casa? 1 piso 2 pisos 3 pisos

¿Hay algún permiso de construcción vigente en su propiedad?

¿Tiene alguna obra de construcción que no cuente con un permiso en la propiedad?

Préstamos

¿Hay algún préstamo pendiente en relación con esta vivienda? Sí No

En caso afirmativo, responda lo siguiente con respecto al préstamo o préstamos pendientes en relación con esta vivienda:

¿De cuánto es el préstamo pendiente? _____

¿Cuál es el propósito del préstamo pendiente? _____

¿El préstamo es diferido? Sí No

Si actualmente está pagando este préstamo, ¿cuánto paga al mes? _____

Idioma y accesibilidad

¿Cuál es su idioma de preferencia? _____

Si el inglés no es su idioma principal, ¿hay alguien en la casa que pueda actuar como traductor para usted? Sí No

¿Esta solicitud está siendo llenada por otra persona para usted? Sí No

Si respondió afirmativamente, incluya el nombre, el número de teléfono y su relación o parentesco con la persona que está llenando esta solicitud en su nombre. Nombre _____ Relación o parentesco con el solicitante _____

Número de teléfono _____ E-mail _____

Planes futuros

¿Tiene algún testamento establecido que incluya esta casa? Sí No No estoy seguro

¿Tiene establecido un fideicomiso revocable o irrevocable que incluya esta casa? Sí No No estoy seguro

Composición del hogar

¿Hay alguna persona con una discapacidad en el hogar? Sí No Si responde que sí, ¿cuántas? _____

¿Hay algún miembro en el servicio militar en el hogar? Sí No Si responde que sí, ¿cuántas? _____

¿Están en servicio activo o son veteranos? Servicio activo Veteranos Hay tanto personas en servicio activo como veteranos en el hogar

Situación de vivienda

¿Alquila alguna parte de su casa? En caso afirmativo, adjunte el contrato de alquiler más reciente firmado por ambas partes. Si no existe ningún contrato de alquiler, escriba una carta en la que se verifique el acuerdo y hágala firmar por ambas partes.
 Sí No

¿Hay algún problema conocido por el cual no se está haciendo cumplir el código? Esto no será un motivo en su contra, y nuestro programa tiene experiencia en trabajar con el gobierno local para obtener aprobaciones e inspecciones.
 Sí No

En caso afirmativo, ¿ha sido citado para presentarse? Esto no será un motivo en su contra, y nuestro programa tiene experiencia en trabajar con el gobierno local para obtener aprobaciones e inspecciones. Sí No

Formulario de solicitud

- Solicitud del Programa de Preservación de Viviendas debidamente llenada, firmada y fechada

Información de la propiedad

- Copia de los estados de cuenta más recientes del préstamo hipotecario (si procede)
- 2 facturas de los últimos 12 meses de uno de los siguientes servicios públicos: PG&E, cable, agua, cable/Internet, basura, etc.
- Página de declaración de la póliza actual de seguro del propietario de la vivienda

Miembros del hogar

- Copia del documento de identidad con fotografía actual de todos los miembros adultos del hogar
- Copia de la tarjeta del Seguro Social o tarjeta de residente permanente de todas las personas que vivan en el hogar (obligatorio antes de la emisión y firma del préstamo)

Verificación de ingresos **Por cada persona marcada como mayor de 18 años en la página 5, por favor proporcione lo siguiente:**

- Copias de los talones de pago del mes más reciente de cualquier persona que perciba ingresos en el hogar (uno si se paga mensualmente, 2 si es bimestral, 4 si se paga semanalmente)
 - O - Si procede, una declaración de utilidades y pérdidas del año hasta la fecha
 - O - Si procede, una declaración de utilidades y pérdidas del año hasta la fecha de los ingresos por alquiler percibidos por los miembros del hogar
 - O - Si procede, la documentación más reciente (un mes) de otros ingresos (por ejemplo, ingresos del Gobierno, manutención de menores, pensión alimenticia, carta de concesión del Seguro Social, etc.)
 - O - Si procede, declaración jurada de cero ingresos debidamente llenada si el miembro del hogar no percibe ningún tipo de ingresos

Activos **Por cada persona marcada como mayor de 18 años en la página 5, por favor proporcione lo siguiente:**

- Copias de los estados financieros más recientes y consecutivos de 2 meses de todas las instituciones financieras u otras cuentas de activos líquidos de las que sean titulares o cotitulares todos los miembros adultos del hogar. Deben incluirse todas las páginas de los estados de cuenta oficiales, incluidas las páginas en blanco.
- Copias del estado financiero mensual o trimestral de la cuenta de jubilación más reciente.
- Si es propietario de otra vivienda, por favor, indique la dirección: _____

Información sobre impuestos

- Declaraciones de impuestos federales más recientes. Incluya todos los anexos y/o documentos adjuntos exigidos por el IRS
- Formulario(s) W-2 y/o 1099 más recientes
- Comprobante de residencia establecido para todos los miembros del hogar: documentación escolar, plan de salud o facturas médicas, facturas de servicios públicos, estados de cuenta bancarios o comunicaciones del DMV, Registro de Votantes, declaraciones de impuestos reclamando dependientes (Esta sección se aplica a los miembros del hogar noempleados/indocumentados y a los niños)

Informe de crédito

- Formulario de autorización de informe de crédito adjunto firmado



Solicitud del Programa de Preservación de Viviendas

Necesidades de reparación

Por favor indique las 5 inquietudes principales con respecto a su hogar

1. _____
2. _____
3. _____
4. _____
5. _____

Por favor agregue cualquier otro comentario que desee, lo cual incluye cómo estas reparaciones lo ayudarán. Esto es opcional.

¿Es este programa de conservación de la vivienda el adecuado para usted?

Los participantes en los servicios de preservación de viviendas de Hábitat deben contribuir al éxito de sus proyectos siendo buenos aliados, como se indica a continuación. Por favor coloque su inicial para demostrar que entiende y está dispuesto a hacer lo siguiente:

_____ **Disponibilidad** – Contestar y devolver las llamadas telefónicas, y enviar de vuelta oportunamente los formularios que exijan su firma. Hacer lo razonablemente posible para estar disponible para visitas y para el trabajo de reparación.

_____ **Paciencia** – Habitat for Humanity es una organización sin fines de lucro que se dedica a ayudar a aquellos que lo necesitan. Por favor ponga en práctica su paciencia y muéstrese amable cuando trate con nuestro personal y nuestros voluntarios.

_____ **Código de conducta** - Mientras se realizan las reparaciones, su casa será un lugar de trabajo para nuestro personal y contratistas. Mantenemos una estricta política de tolerancia cero frente a la violencia en el lugar de trabajo; esta política se aplica a su hogar como a cualquier otro lugar de trabajo.

_____ **Voluntarios** - Aunque el reclutamiento de voluntarios locales es una parte fundamental de nuestro Programa de Preservación de Viviendas, no se utilizarán voluntarios para llevar a cabo las reparaciones de su vivienda, como el reemplazo del techo, trabajos de plomería o de electricidad. Algunos ejemplos de los trabajos que pueden realizar los voluntarios bajo nuestra dirección pueden ser el cercado, la limpieza del jardín y la pintura exterior.

Firma del solicitante _____ Fecha _____

Reconozco que esta solicitud se llenó en forma correcta y según mi leal saber y entender.

Programa de Preservación de Viviendas

Divulgación de la autorización de crédito

Divulgación de información con el fin de determinar la elegibilidad para el Programa de Preservación de Viviendas de Habitat for Humanity Greater San Francisco.

Autorizo la divulgación de cualquier información que Habitat for Humanity Greater San Francisco pueda solicitar a terceros con respecto a mi persona y a todas las demás personas incluidas en la solicitud del Programa de Preservación de Viviendas de Habitat for Humanity Greater San Francisco.

Por favor, firme un formulario por cada adulto solicitante (de 18 años o más).

Por favor, saque tantas copias como sea necesario.

- Consultas de informes de crédito

Nombre (Firma)

Fecha

Nombre (en letra de imprenta)

Cómo comunicarse con nosotros

Teléfono: (415) 625-1036

Correo electrónico: homerepairs@habitatgsf.org

Correo postal: Habitat for Humanity Greater San Francisco, 300 Montgomery Street, Suite 450 San Francisco, CA 94104

Oportunidad de vivienda equitativa: Habitat for Humanity Greater San Francisco selecciona los hogares de forma imparcial y no discriminatoria. La raza, el color, el sexo, el origen nacional, el estado civil, la situación familiar, la orientación sexual, la edad, la religión y la discapacidad no forman parte del proceso de toma de decisiones. Oportunidad de acceso equitativo



Home Repair Services for Marin County Homeowners

Habitat Greater San Francisco is offering major home repair and improvement services for low income homeowners across in Marin County.

We offer a low 2% interest loan, that you can pay over time or defer all payments for 30 years or until the home is sold. Loan amounts between \$25,000 to \$75,000 are available for home repair and improvement needs. We focus on repairs that address safety, accessibility and health, such as:

- Roof repair/replacement
- Siding repair/replacement
- Window repair/replacement
- Accessibility upgrades
- Electrical repairs
- Plumbing repairs

ABOUT US

Habitat Greater San Francisco is a non-profit licensed general contractor who has repaired over 200 homes since 2011 in communities across our region.

We are a trusted mortgage lender providing opportunities for low-income homeowners in the Bay Area for 35 years.

MAXIMUM HOUSEHOLD INCOME REQUIREMENTS

Persons in Household*	Max. Household Income**
1	\$109,700
2	\$125,350
3	\$141,000
4	\$156,650
5	\$169,200
6	\$181,750
7	\$194,250
8	\$206,800

*Household size is determined by the number of people (children and adults) who have been living in the home for at least a full year, and plan on continuing to live in the home fulltime, for at least another year.

**Total household income is determined by the combined income of all full-time household members, over 18 years old.

HOW TO APPLY

1. Learn more

Call us at (415) 625-1036 or visit habitatgsf.org/marinhomerepairs

2. Application We can assist applicants over the phone and by appointment. Mail applications to our office or email to: homerepairs@habitatgsf.org.

3. Qualification and Next Steps

Qualified applicants will have their property assessed to determine eligible repairs. If you qualify financially and have qualifying repairs we will offer you a 2% interest loan which you can pay over time or have all payments deferred for 30 years in order to fund your repairs.

Applications are being accepted on a first-come, first-served basis.

Return completed applications to:
300 Montgomery St., Suite 450
San Francisco, CA 94104

MORE INFORMATION

For more information about the program and how to apply scan the QR code below:



This program is made possible with support from the County of Marin's Community Development Block Grant program.



Servicios de reparación de viviendas para propietarios de viviendas del Condado de Marin

Habitat Greater San Francisco ofrece servicios mayores de reparación y mejora de viviendas para propietarios de viviendas de bajos ingresos en el Condado de Marin.

Ofrecemos un préstamo con un bajo interés del 2%, que puede pagar a lo largo del tiempo o aplazar todos los pagos durante 30 años o hasta que se venda la vivienda. Se dispone de préstamos de entre \$25,000 y \$75,000 para reparaciones y mejoras necesarias en el hogar. Nos concentramos en reparaciones que atiendan la seguridad, la accesibilidad y la salud, tales como:

- Reparación/reemplazo del techo
- Reparación/reemplazo de revestimientos
- Reparación/reemplazo de ventanas
- Mejoras en la accesibilidad
- Reparaciones eléctricas
- Reparaciones de plomería

INFORMACIÓN SOBRE NOSOTROS

Habitat Greater San Francisco es un contratista general con licencia sin fines de lucro que desde 2011 ha reparado más de 200 viviendas en comunidades a lo largo y ancho de toda nuestra región.

Durante 35 años hemos sido una entidad de préstamos de confianza que ofrece oportunidades a los propietarios de viviendas de bajos ingresos en el Área de la Bahía.

REQUISITOS DE INGRESOS MÁXIMOS EN EL HOGAR

Personas en el hogar*	Máximo de ingresos en el hogar**
1	\$109,700
2	\$125,350
3	\$141,000
4	\$156,650
5	\$169,200
6	\$181,750
7	\$194,250
8	\$206,800

*El tamaño del hogar se determina por la cantidad de personas (niños y adultos) que hayan vivido en el hogar por al menos un año completo y planeen continuar viviendo en él a tiempo completo por al menos otro año.

**El total de ingresos del hogar se determina por los ingresos combinados de todos los miembros mayores de 18 años que viven a tiempo completo en el hogar.

CÓMO PRESENTAR LA SOLICITUD

1. Obtenga más información

Llámenos al (415) 625-1036 o visite habitatgsf.org/marinhomerepairs

2. Solicitud

Podemos ayudar a los solicitantes por teléfono y con cita previa. Envíe por correo postal las solicitudes a nuestra oficina o envíe un correo electrónico a: homerepairs@habitatgsf.org.

3. Requisitos y pasos siguientes

Se evaluará la propiedad de los solicitantes calificados para determinar las reparaciones que reúnen los requisitos. Si usted reúne los requisitos financieros y tiene reparaciones admisibles, le ofreceremos un préstamo con 2% de interés que puede pagar a lo largo del tiempo o con todos los pagos diferidos por 30 años para financiar sus reparaciones.

Las solicitudes se aceptan por orden de llegada.

Envíe sus solicitudes debidamente llenadas por correo postal a:

300 Montgomery St., Suite 450
San Francisco, CA 94104

MÁS INFORMACIÓN

Para obtener más información sobre el programa y cómo solicitarlo, escanee el código QR que se incluye a continuación:



Este programa es posible gracias al apoyo del programa de Subvención en Bloque para el Desarrollo Comunitario del Condado de Marin.

