

Water Resources Assistance Program

Return Application to: Gwinnett/Walton Habitat for Humanity

P.O. Box 646

Lawrenceville, GA 30046 770-931-8080 ext. 1018 wrap@habitatgwinnett.org

| About the Program | Abo | ut | the | Pro | gram |
|--------------------------|-----|----|-----|-----|------|
|--------------------------|-----|----|-----|-----|------|

Water Resources Assistance Program (WRAP) is a home repair ministry program offered

For Office Use Only

Date Received:

Eligibility Status

Approved
Denied

Classifications:
Aging in Place
Veteran
Emergency
Other
Project Number:

through Gwinnett/Walton Habitat for Humanity in partnership with Gwinnett County Water Resources Department. WRAP provides plumbing services for low to moderate-income homeowners who reside within Gwinnett County service area. WRAP assists homeowners who are unable to complete plumbing repairs on their own due to age, finances, or physical ability.

Plumbing Services Offered:

- 1. <u>Plumbing Repairs</u>: services could include repairs such as leaking/broken toilets, leaking fixtures, water heater leaks, and service lines leaks.
- 2. <u>Retrofitting Homes:</u> services could include the retrofit of the entire home with low flow, high efficiency toilets, faucets, and showerheads if the home was built prior to 1992.
- 3. <u>Septic Systems</u> service could include septic system repairs and replacements.

If selected and as needed, homeowners are required to participate in the project as they are physically able and volunteer in a cooperative effort – called sweat equity.

Multi-Step Application Process

- 1. Complete the application
- 2. Habitat Determines eligibility
- 3. Repair assessment An in-depth evaluation of repair requests and costs will be conducted. Statement of Work will be prepared. NOTE: It could be about 2 months before the home repair project is started.
- 4. Repairs are completed.
- 5. Post-Repair Survey conducted.

Program Eligibility

- Applicants must be homeowners and the home must be a primary residence.
- Household income cannot exceed 65% of Area Median Income (AMI) annually.
- Application must be filled out in entirety and provide proof of income and proof of homeownership.

| 1. | Do you own the home that you | are applying for home repair assistance? |
|----|-----------------------------------|--|
| | Yes | No |
| 2 | | u accietance fou value primare recidence? |
| ۷. | is the nome you are applying to | r assistance for your primary residence? |
| | Yes | No |
| _ | Harris Brades that have for | |
| 3. | Have you lived in the home for | at least 1 year? |
| | Yes | No |
| | | |
| 4. | Do you certify that you do not in | ntend to sell this home within the next 3 years? |
| | Yes | No |

| WRAP Maximum Income Limits Per Family Size (based on HUD Guidelines) | | | | | | | |
|--|----------|----------|----------|----------|----------|----------|----------|
| 1-person | 2-person | 3-person | 4-person | 5-person | 6-person | 7-person | 8-person |
| \$52,000 | \$59,410 | \$66,820 | \$74,230 | \$80,210 | \$86,125 | \$92,105 | \$98,020 |

| Homeowner Informa | tion Section | | | | |
|---|------------------------------------|--|------------------------------------|------------------------------------|--|
| Homeowner First Name | e Home | eowner Last Na | me | Date of Birth (month/date/year) | |
| Street Address | | City | | County | Zip Code |
| Phone Number | E | Email | | _ | |
| Gender Male | Female | Year House w | as Built | | of Years You d In The Home |
| Marital Status Single | Married | Dom | nestic Partne | er | |
| Separated | Divorced | Wid | owed | | |
| Race (applicant may select Native American India Black/African Ethnicity | | | Nativ | ve Hawaiian or Othe n | r Pacific Islander _ Other/Multi-Racial |
| Hispanic or LatinoI do not wish to furnish | | lispanic or Latin | 0 | | |
| Veteran Status I am a veteran I am a spouse of a veteran I am a widow/widower of a Veteran Not Applicable PLEASE PROVIDE A COPY OF DD214 WITH YOUR APPLICATION IF APPLICABLE | | | | | |
| Gas/Electric Provider: | | | | | |
| Additional Needs Is the homeowner or anyon If yes, indicate the type of o Uses a Walker, Cane or O Hearing Impaired Other: Is translation needed? | disability below (chec Crutches | k all that apply, eelchair Bound of Limb | please descr □ Blind □ Menta | | |
| Have you applied to ABN Has ABWK or WRAP do | | • | • | . , | _ □ No |

| Additional Household Members Information | | | | | |
|--|------------------------------|----------------------------------|------------------|--------------|-----------|
| Homeowner Information List the names, ages, and | | <i>eowner</i> of all peop | le living in the | home (attacl | h a sheet |
| for additional names): | • | | Ü | ` | |
| , | | | | | |
| Name (First and Last) | Relationship to homeowner | Date of Birth | Gender | Disabled | Veteran |
| | | | | | |
| Name (First and Last) | Relationship to homeowner | Date of Birth | Gender | Disabled | Veteran |
| | | | | | |
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| | | | | | |
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| | | | | | |
| Name (First and Last) | Relationship to homeowner | Date of Birth | Gender | Disabled | Veteran |
| | | | | | |
| Home Repair Need – Brie | efly Describe Your 1 | Top 3 Plumbing R | epair Needs | | |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |
| Homeowner Narrative – family's situation or hom | | lse you would lik | e us to know | v about your | self/your |
| | | | | | |
| | | | | | |
| | | | | | |
| | | | | | |

Household Income and Mortgage Information Section

You must provide verification of all household income for each adult in the house, unless a full-time student. You will need to provide copies of the following items:

- Copy of Driver's License or State of Georgia ID
- Your last 3 pay stubs or other proof of income
- Most Recent Tax Return if applicable
- One month bank statement
- Proof of child support and/or public assistance if you receive them
- Proof of homeownership (abstract, deed of trust or most recent property tax statement)

• Proof of current homeowner's insurance if applicable or letter/quote of intent to acquire insurance

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|---|---|
| Monthly Income | Amount |
| Head of Household Gross Income | \$ |
| Spouse/Other Gross Income | \$ |
| Social Security/Disability Income | \$ |
| Child Support/Alimony | \$ |
| Other Income | \$ |
| Total monthly income | \$ |
| Monthly Expenses | Amount |
| Mortgage (including taxes) | \$ |
| Homeowner's Insurance | \$ |
| Groceries | \$ |
| Medical (pharmacy/eye/dental/doctor) | \$ |
| Auto | \$ |
| Auto Gas | \$ |
| Credit Cards/Loans | \$ |
| Utilities | \$ |
| Phone | \$ |
| Cable/Internet | \$ |
| Other | \$ |
| Total monthly expenses | \$ |

| Ho | w Did You Hear About the WRAP Program? | | | | | | |
|-----|---|--|--|--|--|--|--|
| | Website ☐ Friend or family member ☐ Church ☐ Code Enforcement Violation | | | | | | |
| | ☐ Dept. of Water Resources Customer Care Advocate ☐ Veteran's Administration | | | | | | |
| | Notice in Water Bill Newspaper | | | | | | |
| | Social Service Agency (i.e., senior services) | | | | | | |
| | | | | | | | |
| Che | ecklist | | | | | | |
| Dic | d you complete all sections of this application? | | | | | | |
| | Did you sign and date the application? (bottom of last page) | | | | | | |
| | Do you currently have homeowner's insurance? ☐ Yes ☐ No | | | | | | |
| | Are you current on your mortgage? ☐ Yes ☐ No ☐ Not Applicable (mortgage paid in full) | | | | | | |
| | Are you current on your property taxes? ☐ Yes ☐ No | | | | | | |
| | Did you include copies of: social security receipts, retirement pay receipts, 1 month's bank statement, paystubs, or other documentation of household income. <u>All adults</u> , over the age of 18, must submit an income document (or prove <u>current</u> student status) showing name and address. All veterans must attach a copy of DD214. | | | | | | |

Privacy Statement and Notices

At Gwinnett/Walton Habitat for Humanity, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to serve our customers more efficiently, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications such as this one or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency

For purposes of this application, we may disclose the following kinds of nonpublic personal information about you to our affiliates or companies we partner with that provide related services:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, expenses, etc.
- Information about your transactions with us, our affiliates, or others, such as your loan balance, payment history, etc.
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history

Gwinnett/Walton Habitat for Humanity employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law.

As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Related Nonprofit organizations or governments; and N/A [OTHER ENTITIES IF APPLICABLE].

We requested demographic information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information or based on whether you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

By signing and submitting this application you consent to the aforementioned sharing of your nonpublic personal information for the purpose stated above. If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). This may or may not affect any application you have submitted to Gwinnett/Walton County Habitat for Humanity. If you wish to opt out of disclosures to nonaffiliated third parties, you may call Gwinnett/Walton County Habitat for Humanity at 770.931.8080, ext. 1017.

| Please sign and date below. No | ΓΕ: If you are not the homeowner but ar | e assisting the homeowner in | | | |
|--|--|------------------------------|--|--|--|
| completing this application, by signing below you affirm that you have reviewed the application with the homeowner | | | | | |
| (including all Privacy and Disclosure provisions) and have their authorization to sign below. | | | | | |
| Print Name | Date | Signature | | | |