



Habitat for Humanity[®]
of Bowling Green/Warren County

2025 Home Repair Application

Office:
2413 Nashville Road
Bowling Green, KY 42101
(270) 843-6027



Habitat for Humanity®
of Bowling Green/Warren County

For office use only:
Date received _____

Please complete this application to determine if you qualify for the Habitat for Humanity Home Repair program. Please 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.

1. Application Information

Applicant		Co-Applicant	
Applicant's Name:	DOB:	Applicant's Name:	DOB:
Phone Number:		Phone Number:	
Email:		Email:	
Check one of the following: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried		Check one of the following: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	
Other Household Members			
Name:	Age:	Male	Female
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>
		<input type="checkbox"/>	<input type="checkbox"/>



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



2. Home Information

Address (street, city, state, zip):	<input type="checkbox"/> Own <input type="checkbox"/> Rent
Is the home the applicant's primary residence?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Length of time in home:	
Age of home:	
Please list the critical repairs or modifications needed to the home in order of importance:	
1.	
2.	
3.	
4.	
5.	
Are there any code enforcement violations or citations against the property?	<input type="checkbox"/> Yes <input type="checkbox"/> No
If yes, please explain.	



3. Mortgage, Property Taxes, and Insurance Information

Are there any mortgages on the home? If yes, please provide the information requested below.		<input type="checkbox"/> Yes <input type="checkbox"/> No
Lending Institution:		
Principal Amount Owed:		
Payment Breakdown:		
Principal		
Escrow		
PMI (if applicable)		
Total Monthly Payment		
Are property taxes and homeowner's insurance escrowed into the monthly payment?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Current property tax bill amount(s): City: _____ County: _____		
Are the property taxes paid up to date?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Is the home insured?		<input type="checkbox"/> Yes <input type="checkbox"/> No
Insurance Company: Phone Number:		
Current homeowner's insurance premium amount:		
Is the homeowner's insurance paid up to date?		<input type="checkbox"/> Yes <input type="checkbox"/> No

4. Outstanding Liens

<p>Are there any liens on the property? If yes, please explain below.</p>	<p><input type="checkbox"/> Yes <input type="checkbox"/> No</p>
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5. Household Income

Please list all monthly income received by any household member, including any wages, self-employment, SSI, SSDI, social security, pension, retirement distributions, alimony, child support, separation maintenance, interest, dividends, rental income, etc.

Name:	Employer:	Monthly Gross Income:
Total:		



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Supporting Documentation Required

- ☐ Most recent mortgage statement
- ☐ Homeowner's insurance declaration page
- ☐ Most recent property tax bill(s)

The following documentation is needed for the applicant and co-applicant:

- ☐ Driver's License, State Issued ID or Passport
- ☐ Social Security Card
- ☐ Birth Certificate, Permanent Resident Card, Passport or other valid proof of residency issued by the U.S. Government.

The following information is needed for EACH person in the household 18 years old and over:

- ☐ All paystubs for the prior month.
- ☐ Award letter stating the current monthly amount received for any person receiving public assistance (Social Security, Disability, SSI, etc.).
- ☐ Alimony, child support, or separation maintenance income
- ☐ Proof of monthly distribution from any retirement accounts, pension, etc.



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I understand that by submitting this application, I am authorizing Habitat for Humanity of Bowling Green/Warren County to evaluate my need for a Habitat home repair. I give Habitat for Humanity permission to verify information provided on this application. Habitat for Humanity screens all applicant families and household members 18 years and older on the National Sex Offender Public Registry – <http://www.nsopw.gov>. By signing this release, you are submitting to such inquiries. My signature below certifies the information provided is accurate and to the best of my knowledge. False information could result in denial of assistance.

Applicant Name

Applicant Signature

Date

Co-Applicant Name

Co-Applicant Signature

Date



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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 **Midwest Region, 55 West Monroe St., Suite 1825, Chicago, IL 60603**, 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 Special 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 Name _____

Co-applicant's Name _____

Applicant's Signature _____

Co-applicant's Signature _____

Date _____

Date _____



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Second Forgivable Mortgage

In the case that the repair costs exceed \$5,000:

In the event Habitat offers to complete, and Applicant accepts, any repairs under the Program, Applicant acknowledges that he/she shall be bound by such encumbrances (together, the "Encumbrance"), including a mortgage if the Property is real property, on Applicant's Property as Habitat may require as part of the Program and to secure Applicant's obligations hereunder. As a condition of participation in the Program, Applicant acknowledges that he/she may be required to execute and to cause any other owners of the Property to execute any Encumbrance documentation that Habitat may require.

I understand and acknowledge that if my repair costs exceed \$5,000, I will have a second mortgage on my property and if I sell before the term expires, I will be responsible for repaying part or all of the costs associated with my repair.

Applicant Name

Applicant Signature

Date

Co-Applicant Name

Co-Applicant Signature

Date



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Third Party Authorization Form

The Applicant and Co-Applicant (if applicable) named below (individually and collectively, "Applicant"), authorize Habitat for Humanity of Bowling Green / Warren County to appropriate third parties in order to complete the necessary work on the home and/or to promote the partnership and collaboration with Repairs Corps.

(Individually and collectively "Third Party") to share, release, discuss, and otherwise provide to and with each other public and non-public personal information contained in or related to the application for home ownership of the Applicant. This information may include (but not limited to) the name, address, telephone number, social security number, credit score, income, government monitoring information, application status, account balances, and program eligibility of the Applicant.

Habitat for Humanity of Bowling Green / Warren County will take reasonable steps to verify the identity of a Third Party, but has no responsibility or liability to verify the identity of such Third Party. Habitat for Humanity of Bowling Green / Warren County also has no responsibility or liability for what a Third Party does with such information.

This Third-Party Authorization is valid when signed by all Applicants and Co-Applicants named on the application for home ownership. This Third-Party Authorization is terminated when Habitat for Humanity of Bowling Green / Warren County receives a written revocation signed by any Applicant or Co-Applicant.

I understand and agree with the terms of this Third-Party Authorization:

Applicant Name

Applicant Signature

Date

Co-Applicant Name

Co-Applicant Signature

Date



HOLD HARMLESS AGREEMENT

This Hold Harmless Agreement is entered into between HABITAT FOR HUMANITY OF BOWLING GREEN / WARREN COUNTY, hereinafter "Promisee" and _____ hereinafter "Promisor", on this _____ day of _____, 20____, in BOWLING GREEN, KY.

Recitals

WHEREAS; The Promisee has been retained by the Promisor for the purpose of performing critical home repairs to the real property located at _____

_____, hereinafter "Worksite".

WHEREAS; The Promisee has agreed to a clearly outlined scope of work and understands the guiding premises of this program as a repair program as opposed to a rehab or restoration program.

WHEREAS; The Promisee may need to run tests for the presence of potentially harmful environmental conditions including but not limited to lead, mold, or asbestos to ensure the safety of subcontractors, volunteers, staff, or other affiliates on the Worksite and to inform the prioritization of repairs.

WHEREAS; The Promisee is accepted on good faith to have attempted to abate with the funds and resources available the harmful environmental conditions found in order of magnitude from greatest to least.

WHEREAS; The Promisee may make known to the Promisor the presence of potentially harmful environmental conditions which the Promisee may subsequently be unable to abate.

WHEREAS; This agreement will attach as addenda to the COST OF REPAIR AGREEMENT signed by the Promisor prior to any work being done at the Worksite.

Agreement

FOR VALUABLE CONSIDERATION, it is hereby acknowledged, that the Promisor and Promisee agree as follows: The Promisor will hold the Promisee harmless of any claims, suits, judgments, attorney fees and court related costs, and damages of any type relating to injury to person or property from unabated harmful environmental conditions made known to them by the Promisee as outlined in the "Recitals" section. Any legal costs incurred by the Promisee to defend any actions made by a third party, will be repaid by the Promisor.

Applicant Name

Applicant Signature

Date

Co-Applicant Name

Co-Applicant Signature

Date



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Media Release

PLEASE READ CAREFULLY!
THIS IS A LEGAL DOCUMENT THAT AFFECTS YOUR LEGAL RIGHTS.

I, _____, (and in the case of a minor, I, _____ and I, _____, the parents or guardians having legal custody of _____) hereby execute this Media Release (the "Release") in favor of Habitat for Humanity International Inc., a nonprofit corporation existing under the laws of the State of Georgia, USA, Habitat For Humanity Of Bowling Green / Warren County Inc., and any Habitat for Humanity affiliated organizations, successors, assigns, licensees, officers, trustees, employees, nominees, designees, volunteers, and agents (collectively, "Habitat and Partners"). I grant Habitat and Partners full authorization and the absolute right and permission to record my appearance, performance, and voice, and to use, in edited or unedited form, the results and proceeds thereof in connection with the photographing, filming, videotaping, and/or audio taping of my activities with Habitat and Partners.

I understand that any photograph, film, video, audio tape, or other recording in which I appear will become the sole property of Habitat and Partners. I grant Habitat and Partners the absolute, worldwide, irrevocable, royalty-free right, in perpetuity, to adapt, annotate, assign, convey, copyright, display, distribute, modify, publish, release, reproduce, sell, transfer, or use photographic reproductions of me, audio reproductions of me, motion pictures of me, and/or videotape pictures of me, in any manner, in any media, including electronic computer media, for in which I may be included in whole, in part, or in composite, in conjunction with my own or any other picture, product, person or reproduction, in color or otherwise, made through any media at the studios of Habitat and Partners or elsewhere, for art, advertising, commerce, business, promotional, or trade or any other lawful purpose whatsoever. I also grant Habitat and Partners all right, title, and interest in any and all royalties, proceeds, or other benefits derived from such photographs, films, videos, audio tapes, or other recordings.

I hereby waive any right that I may have to inspect or approve of the finished product or the advertising copy which may be used in connection therewith, or the use to which it may be applied.

I hereby release, discharge and agree to hold harmless Habitat and Partners from any and all liability of any nature or description which arises in connection with any use whatsoever of any image or audio recording of me, whether intentional or otherwise, and from any damage or injury that may result from any type of recording process or other action taken in furtherance of completion of the finished product, unless said use, recording, or other action is solely for the purpose of subjecting me to conspicuous ridicule, scandal, reproach, scorn and indignity.

I agree that in the event any clause or provision of this Release shall be held to be invalid by any court of competent jurisdiction, the invalidity of such clause or provision shall not otherwise affect the remaining clauses or provisions of this Release, which shall continue to be enforceable.

To express my understanding of this Release, executed on this ____ day of _____, 20____, I sign here with a witness:

Print name: _____
Sign name: _____
Phone: _____
Address: _____
Witness: _____

In the case of a minor, parent(s)/guardian(s) must sign as well:

Print name(s): _____
Sign name(s): _____
Phone: _____
Address: _____
Witness: _____



Government Monitoring Information

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following 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 or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

Office Only	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type)
	Interviewer's signature Date
	Interviewer's phone number



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Please call or email to schedule an appointment with Susan or Megan to turn in and review your application and documentation in person.

Contact Information:
megan@habitatbg.org
susan@habitatbg.org
(270) 843-6027

Office Address:
Habitat for Humanity Office
2413 Nashville Road
Bowling Green, KY 42101

Applications are not accepted by email or fax. We recommend turning applications in person, however applications may be accepted by mail at:

Mailing Address:
Habitat for Humanity of Bowling Green/Warren County
P.O. Box 1115
Bowling Green, KY 42102-1115

Application Process:

Participation in the program is based on income eligibility and need, and is reviewed on a first-come, first-serve basis. The application window will close once all allocated funds have been used.

Upon submission, HFHBGWC will process the application and perform an initial construction assessment. Please note, if the total repair cost exceeds \$5,000, a second forgivable mortgage on the property may be required.

Applicants will be notified by mail of the selection decision. The homeowner will be required to pay a one-time partnership fee of \$100 at closing.