

# HOME REPAIR PROGRAMME Application Form

#### WHAT YOU WILL NEED TO COMPLETE THIS FORM:

- Photo ID
- One of the following: Rates bill / Water bill / Title Deed / Māori Land Record
- Last 3 months of payslips and/or copy of MyMSD record
- Any personal loan, vehicle loan, credit card statement and buy now pay later balances (e.g., Afterpay)

If you are completing this form on behalf of someone else, please complete the following

Name		
Phone		
e.i.e		
Email		
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Relationship to applicant/s		
applicant/s		



#### **PROGRAMME OVERVIEW**

Our Home Repair Programme provides affordable home maintenance and repair solutions specific to your needs. From minor repair to major projects, we have developed unique services to address challenges associated with home maintenance and repairs, helping to keep your home safe, warm and healthy for you and your family. All work is costed by Habitat for Humanity, in conjunction with qualified trades people where necessary. We then offer an affordable repayment option based on income and ability to meet the repayments.

#### **URGENT REPAIRS**

#### **NECESSARY RENOVATIONS**

#### **PREVENTATIVE MAINTENANCE**

- Any issues related to Health and Safety
- Weather-proofing your home
- Electrical rewiring
- Roofing replacement
- Exterior cladding replacement
- Disability access & conversions
- Kitchen modifications
- Wall/flooring repairs
- Driveway repairs
- Installation of security fittings
- Insulation, heating & ventilation
- Bathroom modifications

- Section/drainage cleaning
- Exterior cladding replacement or repair
- Painting
- Minor electrical/plumbing repairs

#### **ELIGIBILITY**

You must own your own home (	with or without a mortgage).
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Your home requires work which you are unable to afford.

You are willing to partner with Habitat for the duration of the project.

You are willing and able to meet the affordable repayments.

#### **PROCESS**

- **1. Submit application:** Complete an application form, ensuring you include all statements, proof of income and a copy of identification for all applicants.
- **2. Application assessed:** The application process will assess the repairs necessary to your home, any health related issues, your income and your debt.
- **3. Application decision:** If your application is successful, we will present you with a quote including a scope of works and suggested payment schedule. We will visit your home to view the necessary repairs and discuss the remainder of the process. Note: depending on volume, your application will be assessed in 1-6 weeks.
- **4. Project start:** If you choose to go ahead, we will draw up a contract and begin work as soon as possible. Your repayments begin two weeks prior to work being scheduled and continues until the total loan is repaid.
- **5. Project ends:** The partnership with Habitat comes to an end once all payments are complete (usually within 3-5 years, as outlined in the contract).

# 1. APPLICATION INFORMATION

APPLICANT		CO-APPLICANT
Last name		Last name
First name		First name
Ethnicity		Ethnicity
lwi/hapu		lwi/hapu
DOB		DOB
Gender		Gender
Phone		Phone
Email		Email
Address		
I/We have lived at this add	dress for years.	
I/We own this house	YES NO	Do you have a mortgage? YES NO
PERSONAL DETAILS		
Do you have any other ma	ajor assets? e.g. another hor	me
How did you hear about u	s?	
Would you like the use of a the application and contra		If YES, which language?

# 2. HOUSEHOLD INFORMATION

Who lives with you?

Age bracket	Number in your household	Relationship to you	Are you receiving rent payments from this adult?
55+			
18 - 54			
13 - 17			
12 & under			
Total people in your household			

# 3. PRESENT HOUSING CONDITION In your own words, please describe your current housing conditions and what help you want from Habitat. Please list your requirements in order of priority. A scope of work will be completed by Habitat. Habitat may not be able to do all the work you require. 4. FAMILY HEALTH Please tick any that apply to you or your family. **Asthma** Cancer **Eczema Mobility** Flu & colds Disability **Dementia Pneumonia** Rheumatic fever **Heart condition** Strep A Other **Bronchiolitis Diabetes Tuberculosis** Additional health information (optional)

# 5. EMPLOYMENT INFORMAITON (WHERE APPLICABLE)

CURRENT EMPLOYER - APPLICANT	CURRENT EMPLOYER - CO-APPLICANT
Company name	Company name
Hours per week	Hours per week
Length of time at job	Length of time at job
Annual salary	Annual salary
Permanent?	Permanent?

# 6. CASH ASSETS

TYPE	PROVIDER	No. of Accounts	Est. Total Balance
Kiwisaver			\$
Main bank			\$
Secondary bank			\$
Savings account			\$
Investment/Shares			\$

## 7. HOUSEHOLD INCOME - WHAT DO YOU EARN?

How much money do you and your partner/spouse receive on a regular basis?

SOURCE OF INCOME	FREQUENCY	APPLICANT	CO-APPLICANT
e.g. Wages	Monthly	\$ 1234	\$ -
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
	TOTAL INCOME	\$	\$

# **8. MORTGAGE PAYMENTS**

	WEEKLY	MONTHLY	BALANCE
MORTGAGE	\$	\$	\$

# 9. EXPENSES

How much do you spend on a	a regular basis?	TOTAL\$	FREQUENCY	NOTES
Food - Groceries				
Food - Eating out				
Energy (electricity & gas)				
Digital costs (phone, TV, inte	rnet)			
Land rates				
Water rates				
Vehicle - Fuel/R&M				
Healthcare				
Clothing & Personal				
Childcare/school				
Other:				
Other:				
INSURANCE	PROVIDER	TOTAL\$	FREQUENCY	NOTES
Insurance - House & Contents				
Insurance - Car				
Insurance - Life & Personal				

# **10. OTHER EXPENSES**

DEBT REPAYMENTS / REGULAR PAYMENTS	WEEKLY\$	BALANCE\$	NOTES
DEDITIEFATMENTS/ NEGOLAR FATMENTS	WELKLI	27127111024	NOTES
TOTAL DEBT			
IOIALDEDI			

#### 11. WILLINGNESS TO PARTNER

To be considered for a Habitat programme, if physically able, you and your family must be willing to complete some 'sweat equity' hours - helping with the work on your home. Where possible, we will try to make work available to match your physical ability.

I/we and/or family members are willing to complete the required sweat equity hours and/or attend workshops

	YES		NO		POSSIBLY	
lf PO	SSIBLY, p	lease	comme	ent		

#### 12. AUTHORISATION AND RELEASE

I understand that by filling in this application, I am authorising Habitat for Humanity to evaluate my actual need for home repair services. This may include personal visits, employment verification and a credit check.

By completing this application for credit, under the Privacy Act 2020, I consent to authorising Habitat for Humanity to pass on personal information relating to the application to its banking partner, BNZ, and the credit bureau who may use information to update their databases and for providing information services to its subscribers and other lawful purposes.

I acknowledge that the information contained in this application may be retained by Habitat for Humanity. I have answered all the questions on this application truthfully and confirm no relevant information has been withheld.

#### **Assignment**

Habitat may assign or transfer any or all of its rights and obligations under or in relation to this Agreement, at its sole discretion at any time without the prior consent of the Borrower. The Borrower will execute any formal assignment and/or novation as required by Habitat to give full effect to such assignment.

Applicant signature:	Co-applicant signature:	
Date:	Date:	

### 13. DOCUMENTS

### Please attach the following documents:

- Everyday, savings, mortgage, personal loan and credit card statements.
- Proof of income from the past 3 months or copy of myMSD.
- Statements of credit cards not linked to your bank, buy now pay later balances (e.g. afterpay) or personal loans
- Copy of photo ID for applicant and co-applicant.
- Title Deed / Rates bill / Watercare bill (at least one of these is required, no older than 3 months).
- A copy of Trust Deed, if home is owned by a Trust.
- Power bills for the previous three months.