

How to qualify for the FHLB Roof or HVAC Program:

- ❖ Applicant must be listed on the Deed **AND** live in the home
- ❖ *Must have purchased the home **BEFORE** January of 2023*
- ❖ Your family's **GROSS income** (BEFORE taxes) must not exceed the HUD guidelines based on the number of people in your household and must include everyone over 18 that works. The income requirements are as follows:

No. in family	1	2	3	4	5	6	7
Family gross Income can't be MORE than:	\$48,400	\$55,300	\$62,600	\$69,100	\$74,650	\$80,200	\$85,700

Required Documents:

- ❖ **COMPLETED APPLICATION** (Application plus all items listed below)
- ❖ Copy of Driver's License or State issued ID **and** Social Security Card for all household members over 18 yrs. of age
- ❖ Copy of Deed. *If widowed, but both listed, please provide appropriate paperwork. If divorced, but both listed, please provide divorce decree stating the house is your alone.*
- ❖ **DEED ONLY-Copies of tax records or mortgage statements will not be accepted**
****If you are in need of a copy of your deed, you can contact the Mobile Probate office.**
- ❖ Copy of **the last 2 months** of pay stubs from all family members over the age of 18
AND/OR Copy of **VERIFICATION OF BENEFITS STATEMENT** for (SS, SSI, SSDI, TANF, VA, etc.)

****If you need your Verification of Benefits Statement you can go to the SS office downtown to get it.**

BEFORE the project begins, applicant must be able to pay in full:

10% of the total cost of the project

~~ PLEASE SEE REVERSE SIDE FOR MORE INFORMATION ~~



*****Once applicant has been approved, they will be required to take a 20-30 minute "credit counseling" course over the phone. This is a requirement of Federal Home Loan Bank (FHLB) and not Habitat for Humanity*****

Possible Reasons for Program Denial:

1. Household income exceeds program requirements.
2. You have less than 30 days of current ownership.
3. Project is not deemed critical.
4. Cost of replacement exceeds program-funding limit.
5. Home is a manufactured home (mobile home)
6. There are active termites AND/OR excessive termite damage*
7. There is excessive damage to the foundation and structure of the home*

* "Excessive damage" is determined solely by the Habitat for Humanity Southwest Alabama construction staff.*

**~~ Please call Keri with any questions you may have
at 251-476-7171 ext. 238 ~~**

~~ The funding for this program is not guaranteed! ~~

P. O. Box 16422 • Mobile, AL 36616 • (251) 476-7171 • Fax (251) 476-7978 www.habitatswalabama.org

