

NAME: \_\_\_\_\_



\*\*\*\*\*APPLICANTS MUST LIVE OR WORK IN MCLENNAN COUNTY\*\*\*\*\*

**READ ALL INSTRUCTIONS BEFORE YOU BEGIN YOUR APPLICATION**

1. Review our income guidelines
2. Complete your application
3. Gather ALL documents listed below that apply to you.
4. Clip all of your documents together. Be sure your name is visible on the top of this page.
5. **A \$30 credit report fee (Check or money order ONLY) will be required with the submission of your application**

Documents Needed to Process Application		
	<b>Completed and honest application</b>	<ul style="list-style-type: none"> <li>▪ Incomplete applications will not be accepted.</li> <li>▪ Applications with purposely falsified information will be denied.</li> </ul>
	<b>Identification</b>	<ul style="list-style-type: none"> <li>▪ Copy of driver license(s) for applicant &amp; co-applicant</li> <li>▪ Copy of Social Security card for each member of the household (<b>we can make copies for you</b>)</li> </ul>
	<b>Your latest paycheck stubs to cover the most recent 12 weeks</b>	<ul style="list-style-type: none"> <li>▪ 12 stubs if you are paid every week</li> <li>▪ 6 stubs if you are paid every two weeks or twice a month</li> <li>▪ 3 stub if you are paid once a month</li> </ul>
	<b>Other income</b>	<ul style="list-style-type: none"> <li>▪ Benefit verification letter for Family Assistance (TANF)</li> <li>▪ Benefit verification letter for Social Security, SSI, and/or Disability</li> <li>▪ Statement showing child support that you receive or must pay (found in divorce decree or court papers)</li> <li>▪ Print out of actual child support payments that you have received in the last 12 months from the DHR office</li> </ul>

2020 GROSS MONTHLY Income Guidelines		
Persons Living in the Home	No Less Than	No More Than
One	\$1,150	\$2,300
Two	\$1,316	\$2,630
Three	\$1,476	\$2,960
Four	\$1,641	\$3,287
Five	\$1,775	\$3,550
Six	\$1,908	\$3,815
Seven	\$2,037	\$4,075



Dear Applicant: Please complete this application to determine if you qualify for the Habitat for Humanity homeownership 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

# Application

## Habitat Homeownership Program

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.

1. APPLICANT INFORMATION																																																	
Applicant	Co-applicant																																																
<b>Applicant's name</b> _____	<b>Co-applicant's name</b> _____																																																
Social Security number OR ITIN _____ Home phone _____ Cell Phone _____ Age _____ Email _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security number OR ITIN _____ Home phone _____ Cell Phone _____ Age _____ Email _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)																																																
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Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____																																																
<b>If you have lived at your present address for less than two years, complete the following:</b>																																																	
Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____																																																
2. FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE																																																	
Date received: _____ Date of notice of incomplete application letter: _____ Date of adverse action letter: _____	Date of selection committee approval: _____ Date of board approval: _____ Date of partnership agreement: _____																																																

### 3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

#### I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

Because lots are donated, we cannot guarantee at any given time in what parts of Waco we will have lots available. Are you willing to live where Habitat is building at any given time?

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

### 4. CURRENT HOUSING CONDITIONS

Number of bedrooms in current home (please circle) 1      2      3      4      5      Monthly Rent: \$\_\_\_\_\_

Do you have three or more people in any bedroom?  Yes  No      Are you currently on Section 8?  Yes  No

Does your home have good water and plumbing?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your home have a good roof, windows, and insulation?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your home have affordable heating?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does your home have safe electrical wiring?	<input type="checkbox"/> Yes <input type="checkbox"/> No

#### Current Landlord

Name: _____	Name: _____
Address: _____	Address: _____
City, State, Zip: _____	City, State, Zip: _____
Phone number: _____	Phone number: _____
FAX number: _____	FAX number: _____

**In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?**

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### 5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$\_\_\_\_\_ /month    Unpaid balance \$\_\_\_\_\_

Do you own land?  No     Yes      Monthly payment \$\_\_\_\_\_    Unpaid balance \$\_\_\_\_\_

**6. INCOME INFORMATION**

<b>Applicant</b>		<b>Co-Applicant</b>	
Name and address of current employer:	Employment Dates:	Name and address of current employer:	Employment Dates:
	Hourly wage: \$ /hour		Hourly wage: \$ /hour
Job title:	Hours per week:	Job title:	
Type of business:		Type of business:	
Supervisor:		Supervisor:	
Phone:	Fax:	Phone:	Fax:

**If you have been at your current job FOR LESS THAN ONE YEAR, please complete the following information.**

Name and address of previous employer:	Employment Dates:	Name and address of previous employer:	Employment Dates:
	Hourly wage: \$ /hour		Hourly wage: \$ /hour
Job title:	Hours per week:	Job title:	Hours per week:
Type of business:	Why did you leave?	Type of business:	Why did you leave?
Supervisor:		Supervisor:	
Phone:	Fax:	Phone:	Fax:

Name and address of previous employer:	Employment Dates:	Name and address of previous employer:	Employment Dates:
	Hourly wage: \$ /hour		Hourly wage: \$ /hour
Job title:	Hours per week:	Job title:	Hours per week:
Type of business:	Why did you leave?	Type of business:	Why did you leave?
Supervisor:		Supervisor:	
Phone:	Fax:	Phone:	Fax:

**7. MONTHLY INCOME**

Income source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

**PLEASE NOTE:**

Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.

**HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE**

Name	Income source	Monthly income	Date of birth

**8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS**

Where will you get the money to make the down payment or pay for closing costs (for example, savings or parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

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**9. ASSETS**

Assets	Where is the account?	Account Number	Balance	Vehicle Information	Do you own?
Savings			\$	Car #1 model & year:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Checking Account			\$		
Other (Stocks & Bonds)			\$	Car #2 model & year:	<input type="checkbox"/> Yes <input type="checkbox"/> No
Property			\$		

**10. DEBT**

Account	TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?					
	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Motor Vehicle	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture, appliance, TVs (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
<b>Total</b>	\$	\$		\$	\$	

MONTHLY EXPENSES			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Home Maintenance	\$	\$	\$
Electricity	\$	\$	\$
Gas/ Oil	\$	\$	\$
Water	\$	\$	\$
Food	\$	\$	\$
Clothing	\$	\$	\$
Day Care	\$	\$	\$
Car Insurance	\$	\$	\$
Health Care	\$	\$	\$
Entertainment	\$	\$	\$
Alimony/ Child Support	\$	\$	\$
Telephone	\$	\$	\$
Cable/ Internet	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	\$	\$	\$

## 11. DECLARATIONS

**Please check the box beside the word that best answers the following questions for you and the co-applicant**

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

*If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper.*

## 12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

I understand that the evaluation will include personal visits, a credit check and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant signature	Date	Co-applicant signature	Date
X _____	_____	X _____	_____

**PLEASE NOTE:** If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.

## 13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name \_\_\_\_\_ Co-applicant's name \_\_\_\_\_

**14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

**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 <b>Race</b> (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 <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <b>Birthdate:</b> _____ / _____ / _____ <b>Marital status:</b> <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 <b>Race</b> (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 <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male <b>Birthdate:</b> _____ / _____ / _____ <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

To be completed only by the person conducting the interview	
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 <span style="float: right;">Date</span>
	Interviewer's phone number



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 FTC Regional Office for the Southwest region, 220 N. 11th Street, Waco, TX 76701 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):

X \_\_\_\_\_

X \_\_\_\_\_

Print name: \_\_\_\_\_

Print name: \_\_\_\_\_

Date: \_\_\_\_\_

Date: \_\_\_\_\_