



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.

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.

1. APPLICANT INFORMATION							
Applicant				Co-applicant			
Applicant's name				Co-applicant's name			
Social Security number _____				Social Security number _____			
Home phone _____ E-mail _____ Age _____				Home phone _____ Age _____			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)			
Dependents and others who will live with you (not listed by co-applicant)				Dependents and others who will live with you (not listed by co-applicant)			
Name	Age	Male	Female	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"/>	_____	_____	<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"/>
Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			
_____				_____			
Number of years _____				Number of years _____			
If you have lived at your present address for less than two years, complete the following:							
Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			
_____				_____			
Number of years _____				Number of years _____			

2. FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE	
Date received: _____	Date of selection committee approval: _____
Date of notice of incomplete application letter: _____	Date of board approval: _____
Date of adverse action letter: _____	Date of partnership agreement: _____

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Years on this job	Name and address of CURRENT employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
If working at current job less than one year, complete the following information			
Name and address of LAST employer	Years on this job	Name and address of LAST employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

7. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Wage – Please provide proof of income: A. Last 2 pay stubs or B. Last 2 bank statements	\$	\$	\$	\$
TANF				
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other: _	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$
	\$	\$	\$	\$

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?

9. ASSETS

Name of bank, savings and loan, credit union, 401k etc.	Address	City, state	ZIP	Account number	Current balance
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

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
Other motor vehicle	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture, appliance, TVs (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent – Please provide copy of Lease or Rental Agreement	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

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 suing or being sued?	<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 a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Have you been a resident of Montgomery County for at least one year?	<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 g, or "no" to question h, 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 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)

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 Date
	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 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 _____

Print name: _____

Date: _____

X _____

Print name: _____

Date: _____



AUTHORIZATION TO OBTAIN CONSUMER CREDIT REPORT

I authorize Habitat for Humanity of Montgomery County, TN to obtain my consumer credit report for use in my application for its homeowner program.

Applicant

Signature: _____
Printed Name: _____
Date: _____

Applicant

Signature: _____
Printed Name: _____
Date: _____



AUTHORIZATION FOR CRIMINAL BACKGROUND CHECK

I, _____ (Applicant) and _____ (Co-applicant), hereby authorize Habitat for Humanity of Montgomery County, TN and its authorized staff to check public records for any adjudication, conviction, or deferment of proceedings in a court of law involving myself or a member of my household. This also includes a check of the National Sex Offender Registry.

I understand no confidential records, sealed records, or juvenile records will be searched. I further understand that this information is sought not for purposes of dissemination but for evaluation of my application.

Applicant

Signature: _____
Printed Name: _____
Date of Birth: _____
Social Security #: _____
DL or ID type #: _____
Date: _____

Co-Applicant

Signature: _____
Printed Name: _____
Date of Birth: _____
Social Security #: _____
DL or ID type #: _____
Date: _____

Habitat for Humanity of Montgomery County, TN screens all home applicants through the National Sex Offender Registry. By completing this application, you are submitting to such an inquiry.



Homeowner Qualifications 2020

You are applying for a home loan through Habitat for Humanity of Montgomery County. The following qualifications will help us determine if you are eligible for a Habitat home:

1. Residency & Status: (All of the following statements must apply)

- a. Lived in Montgomery County, TN for at least 1 year from date of application
- b. No “separated” marital status
- c. No felony or sexual criminal record

2. Living in Inadequate Housing: (At least 1 of the following must apply)

- a. Living in unsafe building
- b. Overcrowded space
- c. Undesirable neighborhood
- d. Living with friends or family
- e. Rent burdened (more than 30% of income going towards rent)

3. Financial Qualifications: (All of the following statements must apply)

- a. Can afford monthly mortgage payments with a reliable income (employment, disability, social security, etc.)
- b. Reasonably good credit report (minimum of about 550) with no outstanding liens or judgements.
- c. No bankruptcies or foreclosures in the past 5 years
- d. Income falls within the range listed below based on the size of the family:

(Based on HUD’s median income for Clarksville, TN in 2018 and are subject to change yearly)

Family Size	Minimum Monthly Income	Maximum Monthly Income
1 person	\$808	\$1,940
2 person	\$925	\$2,220
3 person	\$1,040	\$2,495
4 person	\$1,154	\$2,770
5 person	\$1,248	\$2,995
6 person	\$1,340	\$3,215
7 person	\$1,431	\$3,435
8 person	\$1,525	\$3,660

4. Willingness to Partner with Habitat:

- a. Be a proactive partner
- b. Understand and share Habitat's mission
- c. Work Sweat Equity Hours
- d. Attend Habitat's Financial and Educational classes

5. Must Have Ability to Maintain Mortgage Payments:

- a. Habitat's mortgage is a 20-year 0% interest loan
- b. Current mortgage payments range for new builds: \$300-\$400 per month which includes: Principal on mortgage, city and or county taxes, and homeowner's insurance.
- c. House size is based on family make-up
- d. Mortgage payment based on cost to build the house (subject to change based on increased cost of materials and supplies.)

Frequently Asked Questions (FAQs):

- *What does "Partnering" mean?*
 - Proactive participation with our Habitat means: Join us wholeheartedly, work sweat equity hours, participate in financial/educational classes, understand and share Habitat's mission, and become a member of our Habitat family.
- *What does it mean by "reasonably good credit report?"*
 - For Habitat, a reasonably good credit report generally means a score of 550 and up. We do not have a set credit score we look for, but rather examine your financial history and current situation. If there are past mistakes on your credit report, those may not disqualify you. If you are working to remedy these past mistakes and currently making payments on time, Habitat takes this into consideration.
- *How is the qualifying income determined?*
 - Habitat for Humanity's basic income guidelines for eligibility for our programs are taken from HUD Area Median Income (AMI), usually published once a year. Our annual income ranges are 25% to 60% of the AMI.
- *If I apply and do not get accepted, what happens?*
 - Habitat for Humanity encourages you to reapply at any time! If your application is not accepted, your letter will state why and list resources to help you improve your financial situation. There is no limit to the number of times you can apply. Several of our homeowners were denied their first time applying but accepted their second time!

Required Information for a Complete Application

Habitat reviews your application for all the required documents for review at the Family Selection Committee. Please read these requirements and make sure copies of each item are included in your application. Carefully review each section of the application (including credit/background check forms) before turning it in.

- **Proof of residency in Montgomery County for at least 12 months:**
 - A copy of your Tennessee issued driver's license OR identification card (for criminal background check and loan processing)
- **Proof of income:**
 - A copy of (2) most recent paystubs from employment **OR**
 - (1) copy of disability/social security/retirement statement
- **Benefits:** (If applicable)
 - A copy (1) of recent benefits statement or child support paperwork (SNAP/Families First/Child Support/Alimony, TNAF, etc.)
- **Housing:**
 - Rental agreement with move in date, rent paid per month, and landlord's information
 - If you pay another person rent or utilities, that person **MUST** write their rent (utilities if included) and how much you pay them per month towards that amount. (Receipts, cashier's check stub, etc. showing how much you pay that person.)
- **Bills and Debts:**
 - A copy (1) of most recent statement showing remaining balance and payment made (credit cards, car or health insurance, car payments,
 - cell phone, cable, student loans, rental payments, medical, school loans, child support/alimony, etc.)
- **Bankruptcy, Foreclosure, Judgement, Eviction or Liens, Repossessions, Garnishments, and/or Forfeitures:**
 - A copy (1) showing when it started, how much you owe, monthly payments, and when it ended (if discharged).