



Habitat for Humanity Family Selection Application Day



Saturday, September 3, 2016 @ 9 am
at the First United Methodist Church in Troy, AL

*Applications may be printed from www.troypikehabitat.com
or picked up from 210 Montgomery St in Troy, AL*

Criteria:

1. **Need** - Evidence that you are living in substandard housing (poor heating, plumbing problems, leaky roofs, overcrowding)
2. **Ability to Pay** - Based on family size (for example, income for family of four between \$14,350-\$28,680)
3. **Willingness to Partner** - Work a minimum of 200 hours of sweat equity per adult applicant helping to build houses, raise funds, join homeowners association, assist where needed.
4. **Residence** - Has lived in Pike County for at least 1 year

In addition to your completed and signed Application/Release Form, you must bring with you:

1. **Proof of I.D.** - You must have a picture I.D. (driver's license, etc) and social security card for applicant, co-applicant, and each child or dependent.
2. **Proof of Current Address** - Utility bill for power, phone, cable, gas, etc.
3. **Landlords** - Name, address, phone numbers for last two landlords.
4. **Employer** - Name, address, phone number of company you work for and your supervisor (information needed for all members in the household)
5. **Income** - Information showing income such as two most recent pay stubs, tax return, child support, food stamps, SSI, etc.
6. **Debts** - Monthly bill statements including electricity, water, gas, phone, car payments, credit cards, insurance, furniture store, etc.
7. **Assets** - Account numbers of your checking and/or savings accounts
8. **Personal References** - Name, address, phone numbers of at least 3 people who know you
9. **Legal Custody Order** - for all children, if applicable

Application Deadline: September 3, 2016

Dear Applicant:

Troy-Pike Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build homes with families and sell the houses at *no profit and no interest to families who could not otherwise afford a home.*

Please read the following items to see if you have an interest in our ministry AND to see if you meet our general guidelines.

1. To qualify, you must have a need for housing. For example, no indoor plumbing, poor plumbing, poor heating, leaks in the roof, overcrowding, unsafe, unsanitary, or dangerous living conditions.
2. You need to have lived in Pike County for at least a year.
3. You need to have a steady total family income of roughly 30-60% of the median income for our community. A Habitat representative will help you determine this figure.
4. With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references.
5. If approved for a Habitat home, you and your family must be willing to work 200 hours per adult applicant of “sweat equity” on your home and other homes.
6. If you are approved for a home and if you meet the “sweat equity”, down payment, and educational requirements, Habitat will sell you a home at cost and without interest. Your house payments will be used by Habitat to build more houses, so it is required that you make payments on time.
7. If approved for a Habitat home, you will need to save around \$700 for a down payment, homeowner’s insurance, property taxes, termite bond, recording fee, and any other costs related to closing.

No applicant is to be considered accepted as a partner family until receiving formal notification that the Troy-Pike Habitat for Humanity Board of Directors has approved your application. Families not initially accepted may reapply at a later date should their circumstances change.

All information is considered confidential and is to be used only for family selection. The application process usually takes two to three months.

Sincerely,

Family Selection Committee
Troy-Pike Habitat for Humanity



Troy-Pike Habitat for Humanity
 P.O. Box 441
 Troy, AL 36081
 (334) 372-7578 troypikehabitat@gmail.com

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 | Home phone | Age | | Social Security number | 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 living at 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 | | | | Last 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 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.

| | | | |
|---|--------------|--------------------------|--------------------------|
| | | Yes | No |
| I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS: | Applicant | <input type="checkbox"/> | <input type="checkbox"/> |
| | Co-applicant | <input type="checkbox"/> | <input type="checkbox"/> |

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) **1** **2** **3** **4** **5**

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ _____ / month
 (Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

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

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 \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.

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 |

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, televisions (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 | \$ | \$ | \$ |
| Utilities | \$ | \$ | \$ |
| Insurance | \$ | \$ | \$ |
| Child care | \$ | \$ | \$ |
| Internet service | \$ | \$ | \$ |
| Cell phone | \$ | \$ | \$ |
| Land line | \$ | \$ | \$ |
| Business expenses | \$ | \$ | \$ |
| Union dues | \$ | \$ | \$ |
| Other | \$ | \$ | \$ |
| Other | \$ | \$ | \$ |
| Other | \$ | \$ | \$ |
| Total | \$ | \$ | \$ |

11. DECLARATIONS

Please circle 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 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. Are you paying alimony or child support? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| f. 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 e, or "no" to question f, 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 the no-interest 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. 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 applicant families 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.

Applicant's name _____

Co-applicant's name _____

13. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below.

| 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 (Incl. 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 (Incl. 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 |