

Habitat for Humanity Macon/ Jackson
 NC
 P.O Box 1585
 Franklin, NC 28744



We are pledged to the letter and spirit of U.S. policy for the achievements 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.

Application

Habitat Homeownership Program

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 _____		Social Security number _____		Home Phone _____	
Age _____				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
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____	_____	_____
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 selection committee approval _____
 Date of notice of incomplete application letter _____ Date of board approval _____
 Date of adverse action letter _____ 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.

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

4. PRESENT HOUSING CONDITIONS

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

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	Name and address of Current employer
Type of Business	Type of Business
Years on job	Years on job
Monthly (gross) wages?	Monthly (gross) wages?
Business Phone	Business Phone

If working a current job less than a year, complete the following information

Name and address of Current employer	Name and address of Current employer
Type of Business	Type of Business
Years on job	Years on job
Monthly (gross) wages?	Monthly (gross) wages?
Business Phone	Business Phone

10 . DEBT

To whom do you and the co-applicant(s) owe money?

Account	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 Services	\$	\$	\$
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	
	Yes	No	Yes	No
A. Do you have any outstanding judgments because of a court decision against you?	Yes	No	Yes	No
B. Have you been declared bankrupt within the past seven years?	Yes	No	Yes	No
C. Have you had property foreclosed on in the past seven years?	Yes	No	Yes	No
D. Are you currently involved in a lawsuit?	Yes	No	Yes	No
E. Are you paying alimony or child support?	Yes	No	Yes	No
F. Are you a U.S citizen or permanent resident?	Yes	No	Yes	No

If you answered "yes" to any question a through e, or "no" to question F, please explain on a separate sheet 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.

HABITAT FOR HUMANITY MACON COUNTY NC

APPLICATION CHECK LIST

Applicants: We will need the following documents, together with your fully completed application:

- Three (3) credit references- copies of bills or loans- current or closed accts.
- Three (3) personal letters of references-no relation to you
- Copies of your last two (2) years' Income Tax Returns
- Copies of your two (2) most recent pay stubs- from each employer

For your information, we will also conduct the following checks:

- Your former and current landlords for the past two (2) years
- Your former and current employers for the past five (5) years
- Your credit report
- Bank verifications
- Background criminal record (if any)
- DSS (food stamps, etc.)

HABITAT FOR HUMANITY MACON COUNTY NC

APPLICATION CHECK LIST

Applicants: We will need the following documents, together with your fully completed application:

- Three (3) credit references- copies of bills or loans- current or closed accts.
- Three (3) personal letters of references-no relation to you
- Copies of your last two (2) years' Income Tax Returns
- Copies of your two (2) most recent pay stubs- from each employer

For your information, we will also conduct the following checks:

- Your former and current landlords for the past two (2) years
- Your former and current employers for the past five (5) years
- Your credit report
- Bank verifications
- Background criminal record (if any)
- DSS (food stamps, etc.)