

Habitat for Humanity of Montezuma County

Application for Housing

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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, sexual orientation or national origin.

Please fill out this application completely and bring it with all your required documents. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act. **Please print clearly with a black or blue pen, and sign your name on page 10.**

1. Information about you and any co-applicant

Applicant's Name _____ SS# _____ Birth Date _____ Legal Resident? (Circle one) Yes No Proof of Citizenship (Check one of the options below) Birth Certificate _____ Permanent Resident Card (Green Card) _____ <hr/> Are you?: Married ___ Separated ___ Unmarried (including single, divorced, widowed) ___ <hr/> Phone Home _____ Work _____ Cell _____ E-mail _____	Co Applicant's Name _____ SS# _____ Birth Date _____ Legal Resident? (Circle one) Yes No Proof of Citizenship (Check one of the options below) Birth Certificate _____ Permanent Resident Card (Green Card) _____ <hr/> Are you?: Married ___ Separated ___ Unmarried (including single, divorced, widowed) ___ <hr/> Phone Home _____ Work _____ Cell _____ E-mail _____
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2. Information about your current home

Your Current Address:

Street _____

City _____ State _____ Zip _____

2. Information about your current home (continued)

Number of bedrooms (circle number): 1 2 3 4 5 Bathrooms (circle number): 1 2 3

Other rooms in the place where you are currently living (check if you have):

Kitchen _____ Living Room _____ Dining Room _____ Laundry Room _____ Other _____

Do you own or rent your current home? (check one:) Own _____ Rent _____

If you rent your current home, complete section 2A – Rental home information

If you own your current home, complete section 2B – Information if you own your current home

2A – Rental home information:

What is your monthly rent payment? \$ _____ per month.

Do you receive Section 8 assistance? Yes _____ No _____

If Yes, how much do you personally pay each month? \$ _____

Name, Address and Phone Number of your current landlord:

Name _____ Phone _____

Address _____ City _____ State _____ Zip _____

How long have you lived there? _____ Years _____ Months

If you have lived at this address less than 3 years, please give us your addresses and any landlord information going back 3 years:

(1) Your Address _____ How Long _____ Own _____ Rent _____

City _____ State _____ Zip Code _____

If you rented, provide this info:

Landlord Name: _____ Phone _____

Address _____ City _____ State _____ Zip _____

(2) Your Address _____ How Long _____ Own _____ Rent _____

City _____ State _____ Zip Code _____

If you rented, provide this info:

Landlord Name _____ Phone _____

Address _____ City _____ State _____ Zip _____

2. Information about your current home (continued)

2B – Information if you own your current home:

(a) Is your residence a mobile home? Yes _____ No _____ If No, skip to (b)

If yes, what is the Year, Make & Model? _____

Is it double-wide or single-wide? Double _____ Single _____

How much is your lot rent? \$ _____

Name, address and phone number of lot landlord:

Other than your lot rent, do you make monthly payments on your mobile home? Yes _____ No _____

If yes, what is your monthly payment? \$ _____

And what is the unpaid balance? \$ _____

Now read and complete (c)

(b) If your residence isn't a mobile home, do you have a mortgage on it? Yes _____ No _____

If yes, what is your monthly mortgage payment? \$ _____

And what is the unpaid balance on the mortgage? \$ _____ Now read and complete (c)

(c) **If you are selected for a Habitat home, you must sell your current home – what price do you think you could sell your current home for? \$ _____**

3. Other homes or land that you own

Do you own – in whole or in part – a home you do not live in, or land on which a home could be built?

Yes _____ No _____ If yes, briefly describe what you own, where it is and what you think is its current value:

4. People who will live with applicant and co-applicant in the Habitat home

Name	Legal Dependent? (circle one)	Relationship to Applicant	Date of Birth	M/F	Social Security No.
_____	Y N	_____	_____	_____	_____
_____	Y N	_____	_____	_____	_____
_____	Y N	_____	_____	_____	_____
_____	Y N	_____	_____	_____	_____
_____	Y N	_____	_____	_____	_____
_____	Y N	_____	_____	_____	_____

5. Employment history for the past 2 years:

Please list all jobs held by both applicants, and by any other household member who is over the age of 18, for the past 2 years. Start with the Applicant's current job and if it has lasted less than 2 years, provide info on applicant's previous job in the next space. Then do the same for the co-applicant and any other household member age 18 or older. If you need more space, please attach additional sheets. Leave nothing blank.

Applicant's Current Job

Company Name _____ Telephone _____
Company Address _____ City _____ Zip _____
Supervisor/Manager _____ Your Salary \$ _____ per hour \$ _____ per month
Start Date _____ End Date _____ Position _____
Reason for Leaving _____

If applicant has worked in current job less than 2 years, what was previous job?

Company Name _____ Telephone _____
Company Address _____ City _____ Zip _____
Supervisor/Manager _____ Your Salary \$ _____ per hour \$ _____ per month
Start Date _____ End Date _____ Position _____
Reason for Leaving _____

Co-Applicant's Current Job

Company Name _____ Telephone _____
Company Address _____ City _____ Zip _____
Supervisor/Manager _____ Your Salary \$ _____ per hour \$ _____ per month
Start Date _____ End Date _____ Position _____
Reason for Leaving _____

If co-applicant has worked in current job less than 2 years, what was previous job?

Company Name _____ Telephone _____
Company Address _____ City _____ Zip _____
Supervisor/Manager _____ Your Salary \$ _____ per hour \$ _____ per month
Start Date _____ End Date _____ Position _____
Reason for Leaving _____

5. Employment (continued)

Name of household member over age 18: _____
Company Name _____ Telephone _____
Company Address _____ City _____ Zip _____
Supervisor/Manager _____ Your Salary \$ _____ per hour \$ _____ per month
Start Date _____ End Date _____ Position _____
Reason for Leaving _____

Name of household member over age 18: _____
Company Name _____ Telephone _____
Company Address _____ City _____ Zip _____
Supervisor/Manager _____ Your Salary \$ _____ per hour \$ _____ per month
Start Date _____ End Date _____ Position _____
Reason for Leaving _____

6. Summary of gross monthly income (before any deductions)

Applicant's Monthly Income from Work

From First Job: \$ _____ + From Second Job: \$ _____ = Total \$ _____

Co-Applicant's Monthly Income from Work

From First Job: \$ _____ + From Second Job: \$ _____ = Total \$ _____

Total gross monthly income earned by other household members who work \$ _____

These monthly amounts received by all household members:

Social Security pension or disability or SSI \$ _____

Child support or spousal support \$ _____

TANF \$ _____

VA benefit \$ _____

Other government assistance: _____ \$ _____

Other income (such as money from relatives or friends) \$ _____

Total gross monthly income (add all numbers in right column) \$ _____

7. Current monthly expenses and debt

Fill in ALL categories. Enter a 0 or NA if it doesn't apply. Give average monthly amounts where appropriate.

Expenses	Monthly	Past Due	Current Balance	Name of Creditor
Rent/Mortgage				
Gas/Electric				
Water/Sewer				
Trash				
Home Telephone				
Cell Phone (s)				
Internet				
Cable TV				
Home Insurance				
House Repairs				
Car Insurance				
Car Loan				
Monthly Gasoline				
Car Repairs				
Life Insurance				
Retirement (IRA/401K)				
Savings				
Health Insurance				
Child Care				
Doctor				
Dentist				
Hospital/Medical				
Prescriptions				
Credit Card				
Credit Card				
Payday/Bank Loan				
Student Loan				
Judgments				

Monthly

Food				
Personal Expenses				
Grooming/Haircuts				
Laundromat				
Clothing				
Entertainment				
Child Support				
Alimony/Maintenance				
Other				

Total monthly expenses (add all amounts in first column) \$ _____

8. Other debts

Please explain any special or unusual financial circumstances (for example, debt to friends or relatives or use of a relative's credit card) and amount owed to each

Situation _____ Amount Owed \$ _____

Situation _____ Amount Owed \$ _____

9. Bank accounts and other assets

If you have a car, is your car loan paid off? Yes _____ No _____

If yes, what is car's: Make _____ Model _____ Year _____ Mileage _____

Do you own any other vehicles that are paid off? Yes _____ No _____

List all bank, credit union, or savings and loan accounts, all certificates of deposit, all trust funds, stocks, annuities, etc. that you have. If you don't include an account number, it will delay your application.

1. Bank Name	Account Number	Account Type	Balance
_____	_____	_____	\$ _____

Address	City/State	Zip Code
_____	_____	_____

2. Bank Name	Account Number	Account Type	Balance
_____	_____	_____	\$ _____

Address	City/State	Zip Code
_____	_____	_____

3. Bank Name	Account Number	Account Type	Balance
_____	_____	_____	\$ _____

Address	City/State	Zip Code
_____	_____	_____

10. Legal names

If you are approved for a Habitat home, how should your names appear on legal documents? **Print:**

Applicant's Full Legal Name _____

Co-Applicant's Full Legal Name _____

11. Declarations

For each question, circle yes or no for both the Applicant and Co-Applicant

	Applicant	Co-Applicant
A. Have you ever applied for a mortgage?	Yes / No	Yes / No
B. Have you ever owned a home or mobile home?	Yes / No	Yes / No
C. Have you had property foreclosed or a vehicle repossessed in the last 3 years?	Yes / No	Yes / No
D. Have you had a bankruptcy discharged in the past 3 years?	Yes / No	Yes / No
E. Have your wages or bank account been garnished?	Yes / No	Yes / No
F. Do you have any debt because of a court decision against you?	Yes/No	Yes/No
G. Are you currently involved in a lawsuit?	Yes/No	Yes/No
H. Have you ever been convicted of a felony?	Yes / No	Yes / No
I. Is your income likely to increase or decrease significantly in the next 2 years?	Yes / No	Yes / No
J. Are you obligated to pay alimony, child support or maintenance?	Yes / No	Yes / No

*****If any applicant answered yes to any of these questions,
explain the situation on the back of this page or on a separate sheet*****

12. Willingness to partner

Every family that is selected for a Habitat home must invest work hours to purchase that home – what we call sweat equity hours. These hours can be earned by working at Habitat construction sites, by attending workshops and classes and by participating in other activities approved by Habitat for Humanity of Montezuma County.

An individual applicant must complete 200 hours. If there is an applicant and co-applicant, they must complete 400 hours between them. Friends, relatives, church members and co-workers who the family recruits can help them to reach the total number of sweat equity hours required. There is no pay for the work to accumulate a family's sweat equity hours.

By signing below, you indicate that you understand Habitat's sweat equity policy and that you agree to complete the required sweat equity hours if you are selected for a Habitat home.

Applicant Signature: _____

Co-Applicant Signature _____

13. Applicant's statement of need

The most important factor in evaluating your application is your need for a decent home. Please tell us why your current home is not adequate and what goals you hope to achieve for your family with a Habitat home.

14. Right to receive copy of appraisal

This is to notify you that if you are selected for the Habitat program and we are selling you a house, we will order an appraisal of the house in connection with the loan you will make to buy it. The cost of the appraisal will be part of the closing costs you pay to buy the house. Upon completing the appraisal, we will promptly provide a copy to you, even if the loan does not close.

15. Signatures

I understand that by signing and filing this application, I am authorizing Habitat for Humanity of Montezuma County to evaluate my need for a Habitat home, my ability to repay the loan to purchase a Habitat home and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, a criminal background check, a sex offender registry check, employment verification and rent verification with your landlord. 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 not receive 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.

Applicant Signature

Date

Co-Applicant Signature

Date

16. Additional Information

Use area below or attach additional sheets if you need more space to complete your application