

Characteristics of a “Buyer-Ready Habitat Family”

Criterion 1: Need

It must be true that:

The family’s annual income is not more than 60% of the median income for our geographical area (chart below*); the family does not currently own a home; AND at least one of the following need-related factors must also be true:

- their current housing has defective physical conditions;
- their current housing is overcrowded;
- the family is living in temporary housing about which one or more of the following statements are true:
 - the family is in a tentative living arrangement with relatives or friends;
 - the family is living in a transitional housing facility or motel;
 - the family is living in housing that is being condemned, sold or moved;
 - the family is living in a car, tent or similar “quasi-homeless” situation.
- the family is extremely “cost-burdened” (defined as spending 50 percent or more of their income for housing);
- the family is not currently cost-burdened as defined above only because they are receiving temporary, non-sustainable financial support;

Criterion 2: Ability to Pay

It must be true that:

- the family has a reliable source of income;
- the family’s annual income is not less than 40% of the annual median income for our geographical area*
- the family’s income is adequate to make the monthly principal, tax and insurance payments while also meeting their other debt and living expenses.
- the family must have the ability to pay off all liens and judgments prior to purchasing a Habitat home.
- the family demonstrates a history of making payments on time.

Criterion 3: Willingness to Partner

It must be true that:

- the family is committed to being a full partner in the construction of their home;
- the family understands Habitat’s “sweat-equity” requirement and is willing to fulfill it;
- the family agrees to participate in counseling sessions focused on home maintenance and financial management.

2018 Homeownership Program Income Guidelines

Household Size	Gross Monthly Income		Gross Annual Income	
	Minimum	Maximum	Minimum	Maximum
1	\$1,496	\$2,243	\$17,950	\$26,920
2	\$1,709	\$2,564	\$20,510	\$30,770
3	\$1,923	\$2,884	\$23,080	\$34,610
4	\$2,137	\$3,205	\$25,640	\$38,460
5	\$2,452	\$3,462	\$29,420	\$41,540
6	\$2,812	\$3,718	\$33,740	\$44,610
7	\$3,172	\$3,974	\$38,060	\$47,690
8	\$3,529	\$4,231	\$42,350	\$50,770



Dear Friend,

This is an application to become a *Future Homebuyer* with Habitat for Humanity of Central Lane. This program seeks to eliminate poverty housing and to make decent shelter a matter of conscience.

- Habitat homes are basic, practical structures.
- Habitat homes are made available with money and labor donated by people who are concerned about the living conditions of others. Funds from grants and other sources may also be used to build the home.
- Habitat houses are sold using a very affordable mortgage.
- The Homebuyer Selection Committee will review this application and contact you within 30 days, regarding the status of your application.
- If you are chosen as a Future Homebuyer, certain closing costs, property taxes, and the first year's homeowner insurance will be required at the time of purchase.
- Each Future Homebuyer is required to provide a set number of hours of volunteer labor (sweat equity) on their house and other Habitat houses that are under construction as well in other Habitat work. Friends and/or family may provide up to 40% of these hours.

Future Homebuyers will be selected based on the following:

1. Need for basic, decent housing.
2. Ability to make monthly payments on a low-interest mortgage.
3. Willingness to participate in the program including sweat equity hours.
4. Must be a U.S. citizen or permanent resident.
5. Be a resident of Habitat for Humanity of Central Lane's (HFHCL) service area. An applicant is considered a resident of HFHCL's service area if the applicant either lives in the service area or has a "substantial interest" in the service area. Substantial interest is defined as: employed in our service area for the preceding twelve (12) months.

Please answer the attached questions as accurately and completely as you can. We hope you understand that we need all of this information from you to best determine your eligibility for the Habitat program. If you would like some assistance in completing the application, please contact the Habitat office at (541) 741-1707.

Applications are due by 4:00 PM, Friday, March 8th.

Mail or deliver the application and all documentation to:

Habitat for Humanity
1210 Oak Patch Road
Eugene, OR 97402

Phone Number: (541) 741-1707

Office hours: Monday – Friday 9:00 AM – 4:00 PM

It is the applicant's responsibility to let Habitat for Humanity know if the applicant has moved or has new contact information.

Carefully complete the attached application form, date and sign the application. **All applicants and co-applicants must sign the application.** Feel free to use extra pages as needed.

Please include all the items on the checklist below before turning in your application. **If any of these items are missing, your application will be incomplete.**

Checklist

- _____ Completed application (be sure **all** applicant adults have signed)
- _____ Copies of 6 months of pay stubs for all working adults in the home
- _____ Documentation of all other income (social security, SSD, TANF, unemployment, etc.)
- _____ Photocopy of most recent income tax return for each adult (**form 1040, 1040A, or 1040EZ**) including **W2 forms**
- _____ Proof of citizenship or permanent legal residency (photocopy of birth certificate, valid US Passport, voter's registration, or legal permanent residence card) for all persons in household
- _____ Photocopy of Social Security cards for each family member.
- _____ Photocopy of driver's license or Oregon ID card for each adult
- _____ A copy of all **bank account statements** representing the past twelve months.
- _____ A copy of **current rent receipt**.

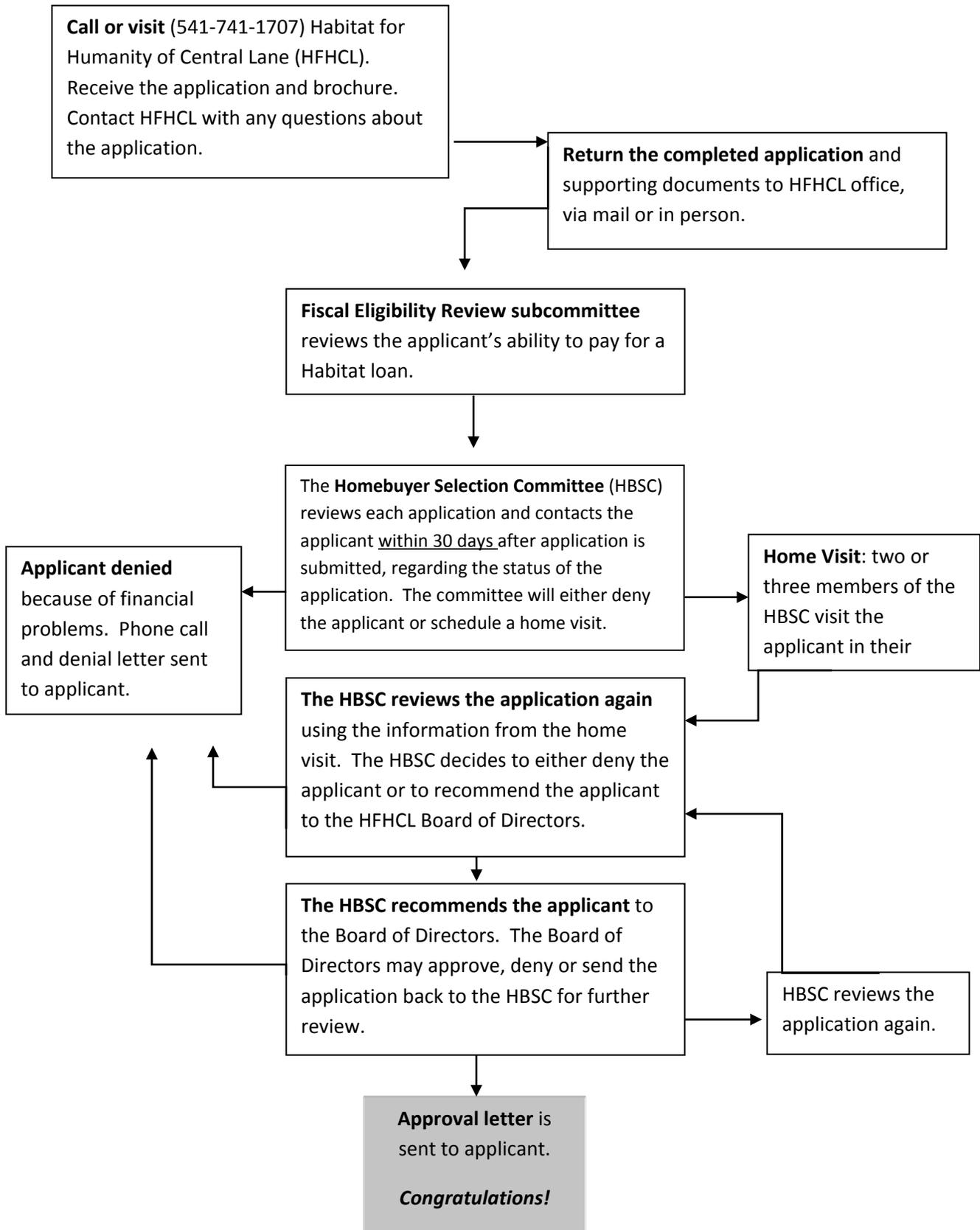
Please mail or deliver completed applications and required documents to:

**Habitat for Humanity of Central Lane
1210 Oak Patch Road
Eugene, OR 97402**

Office hours for drop-off are Monday to Friday 9 a.m. to 4 p.m. Within 30 days of submitting your application, you will be contacted by the Homebuyer Selection Committee in regards to the status of your application. Thank you for your patience.

It is critical that we be able to contact you during the evaluation process. **Please notify the Habitat office (541-741-1707), immediately, of any changes in address, telephone number; or, if you choose to withdraw your application.**

Habitat for Humanity of Central Lane (2019) Application Process





Habitat for Humanity of Central Lane Privacy Statement and Notice

Habitat for Humanity of Central Lane is committed to keeping your information private. We recognize the importance that applicants, program families, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as –
Your name, address, social security number, assets, income, etc.;
- Information about your transactions with us, our affiliates, or others such as –
Your loan balance, payment history, etc.; and
- Information we receive from a consumer reporting agency such as –
Your credit worthiness and credit history.

Habitat for Humanity of Central Lane employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties: financial service providers, such as mortgage servicing agents; nonprofit organizations; or governments.

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Habitat for Humanity of Central Lane at 541/741-1707, email to info@habitatlane.org, or write to us at 1210 Oak Patch Road, Eugene, OR 97402.

Homeownership Application



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.

Habitat for Humanity of Central Lane

1210 Oak Patch, Eugene, Oregon – (541) 741-1707 – info@habitatlane.org

Please **mail** or **hand-deliver** the completed application and required documents to the Habitat office. We are open from 9am-4pm Monday through Friday.

All information contained in this application will be kept strictly confidential

Applicant Information

Date: _____

Applicant Name: _____ Social Security # _____ Date of Birth: _____

Other names used: _____ Check one: Married Unmarried Legally Separated

Co-Applicant Name : _____ Social Security # _____ Date of Birth: _____

Other names used: _____ Check one: Married Unmarried Legally Separated

Address: _____ City: _____ Zip: _____

How long have you lived at this address? _____ year(s) _____ month(s)

If less than one year, provide previous address: _____

Telephone: (home or message phone) _____ (work) _____

How did you hear about Habitat for Humanity of Central Lane?

Part One: List the names of all the people who would be living in the Habitat house, if you are selected:

Name	Date of Birth	Female/ Male	Social Security #	Relationship to Applicant
1)				
2)				
3)				
4)				
5)				
6)				

List any special needs you or a family member may have that would affect the construction of a home for you (example, wheelchair accessibility, hearing or sight impairment). (Habitat for Humanity of Central Lane is an equal housing opportunity lender.)

Part Two: Present Housing Situation:

Check the correct box(s):

Rent Living with family/friends own your home/trailer/land Other (Please describe): _____

Name, address & phone number of landowner or building manager: _____

Do you currently receive a rental subsidy? ___ yes ___ no If yes, how much? \$ _____ From whom? _____

Describe why you need a Habitat home. What is not adequate about your present home situation? Include structural problems and overcrowding conditions. (Use a separate sheet of paper, if necessary.)

Part Three: Willingness to Partner with Habitat for Humanity:

To be considered for a Habitat home, you and your family must be willing to complete up to 500 hours (depending on your household size) of “sweat equity”. 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, or other approved activities. Relatives and friends may help you complete up to 40% of your “sweat equity” hours.

I am willing to complete the required sweat equity hours.

Applicant: (Circle one) Yes No Co-applicant: (Circle one) Yes No

How much time do you have available per week to work toward completing these hours?

What additional support would be available from relatives, friends and co-workers?

Part Four: Expenses

Average **monthly** household expenses:

\$ _____ rent	\$ _____ clothing	\$ _____ life insurance
\$ _____ garbage	\$ _____ childcare	\$ _____ rental insurance
\$ _____ water	\$ _____ food/groceries (<u>not</u> including food stamps)	\$ _____ medical insurance
\$ _____ electricity	\$ _____ laundry	\$ _____ auto insurance
\$ _____ natural gas	\$ _____ cable TV/internet	\$ _____ gasoline
\$ _____ telephone (cell phone)	\$ _____ entertainment	Total of expenses _____

Automobile, trailer or boat expenses:

Type of Vehicle/Model	Year	Balance Owed	Monthly Payment	Approximate date when debt will be paid off

Do you owe child support? (Circle one) Yes No If "yes", how much per month: \$ _____

Other Debts--To whom does the family owe money? Include Student Loans, Credit Card Debt, Medical bills, other loans, etc.

Creditor (person or company owed)	Balance Owed	Monthly Payment	Approximate date when debt will be paid
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		
	\$		

Have you ever declared bankruptcy? (Circle one) Yes No If yes, when? _____

Please list any other debts or explanations of the above debts. (Use a separate sheet of paper, if necessary.)

Part Five: Employment and Income Information

Very important: Also, attach pay stubs and/or all other income documentation for the past six months and a copy of the most recent federal tax statement.

24 Months of Employment History and/or Other Income

Earned Income--For each working member of your household, provide the following information for the PAST 24 MONTHS:

Name of Worker	Occupation	Employer	Supervisor	Telephone	Hire Date	End Date	Monthly Income Before Taxes

Other Income (include AFDC/TANF, Social Security, SSI/Disability, Child Support, Alimony, etc.):

Name (who receives income?)	Source SSI/Disability, TANF Child Support, Social Security, etc.	Permanent or Temporary? Explain, if temporary	Monthly Amount

Assets

Name and address of Bank or Credit Union	Account Balance Checking	Account Balance Savings
List other assets: Certificates of Deposit, Stocks or Bonds, property such as land or a home		

Attach additional information if you need more space.

Please share other information you would like us to know about your financial situation. Use a separate sheet of paper if necessary.

Part Six: Closing Costs and Judgments: (attach other sheets, if necessary)

When a Habitat family signs the papers for home ownership, there are about \$2,500 in expenses, called “**closing costs**”. Please state your plan to save enough money for these expenses:

While legal **judgments** (court ordered payments to creditors) do not automatically disqualify an applicant, all judgments must be paid prior to signing homeownership papers. If you have a judgment(s), please state your plan to settle them prior to buying your home:

Very Important:

Attach photocopies of:

- (A) **Proof of citizenship or permanent residency** (birth certificate, valid US Passport, voter's registration, or legal residence card)
- (B) **Social Security card** for each family member
- (C) **Driver's license/ID for each adult**
- (D) Last six months of **pay statements for each working adult**
- (E) **Documentation of all other income** received in the past 6 months
- (F) Each adult's **federal income tax form** for the previous year, including W2's
- (G) All **bank account statements for previous 12 months**
- (H) **Current rent receipt**

Authorization and Release

I know that my family and I will be evaluated for eligibility with Habitat for Humanity of Central Lane based on the information presented in this application. I understand that by filing this application, I am authorizing Habitat for Humanity of Central Lane to evaluate my actual need for a Habitat home, my ability to repay the low-interest loan and other expenses of homeownership, and my willingness to be a partner family. I understand that the evaluation may include personal visits to my home, a credit check, a landlord reference, and employment verification. I have answered all the questions on this application truthfully.

I understand that Habitat for Humanity of Central Lane may order an appraisal or other property valuation in connection with a home loan, and that Habitat may charge me for this appraisal or property valuation. I understand that upon completion of the appraisal or property valuation, Habitat will promptly provide me with a copy, even if the loan does not close.

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. Habitat for Humanity of Central Lane will retain the original copy of this application for 5 years, even if the application is incomplete, withdrawn, or not approved.

I hereby give my consent, effective for 1 year from date of application, to Habitat for Humanity of Central Lane to obtain a credit bureau report and to verify all information contained in this application, such as sources of income, savings account balances, employment history and status, loan payments and balances, debt load, rental history, etc. I understand that any false or misleading information in this application may disqualify me as a Habitat partner family. Furthermore, I give my consent for Habitat for Humanity of Central Lane to check my name and the names of any who intend to live in my Habitat home against State and National sexual offender registries.

If there are two applicants, BOTH must sign

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature : _____ Date: _____

For assistance with this form, please call the Habitat Office: (541) 741-1707

Please mail or deliver the completed application to:

Habitat for Humanity of Central Lane

1210 Oak Patch

Eugene, Oregon 97402

We are open from 9am-4pm Monday-Friday.

Information for Government Monitoring Purposes

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 we encourage you to do so. The information provided will be entirely anonymous. The law provides that a Lender may neither discriminate on the basis of the information, nor on whether you choose to not furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and gender on the basis of visual observation or surname. If you do not wish to furnish the information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the loan applied for.)

Applicant

I do not wish to furnish this information

Co-Applicant

I do not wish to furnish this information

Race/National Origin:

American Indian or Alaska Native

Asian or Pacific Islander

White, not of Hispanic origin

Black, not of Hispanic origin

Hispanic

Other (specify) _____

Race/National Origin:

American Indian or Alaska Native

Asian or Pacific Islander

White, not of Hispanic origin

Black, not of Hispanic origin

Hispanic

Other (specify) _____

Gender: Female Male

Gender: Female Male

Marital Status:

Married Unmarried

Divorced Separated Widowed

Marital Status:

Married Unmarried

Divorced Separated Widowed