



## HOUSING APPLICATION COVER SHEET

### WHAT IS HABITAT?

Habitat for Humanity of South Hampton Roads is a nonprofit organization that builds homes for deserving moderate income families. An affiliate of Habitat for Humanity International, we are dedicated to building safe, decent, affordable homes in partnership with families in need. Habitat enjoys broad support from individuals, businesses, churches, schools and local government.

Construction is a cooperative effort between volunteer workers and the buyers of homes. Participating families provide between 200 and 400 sweat equity hours toward building their own or other families' homes. Relatives and friends may help accumulate hours on behalf of the selected family.

With a zero net-interest, 30-year mortgage, house payments will be between \$600-\$800 per month, plus utilities.

### HOW ARE FAMILIES CHOSEN?

➤ **NEED:** Applications are considered if present housing is overcrowded, in poor repair, or is under a subsidized rental program. Applicants cannot have been homeowners within the past three years.

➤ **INCOME:** Total yearly household income from all sources that can be verified for your family size must be within the limits listed on the right.

FAMILY SIZE	INCOME
1 Person	\$25,550 - \$40,900
2 People	\$29,200 - \$46,750
3 People	\$32,850 - \$52,600
4 People	\$36,500 - \$58,400
5 People	\$39,450 - \$63,100
6 People	\$42,350 - \$67,750
7 People	\$45,300 - \$72,450
8 People	\$48,200 - 77,100

➤ **CREDIT HISTORY:** All collections, judgments and liens must be satisfied. Loan and credit payments must be paid on time. Applicants who have filed for bankruptcy must be at least one year past discharge and have good credit re-established.

➤ **SWEAT EQUITY:** Applicants must be willing to partner with Habitat by earning between 200-400 sweat equity hours working with the staff and volunteers on various Habitat projects, including helping to build their own Habitat home.

➤ **RESIDENCY:** Applicants must currently live or work in Norfolk, Portsmouth, Smithfield, Isle of Wight, Suffolk, Chesapeake or Virginia Beach for at least one year.

#### CHECKLIST FOR APPLICATION SUBMISSION -HABITAT WILL NOT MAKE COPIES

- Completed application
- Processing fee of \$15.00 for single applicant or \$30.00 if there is a co-applicant (money order)
- Readable **copies** of your paystubs for the last 30 days for applicant and co-applicant
- Readable **copies** of other monthly income for the household (SSI, child support, etc.)
- Readable **copy** of your rental lease and any related housing voucher

### APPLICATIONS CAN BE RETURNED TO THE HABITAT OFFICE IN PERSON OR BY MAIL

HABITAT PHYSICAL & MAILING ADDRESS: 900 TIDEWATER DRIVE, NORFOLK, VA 23504

### ADDITIONAL FACTS

First Mortgage Amount -- Starting at \$95,000 (includes land).

Families make a down payment of \$500 prior to closing

Monthly mortgage payment is based on families affordability (includes escrow for real estate tax and home insurance).

Utilities are paid by the homebuyer. Construction or renovation takes 6 to 9 months.

FOR MORE INFORMATION PLEASE VISIT OUR WEBSITE AT [WWW.SHRHABITAT.ORG](http://WWW.SHRHABITAT.ORG)

This information is subject to change.

Updated 2/21/2017





South Hampton Roads  
Application Authorization and Certification

Release Information

To Whom It May Concern:

1. I/We have filled out eligibility paperwork for the Family Selection process with Habitat for Humanity of South Hampton Roads, Inc. (Habitat SHR). As part of this process, Habitat SHR may verify information contained in my/our paperwork and in other documents required in connection with qualifications of homeownership, either before I/we are selected or for quality control.
2. I/We authorize you to provide to Habitat SHR, with any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. I/We further authorize Habitat SHR to order a consumer credit report and verify other credit or liability information including past and present mortgages and landlord references. It is understood that a photocopy of this form will serve as that authorization.
4. The information obtained by Habitat SHR pursuant to this authorization may be used only for the processing of Family Selection through Habitat SHR.
5. A copy of this signed authorization may be accepted as an original.
6. Your prompt reply to Habitat SHR is appreciated.

Candidate's Certification

The undersigned certifies the following:

1. I/We have applied for Family Selection through Habitat SHR and have completed the application containing information on employment and income information, assets and liabilities. I/we certify that the information in the application is true and correct. I/we, as of the date set forth opposite my/our signature(s) on the paperwork made no misrepresentations in the document, nor did I/we omit any pertinent information. Furthermore, I/we fully understand that I/we have a continuing obligation to amend and/or supplement the information provided in the Eligibility Questionnaire if any of the material facts which have been represented should change prior to final selection.
2. I/We fully understand that by submitting the application, I am authorizing Habitat SHR to evaluate my/our actual need for a Habitat home, my/our ability to repay the zero- net interest loan along with other living expenses of homeownership and my/our willingness to be a partner family. I/We understand that the evaluation will include personal home visits, a credit check, criminal background check, and employment verification. I/We understand that if I/we have not answered the questions truthfully, I/we will be denied candidacy and even if I/we have already been selected to receive a Habitat house, I/we may be disqualified from the program.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant Printed Name

\_\_\_\_\_  
C-Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Printed Name



We are pledged to the letter and spirit of US 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.



Habitat for Humanity of South Hampton Roads  
 900 Tidwater Drive, Norfolk, VA 23507  
 757-640-0957

# 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		Social Security number		Co-applicant's name		Social Security number	
Email	Home phone	Age		Email	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)			
<b>Dependents</b> and others who will live with you (not listed by co-applicant)				<b>Dependents</b> 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 _____			
<b>If living at present address for less than two years, complete the following</b>							
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. HABITAT FOR HEROES QUALIFICATION

Have you or your co-applicant ever served in the military? (circle) YES NO  
 Branch of Military \_\_\_\_\_  
 Dates of service: \_\_\_\_\_

### 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.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:	Applicant	Yes	No
		<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 <b>CURRENT</b> employer	Years on this job	Name and address of <b>CURRENT</b> employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
<b>If working at current job less than one year, complete the following information</b>			
Name and address of <b>LAST</b> employer	Years on this job	Name and address of <b>LAST</b> 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	\$	\$	\$	\$	\$	\$
<b>Total</b>	\$	\$	\$	\$	\$	\$

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	\$	\$	\$
<b>Total</b>	\$	\$	\$

**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.

Please circle which cities you would be willing to live in or move to:

Suffolk          Norfolk          Portsmouth          Virginia Beach          Chesapeake

**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  <b>Race</b> (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  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birthdate:</b> ____ / ____ / ____  <b>Marital status:</b> <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  <b>Race</b> (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  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birthdate:</b> ____ / ____ / ____  <b>Marital status:</b> <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 <span style="float: right;">Date</span>
	Interviewer's phone number