

GUIDELINES FOR ACCEPTANCE IN THE HABITAT FOR HUMANITY OF CENTRAL ARKANSAS PROGRAM

Apply for a Home

1. You will be considered for a Habitat home if your present housing is not adequate, and if you are unable to obtain adequate housing through other conventional means. Examples of inadequate housing may include problems with the present structure; water, electrical or sewage service systems; heating system, or failure to meet city property maintenance standards. Also taken into consideration are the number, the ages and the gender of children compared to the number of bedrooms in your present home.
2. The percentage of your monthly income that you currently spend on housing is considered to determine need. You will be required to openly and fully discuss your financial situation with Habitat personnel.
3. You and your family will be considered if your annual total income is between 30% and 60% of the median income for Pulaski County. Submit a \$42 application fee for the credit and criminal background check.

Year 2020 Guidelines		
Family Size	Minimum	Maximum
One	\$15,180	\$30,360
Two	\$17,340	\$34,680
Three	\$19,500	\$39,000
Four	\$21,660	\$43,320
Five	\$23,400	\$46,800
Six	\$25,140	\$50,280
Seven	\$26,880	\$53,760
Eight	\$28,620	\$57,240

Ability to Pay

- Since you will be buying your house from Habitat, you must demonstrate your ability to pay the monthly mortgage payment. This payment will include not only the mortgage payment, but the payment for real estate taxes and insurance. We will help you to determine if this payment will jeopardize your ability to meet all your other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility. The family will be expected to save a sum of **approximately \$2,500.00** to cover closing costs.

Requirements

- You do not have to currently live or work in the Pulaski or Lonoke County Area.
- You must be a legal citizen or permanent resident.

Willingness to Participate as a Partner with Habitat

1. When selected, you become a "partner family". As a partner family you will be responsible for 250 to 300 hours of sweat equity. This sweat equity may be accomplished in the construction of your house, construction of other homes, neighborhood revitalization, deconstruction, providing breakfast/lunch for volunteers, working in any of the ReStore's, and attending a 1st Time Homebuyer's class.
2. The family can receive credit for sweat equity hours put in by family members, friends, and/or relatives who join in the work.
3. You will be responsible for maintenance and repairs of your house from the time you sign the mortgage.

Applicant _____

Date _____

What you must provide

Below is a list of documents that you must submit to Habitat. We provide this checklist for you to be certain that all needed documents are included with our application.

_____ Names and Addresses of Landlords (past 3 years)

_____ Names and Addresses of Employers (past 2 years)

_____ Copies of latest Utility Bills (gas, electric, water, phone, cable, etc.)

_____ Copies of Social Security Cards for you and all who live with you

_____ Bank(s) names and addresses with account numbers and balances; copies of two most recent bank statements for all applicable accounts.

_____ Copies of any monthly debt obligations including balances and payment history (student loans, car loan payments, credit card payments, etc.); additionally, provide evidence of any monthly expense such as Child Support or Alimony with proof of payment and current obligation, along with any past due accounts.

_____ Three Personal References (once can be pastor, no relatives) including names, addresses, and phone numbers; reference letters not required, but certainly encouraged.

Income – The following papers are to document all details of your income.

_____ Copies of two months of most recent Pay Checks or Income Stubs for all employed in the household. If applying within the first three months of the year, you can provide copies of all W-2s and/or 1099s for the household.

_____ Signed copy of Last Year's Income Tax Return including W-2s.

_____ Verification of Assistance: if anyone in the household receives additional income in the form of Social Security Benefits, SSI, TANF, Child Support Payments, Alimony, or any other form of regular income, you will need to provide a verification letter supporting that income source. Typically, the agency who disburses this additional income will be able to provide you with a Benefit Letter that explains the amount you will be receiving every month over a specified time. For Child Support, the OCSE should be able to give you an 18-month history of any child support payments you have received and if there is an open case, what that current obligation is.



Please return your completed application and signed authorization to:
Habitat for Humanity of Central Arkansas
6700 S. University Ave.
Little Rock, AR 72209

Housing 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, or national origin.

Dear Applicant: We need you to complete this application to determine if you qualify for a Habitat for Humanity house. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential.

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 (people who 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 _____				
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. 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 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	

3. MONTHLY INCOME AND COMBINED MONTHLY BILLS					
Gross Monthly Income	Applicant	Co-Applicant	² Others in Household	³ Monthly Bills	Monthly Amount
¹ Base Employment Income	\$	\$	\$	Rent	\$
SSI	\$	\$	\$	Utilities	\$
Disability	\$	\$	\$	Car Payments	\$
Alimony	\$	\$	\$		\$
Child Support	\$	\$	\$	Child Care	\$
Other	\$	\$	\$	Loan Repayment	\$
¹ Self-employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements.				Average Credit Card Payment	\$
				Student Loans	\$
				³ please attach copies of last month's bills.	
Total	\$	\$	\$	Total	\$
² List additional household members over 18 who receive income*	*Over 18 Household Member Name: _____ Age: _____ Monthly Wages: \$ _____		*Over 18 Household Member Name: _____ Age: _____ Monthly Wages: \$ _____		*Over 18 Household Member Name: _____ Age: _____ Monthly Wages: \$ _____

4. ASSETS: List Checking and Savings Accounts Below			
Name and Address of Bank, Savings & Loan, or Credit Union:		Name and Address of Bank, Savings & Loan, or Credit Union:	
<hr/> <hr/> <hr/>		<hr/> <hr/> <hr/>	
Account Number:		Account Number:	
Balance:	\$	Balance:	\$
Name and Address of Bank, Savings & Loan, or Credit Union:		Name and Address of Bank, Savings & Loan, or Credit Union:	
<hr/> <hr/> <hr/>		<hr/> <hr/> <hr/>	
Account Number:		Account Number:	
Balance:	\$	Balance:	\$

5. WILLINGNESS TO PARTNER

To be considered for a Habitat home, 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, or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS:

	Yes	No
Applicant:	<input type="checkbox"/>	<input type="checkbox"/>
Co-Applicant:	<input type="checkbox"/>	<input type="checkbox"/>

6. 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 cancelled 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? Please use a separate sheet if you need additional space.

7. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____/month Unpaid Balance \$ _____

Do you own land? ☐ No ☐ Yes (If yes, please describe, including location) _____

Is there a mortgage on the land? ☐ No ☐ Yes If yes: Monthly Payment \$ _____ Unpaid Balance \$ _____

8. PERSONAL PROPERTY

Do you own a:	Yes	No	Do you own a:	Yes	No
Stove	<input type="checkbox"/>	<input type="checkbox"/>	Car (#1)	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year _____		
Washer	<input type="checkbox"/>	<input type="checkbox"/>	Car (#2)	<input type="checkbox"/>	<input type="checkbox"/>
Dryer	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year _____		

9. SOURCE OF DOWNPAYMENT AND CLOSING COSTS

Where will you be getting the money to pay the down payment and closing costs (for example: savings, parents)? If you are borrowing money to pay these costs, explain how and from whom.

10. DEBT					
To Whom Do You and the Co-Applicant Owe Money (include credit cards)					
Name and Address of Company	Monthly Payment	Unpaid Balance	Name and Address of Company	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. Left to pay:			Mos. Left to pay:	
Name and Address of Company	Monthly Payment	Unpaid Balance	Name and Address of Company	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. Left to pay:			Mos. Left to pay:	
Name and Address of Company	Monthly Payment	Unpaid Balance	Alimony/Child Support		\$ /month
	\$	\$	Job Related Expenses		\$ /month
	Mos. Left to pay:		(Child Care, Union Dues, etc.)		\$ /month
Name and Address of Company	Monthly Payment	Unpaid Balance	Column 2: Subtotal of Payment		\$ /month
	\$	\$	Column 1: Subtotal of Payments		\$ /month
	Mos. Left to pay:				
Column 1: Subtotal of Payments		\$ /month	Total Monthly Expenses		\$ /month

11. DECLARATIONS			
Please check the Box That Best Answers the Following Questions For You and the Co-Applicant			
		Applicant	Co-Applicant
a.	Do you have any debt 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 7 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 last 7 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
<p>Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question a through e, however, please explain on a separate sheet of paper.</p>			

12. AUTHORIZATION AND RELEASE			
<p>I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family. 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.</p>			
Applicant Signature	Date	Co-Applicant Signature	Date
X _____		X _____	
<p>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.</p>			

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 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. (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	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Race/National Origin:	Race/National Origin:
<input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> American Indian or Alaskan Native
<input type="checkbox"/> Asian or Pacific Islander	<input type="checkbox"/> Asian or Pacific Islander
<input type="checkbox"/> White, not of Hispanic origin	<input type="checkbox"/> White, not of Hispanic origin
<input type="checkbox"/> Black, not of Hispanic origin	<input type="checkbox"/> Black, not of Hispanic origin
<input type="checkbox"/> Hispanic	<input type="checkbox"/> Hispanic
<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Other (specify) _____
Gender:	Gender:
<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male
Birthdate: ____/____/____	Birthdate: ____/____/____
Marital Status:	Marital Status:
<input type="checkbox"/> Married	<input type="checkbox"/> Married
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	<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 _____

BORROWER'S CERTIFICATION AND AUTHORIZATION

BORROWER'S CERTIFICATION

The Undersigned Certify the Following:

I/We have applied for a mortgage loan from Habitat for Humanity. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the closing costs, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the application or other documents, nor did I/we omit any pertinent information.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

I/We have applied for a mortgage loan from Habitat for Humanity. As part of the application process, Habitat for Humanity may verify information contained in my/our loan application and in other documents required in connection with the loan at any time before the loan is closed.

I/We authorize you to provide to Habitat for Humanity any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, investment and similar account balances; credit history; and copies of income tax returns.

Habitat for Humanity may address this authorization to any party named in the loan application.

A copy or fax of this authorization may be accepted as an original.

Your prompt reply to Habitat for Humanity is appreciated.

Signature

Social Security Number

Signature

Social Security Number