

Application Document Checklist

Please bring copies of the documents listed below with your application if they apply to you.

Applications will not be processed without the requested documents.

Proof of Household Income (for all members of the household)

- Payroll Stubs (last 4 for anyone in household who works _____)
- How often paid? _____ Weekly, BiWeekly, 2 times a month, monthly
- Food Stamp Awards Letter _____
- Disability Check Awards Letter _____
- Social Security Awards letter _____
- SSI Awards letter _____
- Child Support _____
- If child support is court ordered provide proof of the amounts received for last 12 months _____
- If child support is not court ordered provide a signed & dated statement from the father stating who he pays child support to, the amount paid monthly, the child/children he is paying for _____
- Section 8 letter showing how much they pay _____
- Other Income proof _____
- Latest Income Tax Return _____

Credit Status

- Car Loan: statement showing current balance & amount due each month _____
- Credit Cards: statement showing current balance & amount due each month _____
- Other Loans including: payday, student, furniture, electronics, appliances, medical _____

Monthly Household Expenses

- Rental Agreement (must show current amount you pay for rent) _____
- Current Electric Bill _____
- Current Water Bill _____
- Current Gas Bill _____
- Current Telephone Bill _____
- Current Cell Bill _____
- Current Cable/Internet bill _____
- Insurance Payments (statement must show amount you currently pay) _____
- Child Care (statement from daycare provider stating amount you pay monthly) _____

Identification

- Drivers License/ID (color copy front & back of applicant/applicants) _____
- Social Security cards (color copy of applicant/applicants) _____
- Social Security cards of all children/others in household _____
- Birthdates of all members of household _____
- Signed Equal Opportunity Act Notice _____
- Signed & dated Authorization and Release (sheet in Application) _____
- Phone numbers where you may be reached if HFHO has any questions _____



Help Build It!

Checklist for documentation requested with application

Proof of household income: 4 payroll stubs, recent disability check stub, food stamp information (letter from Food Stamp office), child support, other income (Social Security, retirement etc), tax return.

Credit Status: bills showing outstanding debts (car, credit cards, other loans), credit report (if you have a current copy).

Household Expenses: electric bill, water bill, gas bill, telephone bill, insurance payments, other.

Photo identification card: Drivers license

Social Security Card

A credit history of not making timely payments and/or having too much debt is the number one reason for not being approved. If you don't know what is on your credit report or if you have a bad credit report, you should consider working to improve your credit report before submitting an application. Free credit counseling is available from Money Management International at 1-866-515-2227.

What is Habitat for Humanity?

Habitat for Humanity is a nonprofit Christian housing ministry that seeks to eliminate poverty and substandard housing. It is not a giveaway program. Houses are sold to partner families at no profit and financed with affordable loans. Mortgage payments are used to build still more Habitat homes.

To find out more, visit www.hfho.org.

2017 Median Income Guidelines

Household Size	Minimum Income	Maximum Income
1	9,225	29,500
2	10,525	33,700
3	11,850	37,900
4	13,150	42,100
5	14,225	45,500
6	15,275	48,850
7	16,325	52,250
8	17,375	55,600

To qualify for an HFHO home, you must meet the following criteria:

- A resident of Northeast Louisiana for 6 months at time of application. Northeast Louisiana is defined as an area comprised of the following parishes: Ouachita, Morehouse, Lincoln, Caldwell, Franklin, Richland, Tensas, Madison, East Carroll, West Carroll, Union, and Jackson.

You must have a need:

- Inadequate current shelter because of problems with heating, water supply, structure safety, etc.
- Overcrowding within the household
- More than 40% of income paid for housing
- Drug or crime-infested neighborhood
- Currently residing in Section 8 or public housing

You must have the ability to pay:

- Stable monthly income sufficient to meet routine expenses, maintain the house, and make monthly mortgage payments
- Income within guidelines
- Make a down payment
- Acceptable credit

You must be willing to partner:

- A minimum of 250 sweat equity hours is required for each partner family (500 if more than one adult in household)
- Demonstration of spirit, positive attitude, and enthusiasm to partner with staff, volunteers, and fellow homeowners.
- Accept homes in areas where HFHO builds



Habitat for Humanity of Ouachita, Inc.
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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				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 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
_____	___	<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 you have lived at your 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.

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"/>

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 CURRENT employer	Years on the job	Name and address of CURRENT employer	Years on the 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 LAST employer	Years on the job	Name and address of LAST employer	Years on the job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	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, appliances, TVs (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 service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11. DECLARATIONS

Please check the box beside 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 or deed in lieu of foreclosure 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. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. 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 h, or "no" to question i, please explain on a separate piece of paper.		

12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity of Ouachita, Inc. to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable 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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity of Ouachita, Inc. even if the application is not approved.

I also understand that Habitat for Humanity of Ouachita, Inc. screens all applicants 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.

13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ Co-applicant's name _____