

APPLICATION CRITERIA

Please see the Application for turn in dates and times for 2018.

Habitat's primary goal is to provide simple, decent and affordable homes to qualified low to moderate income individuals and families. Habitat for Humanity evaluates all applications based on three criteria:

- 1) The applicants' need for housing.
- 2) The ability of the applicant to repay the Habitat mortgage.
- 3) The applicants' willingness to partner with Habitat.

Each of these criteria will be explained below. Before applying or re-applying for a Habitat home, please consider whether you have the need and meet the other qualifications listed below. If you do not meet these guidelines, your application will be denied.

NEED FOR HOUSING

You must be able to demonstrate **one or more** of the following concerning your current housing situation:

- Housing conditions that are physically inadequate.
- Housing conditions that are unsafe: physically and environmentally.
- Overcrowded housing situation.
- Housing that is too expensive – more than 30% of your monthly income.

Remember, just because your current housing is rented or subsidized by the government, it does not automatically mean that it is substandard.

At least two Habitat Homeowner Selection Committee Volunteers will come to visit you and your household in your home to verify your need for simple, decent, and affordable housing. We will ask some questions as well as talk to you about why you are applying. At that time, you can also ask any questions you might still have about the program.

ABILITY TO PAY THE MORTGAGE AND EXPENSES

Your total household income* must be enough to cover the house payment, taxes, insurance, utilities, and maintenance expenses. But your total household income must not exceed 60% of the area median as defined annually by the federal government. Please see chart below. This will change annually. The below numbers are effective as of March 2016.

HOUSEHOLD SIZE								
	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Annual income of at least	\$19,943	\$22,792	\$25,641	\$28,490	\$30,769	\$33,048	\$35,328	\$37,607
Monthly income of at least	\$1,662	\$1,899	\$2,137	\$2,374	\$2,564	\$2,754	\$2,944	\$3,134
Annual income not more than	\$34,188	\$39,072	\$43,956	\$48,840	\$52,747	\$56,654	\$60,562	\$64,469
Monthly income not more than	\$2,849	\$3,256	\$3,663	\$4,070	\$4,396	\$4,721	\$5,047	\$5,372

*Examples of income include:

- Income from employment
- Social Security Income
- Supplemental Security Income (SSI)
- Social Security Disability Insurance (SSDI)
- Child support
- Alimony/spousal support
- Any other form of income. (Including, but not limited to, repayment of a debt, interest income, pension, retirement, etc.)

The applicant and co-applicant must make at least the minimum amount listed above for each household size. Then all the income received by any adults (persons 18 and older) who will be living in the Habitat home is counted and must not exceed the maximum amount listed above.

While your credit does not have to be perfect, you need to demonstrate that you can pay your bills on time. Habitat will look at your payment history, as shown on your credit report, as well as the total amount of debt you have and the amount of any collections or judgements. Below are some of our criteria for these:

- **Collections:** no more than \$1,500 total
- **Judgements:** no more than \$500 total
- **Debt-to-income:** 15% maximum consumer debt
- **Bankruptcies:** 2 years cleared with established good credit after

In addition to pulling a credit report, we will verify your rent history with current and former landlords/property managers.

WILLINGNESS TO PARTNER WITH HABITAT

If you are selected into the Habitat for Humanity program, you must be willing to contribute—and complete—the required Sweat Equity hours:

- 250 hours must be completed before you are assigned to your future home
- 100 hours must be completed within 6 months of being selected
- 500 hours total minimum must be completed before you move into your new home
- Single head of households (1 adult, 18 years or older): 150 hours must be done by family members who will live in the house

- Dual head of households (2 adults, 18 years or older): 300 of the 500-hour requirement total must be work that the selected household has done personally.
- 100 of the total 500 hours must be completed by the household on the construction site.

Most of our neighborhood developments have a Homeowner’s Association, which is responsible for taking care of any common areas, such as open space or streets. You must be willing to play an active role and cooperate with other homeowners.

REQUIRED DOCUMENTS TO COMPLETE THE PROCESS

In addition to completing the Willamette West Habitat for Humanity Application for Homeownership Program, the following is required:

- Signed Authorization to Obtain a Consumer Report**
- Completed ID Verification Form – Completed when you return your application to the Willamette West Habitat Office. Must bring TWO forms of government issued ID.**
- Copies of All Pay Stubs from last 3 months** (for all household adults, 18 years and older)
- Copies of W2s from last 2 years** (2016 & 2017)
- Copies of Federal Tax Returns from last 2 years** (2016 & 2017)
- Copies of Utility bills from last 3 months** (Electric, Gas, Phone & Cable)
- Copies of All liability** (credit card/debt) **statements from last 3 months**
- Copies of Bank / Retirement statements** (all accounts) **from last 3 months**
- Copies of Stubs from any benefits/aid of any kind** (Social Security, Disability, etc.) **from last 3 months**

WWHFH will not be responsible for returning original documents.

Your application with WWHFH is not complete until all the follow criteria are met: application complete with all documents included, tax transcript received from IRS, home visit complete, landlord reference form returned, employment verification form returned, sex offender check complete, background check complete, and application approved by the WWHFH board of directors.

VALUATION DISCLOSURE NOTICE

This notice is to inform you that we may order an appraisal or other property valuation in connection with your loan with Willamette West Habitat for Humanity if accepted into the program. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Thank you for your interest in WWHFH. Please do not hesitate to contact us with additional questions.



Application Frequently Asked Questions

Do I qualify for a Habitat house?

Unfortunately, due to mortgage law, no matter what your circumstance, Habitat will not be able to tell you if you qualify for the Homeownership Program until we have a completed application. Please look at our qualification guidelines, these are the criteria we use to determine qualification for the program and we typically do not make exceptions.

Do you have to be a US Citizen or have permanent residency?

Yes, you must be a legal permanent resident of the United States or US Citizen and be able to provide proof of legal residency, such as US Passport, Permanent Resident Card, US Birth Certificate, Certificate of Naturalization, etc.

Who can be a part of my household? How is my household size determined?

Only individuals who are currently living in the household can be considered when determining household size and the number of bedrooms the applicant qualifies for. A child is only considered regarding household size if the applicant has at least 50% custody of that child. We do occasionally make exceptions and want to make sure that household members are not discounted when inappropriate. If a person is pregnant during the application process, the unborn child will be counted towards household size. Please be sure to explain any household size situations in your application.

Can I choose the number of bedrooms I want in a Habitat house?

No. Habitat determines the house size based on the household size and make up. The applicant will receive a bedroom and will be expected to share with their spouse or partner. Adult couples who are not the applicants will get their own bedroom. Two children of the same gender are expected to share one bedroom if they are 3 years apart in age or less. Habitat is happy to accommodate disability needs when necessary.

What are the qualifications for the Homeownership Program?

Please see the attached Application Criteria Sheet for more details on this question!

Will a credit check be required?

YES! In addition to credit checks — rental history, sex offender check, background check, income verification, tax returns and bank statements will be reviewed.

What if I have student debt?

Having student debt does not automatically disqualify you from our Homeownership Program. The amount of student debt, your current income, and the other debt that you may have will be evaluated during the application process to determine if your debt-to-income ratio is within our limit of 15% consumer debt.

What if I have collections or judgements on my credit report?

Habitat is more lenient than a bank when it comes to collections and judgements, but our qualification guidelines do have limits on these items. Our limit on collections summed is \$1,500 and judgements summed is \$500 total.

What if I have a bankruptcy, a foreclosure, or major repossessions in my past?

We are happy to see people improving and cleaning up their credit. Generally, we require three years to have passed since your bankruptcy, foreclosure or large repossessions were discharged.

If I own another home, can I still qualify for Habitat's Homeownership Program?

Our requirements are that you do not own a home anywhere else. This applies even if you are a partial owner or co-signer, even if you do not live in that other home. If you owned a home more than 3 years ago, you may still qualify.

What types of income are counted when I apply?

All forms of permanent income are generally included as a part of the household income and will be considered. All income must be documented. If an applicant or household member is receiving child support or alimony (and want it to be considered), they must include a copy of the court order for those payments within their application. If an applicant or household member is receiving SSI, Disability, TANF, or Social Security, they must provide a copy of a current monthly statement within their application paperwork. Income must also be somewhat predictable and lasting. Temporary income, or income that will not continue past 4 years' time is not considered.

How many years do I have to pay on my mortgage?

The length of the mortgage depends upon the sales price of the home and your total income. Generally, they range from 15 to 30 years.

How much will I have to pay each month for my house?

Habitat homeowners pay between 24 – 28% of their gross monthly income on their house payments. We will determine which percentage to use based on your income and household size. The monthly mortgage payment includes your mortgage, taxes, insurance, and Homeowner's Association fee.

Will I be allowed to sell my home?

Yes. HOWEVER, there are some restrictions:

You must offer the house back to Habitat for Humanity first. Habitat will make a fair offer for the home. If you do not accept that offer, you must sell your house to another low-income family.

Can I rent out my Habitat home if I need to move to another place?

No. The legal documents for your Habitat home restrict the use of the property as a rental. All Habitat homes must be owner occupied, meaning you, the owner, MUST live in your house. We will check this annually.

Once I've completed and turned in an application, what comes next?

Once the deadline for all applications has passed, Habitat will begin reviewing applications to see if they meet our financial qualifications. If everything meets our qualifications, you'll move on to the next step, which is a home visit. Habitat staff will arrange a short interview with you in your current housing situation.



After the home visit, Habitat will review all the information gathered throughout the process and determine who will be selected into the Habitat Homeownership Program.

The entire process from turning in a paper application to receiving an acceptance or denial letter is considered our application process. All the following are part of the process and WWHFH will consider an application complete once these steps are completed:

- 1) A returned, completed application is received with all necessary and requested documents on one of the designated dates (see Application for dates). Any additional documents requested by Habitat are provided by the date specified.
- 2) Habitat completed a financial review which includes pulling a credit report.
- 3) Habitat completed a sex offender check and a background check.
- 4) If all the defined financial criteria for the program are met, Habitat will arrange a home visit.
- 5) Habitat will submit the IRS Form 4506-T and wait on the arrival of your Tax Transcript.
- 6) Habitat will submit the Landlord Reference Form for completion by your Landlord.
- 7) Habitat will submit the Employment Verification Form for completion by your current or previous employer.
- 8) Habitat will then select the most qualified household to present for approval to the board of directors.
- 9) Habitat will notify you of your acceptance and you will sign a Partnering Agreement to officially accept you position in the program.

Your application is not considered complete until all steps are done.

How long does the application process take? How long before I can purchase a house?

The entire application process may take several months from the close of the annual application period. If you are selected, the building process averages another twelve to twenty-four months. Habitat's ability to build houses depends greatly upon financial donations, the availability of land and on volunteer labor. All these things affect the length of time it takes to complete the application process and to build a house. Sometimes the process takes up to 2 years. These are only approximation, based on our best guess at the time.

What type of houses does Habitat build and where are they?

Habitat homes are:

- New
- Used
- Stand alone
- Duplex
- Triplex
- 2-story
- 3-story
- Single level

Regardless of what type of home Habitat builds, we will make sure it is in great shape before we sell it to you. If you refuse a home, you will be dropped to the bottom of the list; if you refuse a second home you are dropped from the program.

Our homes are located throughout our service area of Washington County.

What if I have some issues I know will come up on my criminal background check?

Habitat does background checks on all adult household members. People will sign background release forms included as a part of their application. A criminal history does not automatically disqualify an applicant; any issues that come up in a background check will be dealt with on an individual basis.



For Official Use Only:

Date received: _____

Name of Person Accepting App.: _____

Application for 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, sexual orientation, gender identity, physical or mental disability, familial status, national origin, age, marital status, sources of income, or any other legally protected class.

**Attached is the 2018 Willamette West Habitat for Humanity
Application for Homeownership Program.**

IMPORTANT! READ THIS:

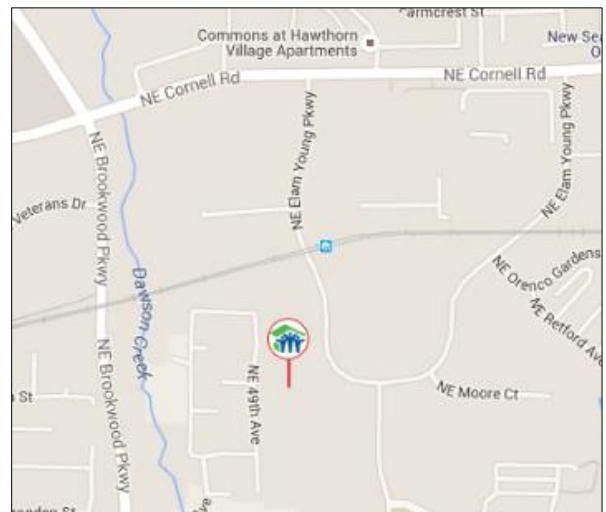
- Your application **must be filled out completely and accurately with supporting documents** to be considered for the program. All information will be kept confidential.
- Use the **checklist** on the following pages to ensure you have all appropriate documents. **Make copies** of all documents and to leave with Habitat.
- **Bring two forms of ID** for each applicant (license, passport, residence card, birth certificate, or military ID). Do NOT bring copies of ID.
- **We can only accept your application during certain weeks of the year.** Applications submitted at other times will be denied. See next page for dates.

For questions regarding this application please contact:

Erin Maxey
Homeowner Services Manager
Phone: 503-844-7606 x103
ErinMaxey@HabitatWest.org

Return applications to:

**Willamette West Habitat for Humanity
5293 NE Elam Young Parkway #140
Hillsboro, OR 97124**



Important Dates for 2018

Application Meetings:

Application meetings are the best opportunities to learn about the program and how to fill out the application.

Sunday, July 8th at 1:30pm
Beaverton City Library

Wednesday, July 11th at 6:30pm
Hillsboro Main Library

Thursday, July 12th at 6:30pm
Beaverton City Library

Application Turn-In Dates & Times:

**We will ONLY be accepting COMPLETED applications on the following dates and times.
Applications must be returned to the Willamette West Habitat for Humanity Office.**

Wednesday, August 8th from 9am to 12pm

Thursday, August 9th from 4pm to 7pm

Friday, August 10th from 12pm to 3pm

Monday, August 13th from 4pm to 7pm

Tuesday, August 14th from 2pm to 5pm

DEADLINE: Tuesday, August 14th at 5pm

Please call our office at 503-844-7606 x103 if you have any questions regarding this information.



2018 Application Checklist:

A complete application packet is required for you to be considered for a Habitat house. A complete application packet must include a **COPY** of all of the following documents. Please use this form to ensure you have included all necessary documents. You may have other sources of income (child support, spousal support) which are not required to be included with the application, but can be if you want us to consider them as a source of income. If you would like these sources to be considered, please add them the list below in the ‘other’ section.

You must provide the **3 MOST RECENT** months of each document! *Note: Not all documents will be relevant to your situation.* Use this sheet as a worksheet.

Document	Month 1	Month 2	Month 3
EXAMPLE: Phone Bill (Verizon)	May 2018	June 2018	July 2018

Household Income

Paystub for Applicant			
Paystub for Co-Applicant			
Paystub for all Other Adult Household Members			
Social Security			
Disability (SSDI)			
Supplemental Security Income (SSI)			
Food Stamps (SNAP)			
Other:			

Household Bills

Electric Bill (PGE or Pacific Power)			
Gas Bill (NW Natural)			
Home & Cell Phone Bill			
Cable Bill			
Internet Bill			
All Credit Cards for Applicant/Co-Applicant			
Car Loan			
Student Loan			

Banking Accounts

All Savings Accounts for Applicant/Co-Applicant			
All Checking Accounts for Applicant/Co-Applicant			
IRA Account			
401K Account			

Tax Records: For the documents below, please include the past 2 years – 2016 and 2017

Document	2016	2017
W-2s for Applicant		
Federal Tax Return for Applicant		
W-2s for Co-Application		
Federal Tax Return for Co-Applicant		
W-2s for Other Household Adults (18 years or older)		
Tax Return for Other Household Adults (18 years or older)		

In addition to the documents above, please read the list below in order to ensure your application is complete.

I have included the following:

- Completed Application for Housing WITH signature(s)
- Sign Authorization to Obtain a Credit Report



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

1. APPLICANT INFORMATION

1a. Applicant

Applicant Name	Phone Number(s)	Email(s)
Address – (Street, Apt #, City, Zip)		Are you a US Citizen or legal permanent resident? Yes _____ No _____ You must have US citizenship or legal permanent residency to qualify for the Habitat program
Do you read and speak English? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Some	Social Security Number	Date of Birth
What is the best way to contact you? <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Email		

1b. Co-Applicant

Co-Applicant Name	Phone Number(s)	Email(s)
Address – (Street, Apt #, City, Zip)		Are you a US Citizen or legal permanent resident? Yes _____ No _____ You must have US citizenship or legal residency to qualify for the Habitat program
Do you read and speak English? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Some	Social Security Number	Date of Birth
What is the best way to contact you? <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Email		

1c. Interpreter Information

What is the primary language spoken in your home? _____ Country of Birth: _____

If you need an interpreter, please provide the name and number of a friend or relative who can interpret for you:

Interpreter Name: _____ Relationship: _____ Phone Number: _____

1d. Habitat Meeting and History

What Application Meeting did you attend? _____

Have you applied for a Habitat for Humanity Home before? Yes No

If yes, where did you apply? _____ What year(s) did you apply? _____

1e. Household Size

List people who currently live with you *and* would live in the Habitat home with you (if approved). Include child if you are pregnant. If the Co-Applicant or other household members listed live at a different address more than 50% of the time, please **attach an explanation of why they live at a different address and include the complete address.**

Name	Birth Date	Male	Female	Relationship	Employed	Student	Disabled	Unemployed
1.		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2.		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3.		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4.		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5.		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6.		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7.		<input type="checkbox"/>	<input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

*If more than 7, please attach additional sheet to the application.



2. HOUSING INFORMATION

2a. Current Housing

Current housing is:

House Apartment Townhouse Duplex Mobile Home Shared (with family, friends) Other _____

Name of Apartment Complex, Park, or Village _____ Unit/Apt. # _____

How many bedrooms? _____ Other Rooms: Kitchen Bath -How many?____ Living Dining Other _____

How long have you lived here? Years _____ Months _____ Your monthly rent payment: \$ _____

Is your current housing subsidized? Yes No If yes: Total Rent: \$ _____ Amount You Pay: \$ _____

2b. Current Property Management Information

Current Property Manager or Landlord Name	Manager's Phone Number	Manager's Email	
Property Manager or Landlord Mailing Address	City	State	Zip Code

2c. Current Housing Situation

1. Describe the condition of your current housing
2. Why you think you need a Habitat home? Write on the back if you need more room.

2d. Previous Housing

If you have been living in your current home **LESS than two years**, complete this section. If not, skip this section.

Previous Address	Apt #	City	State	Zip Code
How long did you live here? Years _____ Months _____	Did you own or rent your last home? <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Previous Property Manager's Name	Manager's Phone Number		Manager's Email	
Property Manager Mailing Address	City		State	Zip Code



3. EMPLOYMENT INFORMATION

3a. Current Employment

If you currently have more than 2 employers, please attach additional information to your application.

Applicant			Co-Applicant		
Name of Current Employer			Name of Current Employer		
Address			Address		
City	State	Zip	City	State	Zip
Title/Position			Title/Position		
Supervisor's Name			Supervisor's Name		
Phone Number	Date of Hire		Phone Number	Date of Hire	
Current Employer #2			Current Employer #2		
Name of Current Employer			Name of Current Employer		
Address			Address		
City	State	Zip	City	State	Zip
Title/Position			Title/Position		
Supervisor's Name			Supervisor's Name		
Phone Number	Date of Hire		Phone Number	Date of Hire	

3b. Previous Employer

If the Applicant or Co-Applicant have worked for their current employer **LESS than two years** complete this section. If not, skip this section.

Applicant			Co-Applicant		
Name of Previous Employer			Name of Previous Employer		
Address			Address		
City	State	Zip	City	State	Zip
Title/Position			Title/Position		
Supervisor's Name			Supervisor's Name		
Phone Number	Date of Hire	Date Left	Phone Number	Date of Hire	Date Left



3c. Other Adults Working in the Household

If you have other adults (including children over 18) who will be living with you in the Habitat home and they are currently employed, you must include their information below. If you have no other employed adults in your household, please skip to section 4.

Adult's Name			Adult's Name		
Name of Current Employer			Name of Current Employer		
Address			Address		
City	State	Zip Code	City	State	Zip Code
Title/Position			Title/Position		
Supervisor's Name			Supervisor's Name		
Phone Number	Date of Hire		Phone Number	Date of Hire	

4. MONTHLY INCOME AND COMBINED MONTHLY BILLS

Monthly Income	Applicant	Co-Applicant	Other Adults in Household	Monthly Bills For Household	Monthly Amount	
Gross Employment Income (before taxes)	\$	\$	\$	Utilities	Electric \$	
Social Security	\$	\$	\$		Natural Gas \$	
Supplemental Security Income (SSI)	\$	\$	\$		Water/Sewer \$	
Social Security Disability Insurance (SSDI)	\$	\$	\$	Phone (include cell phone)	\$	
Pension/401K/IRA/Retirement	\$	\$	\$	TV, Cable and Internet	\$	
Interest Income	\$	\$	\$	Child Support Payment	\$	
Child Support Income*	\$	\$	\$	Spousal Support Payment	\$	
Spousal Support Income*	\$	\$	\$	Health Insurance	\$	
Food Stamps (SNAP)	\$	\$	\$	Car Payment + Insurance	\$	
Other _____	\$	\$	\$	Public Transportation or Gasoline	\$	
MONTHLY INCOME(S)	\$ _____	\$ _____	\$ _____	Childcare (Babysitting)	\$	
Add columns for TOTAL MONTHLY INCOME \$ _____				Food (including SNAP)	\$	
You must provide documentation for all sources of income from all family members (ex: paystubs, court orders, SSI, or Disability documentation, etc.). Explain any missing documentation here:				Credit Card Payments	\$	
				Student Loans	\$	
				RENT	\$	
				A) Total Monthly Bills:		\$ _____
				B) Total Monthly Income:		\$ _____
Have you received any income from capital gains or an employee stock purchase plan in the past 2 years? <input type="checkbox"/> Yes <input type="checkbox"/> No Amount \$ _____				NET INCOME (B minus A):		
*You do not have to disclose child or spousal income unless you wish it to be considered				\$ _____		



5. ASSETS

Asset	Bank Name	Applicant	Co-Applicant	Other Adults in Household
Checking Account:		\$	\$	\$
Checking Account:		\$	\$	\$
Savings Account:		\$	\$	\$
Savings Account:		\$	\$	\$
Certificates of Deposit:		\$	\$	\$
401K or IRA or Retirement Plan		\$	\$	\$
Stocks/Bonds. Type: _____		\$	\$	\$

Do you have an investment account (example: Charles Schwab, Fidelity, or similar)? Yes No

Do you own a: Car Boat Motorhome Motorcycle Mobile Home Other

Please describe: (Year, make, model) _____

If you have a car, are you still making monthly payments on the car? Yes No

Do you own any real estate? Yes No

Type _____ Location _____

Have you owned property, together or individually, in the past 3 years? Yes No

6. DECLARATIONS

Please check the box that best answers the following questions:

- | | | |
|--|------------------------------|-----------------------------|
| 1. Are there any outstanding judgments against any applicant? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 2. Has any applicant filed for bankruptcy in the last 7 years? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 3. Has any applicant ever had property foreclosed upon or repossessed? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 4. Is any applicant a party to a lawsuit? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 5. Is any applicant obligated to pay alimony, child support or separate maintenance? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 6. Has any applicant co-signed or guaranteed someone else's loan? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 7. Has any applicant ever defaulted on a loan/mortgage? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 8. Is any applicant currently in default on a loan/mortgage? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |
| 9. Are all applicants U.S. citizens or legal resident aliens? | <input type="checkbox"/> Yes | <input type="checkbox"/> No |

If you answered 'yes' to any question **1** through **8**, or 'no' to question **9**, please explain on a separate piece of paper.

7. DOWNPAYMENT AND CLOSING COSTS

You will need \$4,000 - \$5,000 for appliances, down payment and closing costs. How will you plan or prepare for this?



8. WILLINGNESS TO PARTNER

8a. You and your household must be willing to complete 500 sweat equity hours in order to be considered for a Habitat home.

'Sweat equity' are hours you volunteer with Willamette West Habitat for Humanity and includes: construction on your own home, construction on other homes, attending homeownership classes, and other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS:

We are nondiscriminatory – if you are unable to do physical labor we will accommodate you.

Applicant: Yes No

Co-Applicant: Yes No

8b. You and your family must use the home as your primary residence to be considered for a Habitat home.

THE HOME WILL BE MY PRIMARY RESIDENCE:

Applicant: Yes No

Co-Applicant: Yes No

9. OTHER ASSISTANCE

Does anyone in your household have a disability or medical requirement that Habitat should know about? For example: Would your home need wheelchair access? Would you need hard-surface floors instead of carpeting? Would you need non-construction opportunities to complete sweat equity due to a disability or medical condition? *Please note that we are nondiscriminatory – your answer will not affect your eligibility.*

10. APPLICANT ACKNOWLEDGEMENT AND CERTIFICATION

All information provided to Willamette West Habitat for Humanity (WWHFH) is correct to the best of my knowledge. I understand that falsification of and/or failure to disclose information requested on this application may result in the disqualification of the application. I authorize WWHFH to verify any information regarding this application and to report loan payment history to others. WWHFH ACCEPTANCE OF THIS APPLICATION DOES NOT CREATE A CONTRACT OR OBLIGATE WWHFH TO ENTER INTO A CONTRACT OF SALE. IF WWHFH IS UNABLE TO SELL ME A HOME, WWHFH SHALL HAVE NO DUTY TO COMPENSATE ME IN ANY WAY FOR SWEAT EQUITY HOURS WORKED.

Applicant Signature

Date

Co-Applicant Signature

Date

FOR HABITAT USE ONLY

Action and Date Completed:	Completed By:	Action and Date Completed:	Completed By:
Application Received:		Denial Letter Sent:	
Denial Letter Sent:		Home Visit Complete:	
Credit Report Received:		Committee Decision:	
Income Verified:		Board Approval:	
Rental Payment Verified:		Acceptance/Denial Letter Sent:	





Authorization to Obtain Consumer Reports

Background Screening Disclosure

I hereby authorize Willamette West Habitat for Humanity, through Coeus Global, CIC Credit and their designated agents and representative to conduct a comprehensive review of my background through a consumer report and/or an investigative consumer report to be generated for acceptance into the homeownership program. I understand that the scope of the consumer report/investigative consumer report may include, but is not limited to, the following areas: criminal history records (from local, state, federal, international and other law enforcement agencies' records), sexual offender's lists, wants and warrants records, credit history, OFAC/patriot act, and any sanctions lists.

Authorization and Release

By signing below, I/we _____, acknowledge that I/we hereby voluntarily authorize Willamette West Habitat for Humanity, Inc. to obtain consumer reports about me/us from consumer reporting agencies, which may include information about my credit worthiness, credit standing, and credit capacity. I acknowledge and authorize WWHFH to run a sex offender registry check, criminal background check, credit check, rental verification, and employment verification with current and previous employers. I/we also authorize Willamette West Habitat for Humanity, Inc. to consider these reports when making decisions regarding my request for selection into the WWHFH homeownership program and for permission to obtain a mortgage. I certify that all information provided below and on my application is correct to the best of my knowledge.

Upon request, WWHFH, CIC Credit, or Coeus Global, will supply a copy of the completed credit report, consumer report or investigative consumer report along with a copy of an individual's rights under the Fair Credit Reporting Act.

I/we understand that I/we have rights under the Fair Credit Reporting Act, including the rights discussed in the attached "Summary of Your Rights Under the Fair Credit Reporting Act."

I/we agree that a photocopy or telephonic facsimile of this authorization shall be valid as the original.

Applicant's Name

Maiden/AKA/Previous Names

Signature

Date

Social Security Number

Co-Applicant's Name

Maiden/AKA/Previous Names

Signature

Date

Social Security Number





Summary of Your Rights Under the Fair Credit Reporting Act

Willamette West Habitat for Humanity, Inc. (WWHFH) may wish to obtain a "consumer report" from a "consumer reporting agency" when considering your request for selection into the WWHFH home ownership program and for permission to obtain a mortgage.

A "consumer report" is any written, oral, or other communication of any information by a "consumer reporting agency" bearing on a consumer's credit worthiness, credit standing and credit capacity. This information is collected for the purpose of serving as a factor in making decisions regarding my request for permission to obtain a mortgage or an equity line of credit.

The terms "consumer," "consumer reporting agency," and "consumer report" are defined in the Fair Credit Reporting Act (FCRA), which applies to you. Under the FCRA, you are a "consumer." A "consumer reporting agency" is a person or business unit that, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers to furnish "consumer reports" to others, such as WWHFH.

If WWHFH obtains a "consumer report" about you, and if it considers any information in the report when making a decision that directly and adversely affects you, you will be provided with:

- ✓ notice of the decision
- ✓ contact information for the consumer reporting agency that furnished the report to WWHFH
- ✓ notice of your rights under FCRA to obtain a free copy of your consumer report and to dispute with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency.

You may also contact the Federal Trade Commission about your rights under FCRA.

Before WWHFH can obtain a "consumer report" about you, you must give your consent in writing. After you have read this page completely, please sign the previous page, which allows you to give your consent.

NOTE: For the text of the Fair Credit Reporting Act, please reference:

<http://www.ftc.gov/os/statutes/fcra.htm>





Equal Credit Opportunity Act Disclosure

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at: FTC Regional Office for the Northwest Region, 915 Second Ave, Room 2896 Seattle, WA 98174 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Applicant(s):

Applicant Signature

Co-Applicant Signature

Print Name: _____

Print Name: _____

Date: _____

Date: _____





Release of Information Form

Applicant Name: _____

Date of Birth: _____

Co-Applicant Name: _____

Date of Birth: _____

I/We have applied to the Homeownership Program with Willamette West Habitat for Humanity. I understand that as part of the application process, Willamette West Habitat for Humanity may verify information contained in my/our application and in other documents required in connection with the potential mortgage loan during the application process. I understand that if I am accepted into the program, this release of information will still be valid until the close of the loan or upon my termination from the program.

I understand that I have the right to see this information at any time. I understand that I can revoke this consent in writing to both the person giving and the person receiving the information. Any information already released may be used as stated on the consent. I understand the requested or provided information is needed to plan services or to determine eligibility for Habitat for Humanity homeownership. The information provided will not be disclosed outside the agency except as required and permitted by law. I understand that I do not have to provide this information or the information requested from the noted organizations, employers or landlords, but if I do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected.

The specific entities/programs I consent for Willamette West Habitat for Humanity to work with to verify or discuss relevant applicant/participant information are (check all that apply):

- My Current & Past Employers Applicant Initials: _____ Co-Applicant Initials: _____
- My Current & Past Landlords Applicant Initials: _____ Co-Applicant Initials: _____

Notice to Borrower:

This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has the right to access financial records held by the financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

By my signature below, I affirm that I have read this release or it has been read to me, and I understand its content.

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature: _____ Date: _____

Current Mailing Address: _____



INFORMATION FOR GOVERNMENT MOINTORING 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 (Willamette West Habitat for Humanity) 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).

<p>Applicant's Name _____</p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race/National Origin:</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Caucasian</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</p> <p><input type="checkbox"/> Asian AND Caucasian</p> <p><input type="checkbox"/> Black/African American AND Caucasian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</p> <p><input type="checkbox"/> Other (specify) _____</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic</p> <p><input type="checkbox"/> Non-Hispanic</p> <p>Sex:</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p>Birthdate: ____/____/____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (incl. single, divorced, widowed)</p>	<p>Co-Applicant's Name _____</p> <p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race/National Origin:</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Caucasian</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</p> <p><input type="checkbox"/> Asian AND Caucasian</p> <p><input type="checkbox"/> Black/African American AND Caucasian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</p> <p><input type="checkbox"/> Other (specify) _____</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic</p> <p><input type="checkbox"/> Non-Hispanic</p> <p>Sex:</p> <p><input type="checkbox"/> Female</p> <p><input type="checkbox"/> Male</p> <p>Birthdate: ____/____/____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (incl. single, divorced, widowed)</p>
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HABITAT USE:
 If the applicant or co-applicant do not wish to furnish this information, please make your best judgment call, fill out the form and sign below.

 Name of Habitat Representative

 Signature of Habitat Representative

