

Genesee County Habitat for Humanity Homeownership Program Application Packet

Inside this packet, you will find information you will need to know about our program and how to apply with Habitat. We are available if you have any questions while you are reviewing this information or the application. Please contact Juan Zuniga, 810-766-9089 ext.206, jzuniga@geneseehabitat.org

Habitat Home Ownership / Regular Homeownership

HABITAT HOME	CONVENTIONAL HOME
The size of your home will depend on your family size. (2-5 bedrooms)	You choose the size of your house based on what you want and can afford.
Habitat chooses the location of the home by area we are currently building in.	You pick your exact location.
Built by volunteers and Habitat Partner's. (Your family is required to perform 250- 500 hours of sweat equity)	Built by a for-profit builder.
Affordable Mortgage Product	Banks charge interest
If you choose to sell your home before the mortgage term ends, you must have Habitat's permission.	You can sell your home whenever you have an interested buyer.
You and Habitat share the equity in the home according to the amount of time the family has been living there and making timely payments.	All the equity is yours. (Equity is the sales price minus what is owed on it. You do not realize the equity of a home until you sell it for more than what is owed on it.)
You must attend at Homeownership education sessions, which include budgeting, repair, taxes, etc.	Some affordable loan programs run by banks require homebuyer education before you buy a home.
You are required to maintain the home in an acceptable manner.	Well maintained homes are the standard with any home ownership - a well maintained home is worth more.



Typical Step-by-Step Timeline for the Habitat Homeownership Program Process

1. Print this packet or pick up this packet at the Genesee County Habitat for Humanity Office, located at 101 Burton Street, Flint, MI 48503. Packets can be mailed by request.
2. Your completed packet will be reviewed and Habitat will verify the information on your long application, which includes contacting references of employers, landlords, etc.
3. The Homeownership Program Selection Committee will review your application and vote to tentatively approve your application. All incomplete packets will be denied.
4. The Board of Directors will review the Committee recommendation and, if approved, you will be put onto the waiting list. You will be contacted by phone and mail, of the Board decision.
5. Once approved you will complete 75 preliminary sweat equity hours, before being able to choose from build site locations available. (Build locations change from year to year)
6. While on the build-waiting list, you may continue to work on completing your total required 250 sweat equity hours.
7. When a site becomes available, (and you have 75 of the 250 Sweat Equity Hours complete), you will be offered a home location in Genesee County.
8. You will work weekly on the work site of your own home with other volunteers. (You can be disqualified from the program for not performing sweat equity and attending required classes.)
9. You must save money for the down payment and typically, an additional \$1000-1500 for the first years paid insurance, which must be paid to Habitat before the closing of your home.
10. You will complete your homeownership education, budget counseling sessions as well as any other counseling or informational sessions you are required to attend.
11. You will pay off any outstanding collections or debt as required by the selection committee or budget counselor.
12. After the sale of your home, you will continue to collaborate with Habitat by attending homeowner meetings each year, regional meetings, volunteering for fundraisers, volunteering on other homes, speaking about Habitat, etc.

At any steps 1-12 of this process, your program application may be disqualified if it is determined that you no longer meet our criteria.



Reasons Your Homeownership Program Application Would Be Automatically Denied:

- 1) If you have unpaid judgments.
- 3) If you have over \$1,000 in outstanding collections.
- 4) If you have filed bankruptcy and it has not been discharged for a period of two years.
- 5) If you have filed more than one bankruptcy.
- 6) If your income cannot support a maximum debt ratio of 43% including possible home payments
- 7) If there is no need as defined by the Homeownership Program Selection Criteria.
- 8) If you have a lower income than our minimum requirements:

Family Size	Income Range
1	\$11,100 – \$22,140
2	\$12,650 - \$25,260
3	\$14,250 - \$28,440
4	\$15,800 - \$31,560
5	\$17,100 - \$34,140
6	\$18,350 - \$36,660
7	\$19,600 - \$39,180
8	\$20,900 - \$41,700

- 8) If you have an income high enough to purchase a house through conventional methods:

Family Size	Suggested Max. Annual Income*
1	\$29,500
2	\$33,700
3	\$37,900
4	\$42,100
5	\$45,500
6	\$48,850
7	\$52,250
8	\$55,600

* These guidelines change annually the amounts shown may not be current.

These incomes are suggested guidelines only; we reserve the right to accept or deny each application on a case-by-case scenario and based on need.



Important Policies and Considerations

Board-Approved Habitat Partners are offered Home Locations in accordance with the following policy:

- A Homeownership Partner may **turn down** a home site offered by Habitat staff **once** without it affecting the partner's place on the waiting list.
- The second turndown results in the Partner being placed on the bottom of the waiting list. The further down a partner is on the waiting list, the longer they will have to wait for a home.
- The third time a partner y turns down a home site offered by Habitat; they are taken off the waiting list and are no longer eligible for a Habitat home.
- Habitat takes into consideration the locations preferred by the Partner's on the waiting list before they make the partner a home site offer. However, it should be noted that Habitat will build homes where it can find affordable land.
- Since some of the materials used to build Habitat homes are donated, a Partner may have limited choices as to the color of carpet, paint, floor, etc.
- Habitat homes are well-built, sturdy homes that are structurally safe and worth more than the selling price. We build according to the number of persons in the home. Parent(s) will have one bedroom while two children of the same sex may share a bedroom.
- Habitat builds from a standard house design. 3 bedroom homes have one bath, and 4 or 5 bedroom homes have 2 baths. Each plan has a kitchen, which includes a range, refrigerator, washer and dryer hookups, small dining area and living room. Once Genesee County Habitat for Humanity sells the home to the family, they may alter the home in any manner that is within the protective covenants and consistent with applicable laws. Habitat will build the standard home for each family.

Important Information

The Fair Housing Act and the Equal Credit Opportunity Act prohibit discrimination in the sale, rental, financing, advertising and availability of housing and housing financing because of race, color, religion, sex, age, national origin, disability, familial status, marital status or whether or not a person receives public assistance.

Title VI of the Civil Rights Act of 1964 states that no person shall, on the grounds of race, color, or national origin, be excluded from participation in, be denied the benefits of, or be subjected to discrimination under any program or activity receiving Federal financial assistance.



Application Items Needed Important

We will need a few additional pieces of information for your homeownership program application packet to be complete.

Please include this information on your program application package.

- **Please show a full 2-year residence history on the application.**
Month and year, you moved in and out of all addresses.
- **Please add a two-year stable income history.**
Month, day and year you began and ended any jobs, or received income from any source. Include phone numbers of each employer - directory assistance numbers, please.
- *Please include the Social Security number (verify for accuracy), date of birth, marital status, number of dependents (if any) and ages for each applicant.*
- Please list all income you receive and wish to be included in qualifying for the Habitat Homeownership Program.
- List any income received from public assistance, alimony or other income.

NOTE: You are not required to disclose any income from alimony, child support, or public assistance unless you would like us to include this income in qualifying you for the Habitat Program.

- Please verify the declaration questions and make any necessary changes
- Complete the government monitoring section completed on the bottom of the page.
- Please sign and date the application.

Additional Information needed to be submitted with your program application package:

1. Bank statements - all accounts - for the past 60 days.
 - Included in return package? Yes No

2. Pay stubs (if currently employed) - minimum of 2 from within the past 30 days for each applicant.
 - Included in return package? Yes No

3. W-2's - for all employers of the past 2 years for each applicant, as applicable.
 - 2015 Included in return package? Yes No
 - 2016 Included in return package? Yes No

4. Federal tax returns with all schedules:
 - 2015 federal tax returns with all schedules included in return package? Yes No

 - 2016 federal tax returns with all schedules included in return package? Yes No



Affiliate of Distinction 2015-2017

If any Program applicant wants to use any of the following income to qualify for the Habitat Program, please provide the following:

- Does any applicant receive income for Food Assistance? Yes No

1. If Yes, please send a copy of the letter showing the amount of monies received in food assistance.

- Does any applicant receive income from FIA? Yes No

1. If Yes, please send a copy of the letter from FIA showing the amount you will receive.

- Does any applicant receive alimony? Yes No.

1. If Yes, please send a 12-month history of income received for alimony and proof of the support order from the court.

- Does any applicant receive income for Child Support? Yes No

1. If Yes, please send a copy of a 12-month history of income received from Friend of the Court.

- Does any applicant receive Social Security benefits? Yes No

*1. If Yes, please provide the most recent award letter, and 2013 and 2014 1099's.
2. If under retirement age and receiving Social Security benefits, we should have documentation that the benefit will continue for a minimum of 3 years.*

- Does any applicant pay Child Support? Yes No

1. If Yes, please send a copy of a 12-month history of payment of child support from Friend of the Court.





Affiliate of Distinction 2015-2017

Once the Program application packet is completed, schedule an appointment with our Program Director, Juan Zuniga, who can be reached at (810) 766-9089 ext. 206, or izuniga@geneseehabitat.org

**After scheduling an appointment,
You can mail or drop off the completed application and the required documents to the attention of:**

**Juan Zuniga
Program Director
Genesee County Habitat for Humanity
101 Burton St.
Flint, MI 48503**

Documents can be faxed to (810) 766-9094, with a coversheet with the applicant's name, to the attention of Juan.

**Scanned documents can be emailed to
izuniga@geneseehabitat.org
If you have any questions,
please call Juan at (810) 766-9089 ext. 206**

After the Habitat Program application is completed, turned in, and processed, our volunteer Homeownership Selection Committee will review it. If they feel that a partnership is possible with you, they will present your file to the Board of Directors, which is the only group that can approve you for homeownership with our program. The entire application process is expected to take about 1-3 months, as the Board of Directors does not meet monthly. You will receive written notice of materials received and stats update every 30 days.

Genesee County Habitat for Humanity provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, national origin, familial status, disability, marital status, age, ancestry, sexual orientation, source of income, or other characteristics protected by law.



101 Burton Street, Flint, Michigan 48503 United States
Phone: (810)766-9089 Fax: (810)766-9094 www.geneseehabitat.org



Genesee County Habitat for Humanity
 101 Burton Street Flint, MI 48503
 810-766-9089

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 <input type="checkbox"/> Female <input type="checkbox"/>	Name _____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <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 _____

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:	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 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 LAST employer	Years on this job	Name and address of LAST 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	\$	\$	\$	\$	\$	\$
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 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.

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