

# APPLICATION PROCESS

## **Application Fee:**

A non-refundable application fee of Fifteen Dollars (\$15.00) is required at the time of the Application to be made out to: **Habitat for Humanity**  
**Fairfield**

All Applicants are required to provide the following:

- 1) BCI (State) background screening for each adult applying;**
- 2) FBI (National) background screening for each adult applying;**
- 3) A valid Driver's License;**
- 4) Social Security Card.**

The total cost from the above background checks is approximately Fifty Dollars (\$50.00), to be paid by the Applicant(s). If you have questions, please call John Watson at 740-654-3434.

Background checks will be administrated at:

**Fairfield County**  
**Sheriff's Office**  
**Detective Bureau**  
**108 North High Street**  
**Lancaster, OH 43130.**

The results are to be mailed to:

**Habitat for Humanity of Fairfield County**  
**707 Slocum St**  
**PO Box 2392**  
**Lancaster, OH 43130**

## HABITAT FOR HUMANITY & RESTORE

# Homeownership

Would you like apply for a Habitat house? We are always accepting applications!

### Qualifications

- Must be a resident of Fairfield County for at least 1 year
- Cannot presently be going through a bankruptcy process
- Currently living in sub-standard or over-crowded housing
- Must be willing to partner with Habitat
- Have the financial ability to repay a mortgage

### Financial Requirements (based on 2012 HUD Guidelines)

Family of 1 Must make Between \$21,290 – \$28,366

Family of 2 Must make Between \$24,300 – \$32,400

Family of 3 Must make Between \$27,362 – \$36,466

Family of 4 Must make Between \$30,375 – \$40,500

Family of 5 Must make Between \$32,811 – \$43,750

Family of 6 Must make Between \$35,236 – \$46,984

Family of 7 Must make Between \$37,675 – \$50,234

Family of 8 Must make Between \$40,100 – \$53,466

### The Application/ Approval Process

1. Complete the application form – obtainable at the Habitat office
2. Eligibility is determined, usually within 60 days
3. Receive two or more home visits from the Family Selection Committee
4. Family Selection Committee recommends the applicants to the Board of Trustees as a partner family
5. Board of Trustees agrees to partner with applicant family for Habitat to build their home
6. Complete 300 hours of “Sweat Equity” work per adult on your home and other Habitat homes and projects
7. Maintain financial ability to purchase home from Habitat
8. Take homeowners course required by Habitat before closing on the house

[BLOG AT WORDPRESS.COM.](#)

THEME: [BUENO BY WOOTHEMES.](#)



Habitat for Humanity Fairfield Co.  
 707 Slocum St.  
 P.O. Box 2392  
 Lancaster, OH 43130

Completed application

# Application FOR HOUSING



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 in 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
<b>Applicant's Name</b>	<b>Co-applicant's Name</b>
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)
<b>Dependents</b> and others who will live with you (not listed by co-applicant)	<b>Dependents</b> and others who will live with you (not listed by 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 _____
<b>If Living at Present Address for Less Than Two Years, Complete the Following</b>	
Last Address (street, city, state, ZIP code) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent	Last Address (street, city, state, ZIP code) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent
Number of Years _____	Number of Years _____

**2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE**

Date Received: \_\_\_\_\_  
 More Information Requested?  Yes  No  
 Date Application Completed: \_\_\_\_\_  
 Accepted  Denied

Date Letter Sent: \_\_\_\_\_  
 Date of Home Visit: \_\_\_\_\_  
 Date Letter Sent: \_\_\_\_\_

**3. 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, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

Applicant:	Yes	No
Co-applicant:	<input type="checkbox"/>	<input type="checkbox"/>
	<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    (If yes, please describe, including location) \_\_\_\_\_

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

If you are approved for a Habitat home, how should your name(s) appear on the legal documents?

**6. EMPLOYMENT INFORMATION**

Applicant		Co-applicant	
Name and Address of <b>Current</b> Employer	Years on This Job	Name and Address of <b>Current</b> Employer	Years on This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone
<b>If Working at Current Job Less Than One Year, Complete the Following Information</b>			
Name and Address of <b>Last</b> Employer	Years on This Job	Name and Address of <b>Last</b> Employer	Years on This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

**7. MONTHLY INCOME AND COMBINED MONTHLY BILLS**

Gross Monthly Income	Applicant	Co-Applicant	<sup>2</sup> Others in Household	<sup>3</sup> Monthly Bills	Monthly Amount
<sup>1</sup> Base Employment Income	\$	\$	\$	Rent	\$
TANF				Utilities	
Food Stamps				Car Payments	
Social Security				Insurance	
SSI				Child Care	
Disability				School Lunch	
Alimony				Average Credit Card Payment	
Child Support				Student Loans	
Other				Alimony/Child Support	
<b>Total</b>	\$	\$	\$	<b>Total</b>	\$

<sup>1</sup>Self-employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

<sup>3</sup>Please attach copies of last month's bills.

<sup>2</sup>List additional household members over 18 who receive income:

Name	Age	Monthly Income
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

**8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS**

Where will you get the money to make the down payment (for example, savings or parents)? If you borrow the money, who will you borrow it from, and how will you pay it back?

**9. 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:
Account Number: Balance \$	Account Number: Balance \$
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$

<b>Do you own a:</b>	Yes	No	<b>Do you own a:</b>	Yes	No
Boat	<input type="checkbox"/>	<input type="checkbox"/>	Car (#1)	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Home	<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 _____		

**10. DEBT**

**To Whom Do You and the Co-applicant Owe Money?**

COLUMN 1			COLUMN 2		
Car	Monthly Payment \$	Unpaid Balance \$	Cell Phone Contracts	Monthly Payment \$	Unpaid Balance \$
	Mos. left to pay:			Mos. left to pay:	
Furniture, Appliances and Televisions	Monthly Payment \$	Unpaid Balance \$	<b>Other Money You Owe</b>		
	Mos. left to pay:		Name and Address of Company	Monthly Payment \$	Unpaid Balance \$
Credit Card	Monthly Payment \$	Unpaid Balance \$		Mos. left to pay:	
	Mos. left to pay:		Alimony/Child Support	\$	/month
Medical	Monthly Payment \$	Unpaid Balance \$	Job-related Expenses	\$	/month
	Mos. left to pay:		(Child Care, Union Dues, etc.)	\$	/month
<b>Column 1: Subtotal of Payments</b>	\$	/month	<b>Column 2: Subtotal of Payments</b>	\$	/month
			<b>Column 1: Subtotal of Payments</b>	\$	/month
			<b>Total Monthly Expenses</b>	\$	/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 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 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.

I also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant families on the sex offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. I further understand that by completing this application, I am submitting myself and all persons listed on the first page of the application 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 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  <b>Race/National Origin:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Asian AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> I do not wish to furnish this information  <b>Race/National Origin:</b> <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Asian AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify) _____
<b>Ethnicity:</b> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic	<b>Ethnicity:</b> <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic
<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male	<b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male
<b>Birthdate:</b> ____/____/____	<b>Birthdate:</b> ____/____/____
<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)

**To Be Completed Only By the Person Conducting the Interview**

This application was taken by:  <input type="checkbox"/> Face-to-face Interview  <input type="checkbox"/> By Mail  <input type="checkbox"/> By Telephone	Interviewer's Name (print or type) _____
	Interviewer's Signature _____ Date _____
	Interviewer's Phone Number _____



**Habitat for Humanity of Fairfield County**  
**2012 Income Guidelines**

Family of:	30%	35%	40%	45%	50%	55%	60%
1 Person	\$ 14,200	\$ 16,562	\$ 18,928	\$ 21,290	\$ 23,650	\$ 26,008	\$ 28,366
2 Persons	\$ 16,200	\$ 18,900	\$ 21,600	\$ 24,300	\$ 27,000	\$ 29,700	\$ 32,400
3 Persons	\$ 18,250	\$ 21,287	\$ 24,324	\$ 27,362	\$ 30,400	\$ 33,433	\$ 36,466
4 Persons	\$ 20,250	\$ 23,625	\$ 27,000	\$ 30,375	\$ 33,750	\$ 37,125	\$ 40,500
5 Persons	\$ 21,900	\$ 25,537	\$ 29,174	\$ 32,811	\$ 36,450	\$ 40,100	\$ 43,750
6 Persons	\$ 23,500	\$ 27,412	\$ 31,324	\$ 35,236	\$ 39,150	\$ 43,067	\$ 46,984
7 Persons	\$ 25,150	\$ 29,325	\$ 33,500	\$ 37,675	\$ 41,850	\$ 46,042	\$ 50,234
8 Persons	\$ 26,750	\$ 31,200	\$ 35,650	\$ 40,100	\$ 44,550	\$ 49,008	\$ 53,466

*Habitat for Humanity of Fairfield County*  
*Target Guidelines*