



GUIDELINES FOR ACCEPTANCE IN THE HABITAT FOR HUMANITY OF PULASKI COUNTY PROGRAM

Apply for a Home

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

Year 2008-2009 Guidelines		
Family Size	Minimum	Maximum
One	\$12,150	\$24,300
Two	\$13,900	\$27,780
Three	\$15,600	\$31,250
Four	\$17,350	\$34,750
Five	\$18,750	\$37,500
Six	\$20,150	\$40,350
Seven	\$21,500	\$43,000
Eight	\$22,900	\$45,850

Ability to Pay

Since you will actually be buying your house from Habitat, you must demonstrate your ability to pay the monthly mortgage payment. This payment will include not only the mortgage payment, but the payment for real estate taxes and insurance. We will help you to determine if this payment will jeopardize your ability to meet all your other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility. The family will be expected to save a down payment of approximately \$1,000.00.

Requirements:

- You must have lived in Pulaski County Area for at least one year.
- You must be a legal resident.

Willingness to Participate as a Partner with Habitat

1. When selected, you become a "partner family". As a partner family you will be responsible for 250 to 350 hours of sweat equity. This sweat equity may be accomplished in construction of your house and the houses of others and may include clearing the lot, painting, helping with construction, providing food for volunteers, working in the Habitat office, working in the Outlet Center and attending Homeownership Classes. The family can receive credit for the remaining sweat equity hours put in by family advocates, friends or relatives who join in the work.
2. You will be responsible for maintenance and repairs of your house from the time you sign the mortgage.

Applicant _____

Date _____

What you must provide

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

_____ Names and Addresses of Landlords (past 3 years)

_____ Names and Addresses of Employers (past 3 years)

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

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

_____ Bank(s) names and addresses with account numbers and balances

_____ Three Personal References (once can be pastor, no relatives) including names, addresses, and phone numbers

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

_____ Copies of two most recent Pay Checks or Income Stubs for all employed in the household.

_____ Signed copy of Last Year's Income Tax Return (2006 or 2007)

_____ Verification of Assistance (AFDC, SSI, Food Stamps, Child Support, Alimony, WIC, other)



**Pulaski County
Habitat for Humanity**

**Please return your completed application and signed authorization to:
Pulaski County Habitat for Humanity
3805 W. 12th Street, Ste 204
Little Rock, AR 72204**

Housing Application

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

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

1. APPLICANT INFORMATION									
Applicant					Co-Applicant				
Applicant's name					Co-Applicant's name				
Social Security Number	Home Phone	Age			Social Security Number	Home Phone	Age		
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)					<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)				
Dependents (people who live with you not listed by co-applicant)					Dependents (people who live with you not listed by applicant)				
Name	Age	Male	Female		Name	Age	Male	Female	
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>		_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>		_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>		_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>		_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>		_____	_____	<input type="checkbox"/>	<input type="checkbox"/>	
Present Address (street, city, state, zip code)				<input type="checkbox"/> Own <input type="checkbox"/> Rent	Present Address (street, city, state, zip code)				<input type="checkbox"/> Own <input type="checkbox"/> Rent
Number of Years _____					Number of Years _____				
If Living at Present Address for Less Than Two Years Complete the Following									
Last Address (street, city, state, zip code)				<input type="checkbox"/> Own <input type="checkbox"/> Rent	Last Address (street, city, state, zip code)				<input type="checkbox"/> Own <input type="checkbox"/> Rent
Number of Years _____					Number of Years _____				
Last Address (street, city, state, zip code)				<input type="checkbox"/> Own <input type="checkbox"/> Rent	Last Address (street, city, state, zip code)				<input type="checkbox"/> Own <input type="checkbox"/> Rent
Number of Years _____					Number of Years _____				

2. EMPLOYMENT INFORMATION			
Applicant		Co-Applicant	
Name and Address of Current Employer	Years On This Job	Name and Address of Current Employer	Years On This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone
If Working at Current Job Less Than One Year, Complete the Following Information			
Name and Address of Current Employer	Years On This Job	Name and Address of Current Employer	Years On This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

3. MONTHLY INCOME AND COMBINED MONTHLY BILLS																	
Gross Monthly Income	Applicant	Co-Applicant	² Others in Household	³ Monthly Bills	Monthly Amount												
¹ Base Employment Income	\$	\$	\$	Rent	\$												
AFDC/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													
Total	\$	\$	\$	Total	\$												
¹ Self-employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements. ³ please attach copies of last month's bills.			² List additional household members over 18 who receive income: <table border="0"> <thead> <tr> <th>Name</th> <th>Age</th> <th>Monthly Wages</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>\$ _____</td> </tr> </tbody> </table>			Name	Age	Monthly Wages	_____	_____	\$ _____	_____	_____	\$ _____	_____	_____	\$ _____
Name	Age	Monthly Wages															
_____	_____	\$ _____															
_____	_____	\$ _____															
_____	_____	\$ _____															

4. ASSETS	
List Checking and Savings Accounts Below	
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
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 \$

5. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your family must be willing to complete a certain number of "sweat equity" hours. Your help in building your home and the homes of others is called "sweat equity," and may include clearing the lot, painting, helping with construction, working in the Habitat office, or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS: Yes No
 Applicant:
 Co-Applicant:

6. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living Room Dining Room Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ _____/month
 (Please supply a copy of your lease or a copy of a money order receipt or cancelled rent check.)

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home? Please use a separate sheet if you need additional space.

7. PROPERTY INFORMATION

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

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

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

8. PERSONAL PROPERTY

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

9. SOURCE OF DOWNPAYMENT AND CLOSING COSTS

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

10. DEBT

To Whom Do You and the Co-Applicant Owe Money (include credit cards)

Name and Address of Company	Monthly Payment \$	Unpaid Balance \$	Name and Address of Company	Monthly Payment \$	Unpaid Balance \$
	Mos. Left to pay:			Mos. Left to pay:	
Name and Address of Company	Monthly Payment \$	Unpaid Balance \$	Name and Address of Company	Monthly Payment \$	Unpaid Balance \$
	Mos. Left to pay:			Mos. Left to pay:	
Name and Address of Company	Monthly Payment \$	Unpaid Balance \$	Alimony/Child Support	\$	/month
	Mos. Left to pay:		Job Related Expenses	\$	/month
Name and Address of Company	Monthly Payment \$	Unpaid Balance \$	(Child Care, Union Dues, etc.)	\$	/month
	Mos. Left to pay:		Column 2: Subtotal of Payment	\$	/month
			Column 1: Subtotal of Payments	\$	/month
Column 1: Subtotal of Payments	\$ /month		Total Monthly Expenses	\$ /month	

11. DECLARATIONS

Please check the Box That Best Answers the Following Questions For You and the Co-Applicant

	Applicant		Co-Applicant	
a. Do you have any debt because of a court decision against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Have you had property foreclosed on in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question a through e, however, please explain on a separate sheet of paper.

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.

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

To Be Completed Only By the Person Conducting the Interview

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

BORROWER'S CERTIFICATION AND AUTHORIZATION

BORROWER'S CERTIFICATION

The Undersigned Certify the Following:

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

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

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

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

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

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

Your prompt reply to Habitat for Humanity is appreciated.

Signature

Social Security Number

Signature

Social Security Number