



For Official Use Only:

Date received: _____

Name of Person Accepting App.: _____

Application for Homeownership Program



We are an Equal Housing Lender. We are committed to the letter and spirit of U.S. policy for achieving equal housing opportunity throughout the nation. We strive towards an affirmative advertising/marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, national origin, age, marital status or sources of income.

**Attached is the North Willamette Valley 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 bring them with you.
- **Application must include copies of ID** for each applicant (license, passport, residence card, birth certificate, or military 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:

Circe Vielman-Barraza
Program & Volunteer Manager
Phone: 503-845-2164
circe@nwvhabitat.org

Applications must be mailed to:

**North Willamette Valley Habitat for Humanity
P.O. Box 852
Mt. Angel, OR 97362**

or

Hand delivered to the main office located at: 225 Franklin St., Mt. Angel, OR 97362

Applications cannot be turned in at the ReStore locations

Important Dates for 2019-2020

Application Turn-In Dates & Times:

We will ONLY be accepting COMPLETED applications on the following dates and times.

July 25, 2019 to August 30, 2019

DEADLINE:

August 30, 2019 by 5 p.m.



2019 Application Checklist:

A complete application packet is required for you to be considered for a Habitat home. 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!

CHECKLIST:

- _____ ALL sections of the Application have been completed.
 - _____ Application is signed
 - _____ Sign Authorization to Obtain a Credit Report/Background Check
-

_____ Copies of the 3 most recent pay stubs for each of the current jobs held by all working adults in the household.

_____ Copies of last two years' income tax statements for each person in the household age 18 or older. (Examples: completed 1040, 1040 EZ, etc.).

_____ Copies of all W-2s for last 2 years for each working adult.

_____ Documentation of other types of income (SSI, Social Security, Army Income, etc.).

_____ Copies of three months of bank statements for each bank account held by the Applicant and/or Co-Applicant

_____ Copies of three months of all utility bills.

_____ Copies of three months of all outstanding loans (car, student, & other). Be sure balances are included.

_____ Written explanation of any outstanding debt obligations, or large debts recently paid off that may still show up on a credit report (if necessary).

_____ Current Resume of each adult in household

_____ Essay Questions

_____ Copy of current driver's license or government issued ID for the Applicant and Co-Applicant.

_____ Copy of Birth Certificate (if U.S. Citizen), green card, passport issued by the United States, or permanent work visa for the Applicant and Co-Applicant.

Applicant's Name _____ Co-Applicant's Name _____

Applicant's Signature _____ Co-Applicant's Signature _____

Dear Applicant: Please complete this application to be considered 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)
Physical Address – (Street, Apt #, City, Zip)	Are you a US Citizen? You must have US citizenship or legal permanent residency to qualify for the Habitat program	
Mailing Address (If different then physical address)		
Do you read and speak English? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Some What is the best way to contact you? <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Email	Social Security Number	Date of Birth

1b. Co-Applicant

Co-Applicant Name	Phone Number(s)	Email(s)
Physical Address – (If different for Applicant)	Are you a US Citizen? 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 What is the best way to contact you? <input type="checkbox"/> Cell <input type="checkbox"/> Home <input type="checkbox"/> Email	Social Security Number	Date of Birth

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 translate for you:

Interpreter Name: _____ Relationship: _____

Phone Number: _____

1d. Habitat Meeting and History

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

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

How did you hear about our open applications?



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 household count exceeds 10 members please attach a sheet of paper with the additional names and information. 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	Age	Male	Female	Relationship	Employed	Student	Disabled	Unemployed
1.								
2.								
3.								
4.								
5.								
6.								
7.								
8.								
9.								
10.								

2. HOUSING INFORMATION

2a. Current Housing

Current housing is:

- House
 Apartment
 Townhouse
 Duplex
 Mobile Home
 Shared (with family, friends)
 Other _____
 Shelter (name) _____
 In a Vehicle

Do you own or rent your home?
 Own
 Rent
 Currently Homeless

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: \$ _____

Do you currently live in subsidized housing? Yes No
 If yes: Total Rent: \$ _____ Amount You Pay: \$ _____

2b. Current Property Management Information

Current Property Manager Name	Manager's Phone Number	Manager's Email	
Property Manager 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? Use additional sheet paper if needed

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 now have more than 2 employers, please attach additional information to the application.

Applicant			Co-Applciant		
Name of Current Employer			Name of Current Employer		
Address			Address		
City	State	Zip	City	State	Zip
Title/Position			Title/Position		
Supervisor's Name	Full Time/Part Time/Seasonal		Supervisor's Name	Full Time/Part Time/Seasonal	
Hourly Rate/Salary	How Often Are You Paid		Hourly Rate/Salary	How Often Are You Paid	
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	Full Time/Part Time/Seasonal		Supervisor's Name	Full Time/Part Time/Seasonal	
Hourly Rate/Salary	How Often Are You Paid		Hourly Rate/Salary	How Often Are You Paid	
Phone Number	Date of Hire		Phone Number	Date of Hire	

3b. Previous Employer

If the Applicant or Co-Applciant have worked for their current employer **LESS than two years** please attach a separate document with the previous employers information, hourly rate, length of employment, and reason for leaving.



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/Spousal Support Payment	\$ _____	
Child Support Income*	\$ _____	\$ _____	\$ _____	Food	\$ _____	
Spousal Support Income*	\$ _____	\$ _____	\$ _____	Public Transportation/Gas	\$ _____	
Other _____	\$ _____	\$ _____	\$ _____	Car Payment + Insurance	\$ _____	
<p>MONTHLY INCOME(S) \$ _____ \$ _____ \$ _____</p> <p>Add columns for TOTAL MONTHLY INCOME \$ _____</p> <p>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:</p> <p>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 \$ _____</p> <p><small>*You do not have to disclose child or spousal income unless you wish it to be considered</small></p>				Childcare (Babysitting)	\$ _____	
				Other: Please list	\$ _____	
				Credit Card Payments	\$ _____	
				Student Loans	\$ _____	
				RENT	\$ _____	
				A) Total Monthly Bills:		\$ _____
				B) Total Monthly Income:		\$ _____
				NET INCOME (A minus B):		\$ _____



5. ASSETS

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

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

If you are making a monthly payment on a vehicle what is your monthly payment? \$

If you are making a monthly payment on a vehicle what is the amount owed? \$

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 4 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 \$2,500 - \$5,000 for appliances, down payment and closing costs. How will you plan or prepare for this?



3) Explain what it means to you to be a "good neighbor"

11. APPLICANT ACKNOWLEDGEMENT AND CERTIFICATION

All information provided to North Willamette Valley Habitat for Humanity (NWWVHFH) 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 NWWVHFH to verify any information regarding this application and to report loan payment history to others. NWWVHFH ACCEPTANCE OF THIS APPLICATION DOES NOT CREATE A CONTRACT OR OBLIGATE NWWVHFH TO ENTER INTO A CONTRACT OF SALE. IF NWWVHFH IS UNABLE TO SELL ME A HOME, NWWVHFH SHALL HAVE NO DUTY TO COMPENSATE ME IN ANY WAY FOR SWEAT EQUITY HOURS WORKED.

Applicant Signature

Date

Co-Applicant Signature

Date





Authorization to Obtain Consumer Reports

Background Screening Disclosure

I hereby authorize North Willamette Valley 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 North Willamette Valley Habitat for Humanity (NWWVHFH). 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 NWWVHFH 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 NWWVHFH to consider these reports when making decisions regarding my request for selection into the NWWVHFH 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, NWWVHFH, 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

North Willamette Valley Habitat for Humanity, Inc. (NWWVHFH) may wish to obtain a "consumer report" from a "consumer reporting agency" when considering your request for selection into the NWWVHFH 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 third 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 NWWVHFH.

If NWWVHFH 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 NWWVHFH
- ✓ 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 NWWVHFH can obtain a "consumer report" about you, you must give your consent in writing. After you have read this page completely, please turn to the next 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>





Release of Information Form

Applicant Name: _____

Date of Birth: _____

Co-Applicant Name: _____

Date of Birth: _____

I/We have applied to the Homeownership Program with North Willamette Valley Habitat for Humanity. I understand that as part of the application process, North Willamette Valley 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 North Willamette Valley 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: _____



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 (North Willamette Valley 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).

Applicant's Name _____

I do not wish to furnish this information

Race/National Origin:

- American Indian or Alaskan Native
- Native Hawaiian or Other Pacific Islander
- Black/African American
- Caucasian
- Asian
- American Indian or Alaskan Native AND Caucasian
- Asian AND Caucasian
- Black/African American AND Caucasian
- American Indian or Alaskan Native AND Black/African American
- Other (specify)

Ethnicity:

- Hispanic
- Non-Hispanic

Sex:

- Female
- Male

Birthdate: ____/____/____

Marital Status:

- Married
- Separated
- Unmarried (incl. single, divorced, widowed)

Co-Applicant's Name _____

I do not wish to furnish this information

Race/National Origin:

- American Indian or Alaskan Native
- Native Hawaiian or Other Pacific Islander
- Black/African American
- Caucasian
- Asian
- American Indian or Alaskan Native AND Caucasian
- Asian AND Caucasian
- Black/African American AND Caucasian
- American Indian or Alaskan Native AND Black/African American
- Other (specify)

Ethnicity:

- Hispanic
- Non-Hispanic

Sex:

- Female
- Male

Birthdate: ____/____/____

Marital Status:

- Married
- Separated
- Unmarried (incl. single, divorced, widowed)

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



Please use this page for additional notes, comments or explanations.

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:	

