



**Thank you for your interest in the Habitat for Humanity home buying program!**

**Here are instructions on how to apply....**

First, please read through the eligibility criteria on the two-sided flyer enclosed to see if this program makes sense for you.

If it does...

- Fill out the enclosed application as completely as possible. If you have questions about how to complete it, contact Nancy as directed at the bottom of this page to discuss your questions or to register for an information session to get help with the application.

**In order for your application to be reviewed, you must supply  
all of the following documents that apply to you:**

1. Copies of Photo IDs for applicants and of Social Security cards for all household members
  2. Copies of proof of income (i.e., two consecutive months of recent pay stubs and previous year W-2s; SSI or SSDI award letters for current year, child support documentation, etc.)
  3. Copies of last two years of federal tax returns
  4. Copies of monthly bills (phone, utilities, etc.) and documents regarding any outstanding debt (medical, auto, education loans, etc.)
  5. Two months of recent bank statements
  6. Rental lease agreement and recent rent receipts.
- Return the application and supporting documents:  
You can **mail it to** the address at the top of the application and we will follow up with you, **or better yet, register for an information session to move the process forward more quickly**. You can also **drop it off** at our office, but please call to make an appointment so you can hand it to us, and we will follow up after an initial review. You are encouraged to come to an information session (dates listed on the two-sided flyer) for help with the application and to learn more about the program, but it is not required in order to apply. If you want to meet with us, but the information session dates/times don't work for you, we can make an appointment at a time that is more convenient for you, or we can even come to you.

If you mail it in or drop it off, your application will be reviewed, and a request for any other documents required to complete the application will be mailed to you, along with reference forms and instruction specific to your situation. You will return the requested documents to our office to continue the application process.

**If you have ANY questions, would like help with the application, or want to drop it off, please contact Nancy, Programs Director, at 417-829-4001, ext 105, or [nancywilliams@habitatspringfieldmo.org](mailto:nancywilliams@habitatspringfieldmo.org).**



**Habitat  
for Humanity®**  
Springfield, Missouri

2410 South Scenic Avenue  
Springfield, MO 65807  
(417) 829-4001 (417) 829-4003 fax



**EQUAL HOUSING  
OPPORTUNITY**

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.

**APPLICATION FOR HOMEOWNERSHIP PROGRAM** Date \_\_\_\_\_, 20\_\_\_\_

**Dear Applicant:** Please complete this application to determine whether 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-Bailey Act.

**1. APPLICANT INFORMATION**

Applicant	Co-Applicant
Applicant's Name _____	Co-Applicant's Name _____
18 years or older? <input type="checkbox"/> Yes <input type="checkbox"/> No	18 years or older? <input type="checkbox"/> Yes <input type="checkbox"/> No
Social Security Number _____	Social Security Number _____
US Citizen or permanent resident? <input type="checkbox"/> Yes <input type="checkbox"/> No	US Citizen or permanent resident? <input type="checkbox"/> Yes <input type="checkbox"/> No
Telephone Home _____ Cell _____ Email _____	Telephone Home _____ Cell _____ Email _____
<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)
Military Veteran <input type="checkbox"/> Yes <input type="checkbox"/> No	Military Veteran <input type="checkbox"/> Yes <input type="checkbox"/> No
Current Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____	Current Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____
Number of years at current address: _____	Number of years at current address: _____

**People who will live in the Habitat house, including applicant and co-applicant:**

	Name	Date of Birth	Male	Female	Relationship	Legal Custody	
						Yes	No
1.	_____	_____	_____	_____	_____	_____	_____
2.	_____	_____	_____	_____	_____	_____	_____
3.	_____	_____	_____	_____	_____	_____	_____
4.	_____	_____	_____	_____	_____	_____	_____
5.	_____	_____	_____	_____	_____	_____	_____
6.	_____	_____	_____	_____	_____	_____	_____
7.	_____	_____	_____	_____	_____	_____	_____
8.	_____	_____	_____	_____	_____	_____	_____

Do you own any dogs?  Yes  No If yes, how many and what kind? \_\_\_\_\_

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

Date received: \_\_\_\_\_ Date of home visit: \_\_\_\_\_ Date of Board approval: \_\_\_\_\_  
Date more information requested: \_\_\_\_\_ Date of Committee approval: \_\_\_\_\_ Date letter sent: \_\_\_\_\_  
Accepted \_\_\_\_\_ Denied \_\_\_\_\_

### 3. PRESENT HOUSING CONDITIONS

How many people live at your current residence? \_\_\_\_\_

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) \_\_\_\_\_

Landlord(s) For the past two years	Address of rental property	Landlord's address	Phone	Dates lived there and amount of rent
Current landlord				
Previous landlord				
Previous landlord				

### 4. EMPLOYMENT INFORMATION (for the past two years)

	Current employer name and address	Business phone	Monthly (gross) wages	Years on this job	Type of business
Applicant					
Co-Applicant					
	Previous employer name and address	Business phone	Monthly (gross) wages	Years on this job	Reason for leaving
Applicant	1.				
	2.				
Co-Applicant	1.				
	2.				

### 5. DECLARATIONS

- |   |                   |                     |
|---|-------------------|---------------------|
|   | <b>Applicant</b>  | <b>Co-Applicant</b> |
| • Do you have any debt because of a court decision against you? | ___ Yes    ___ No | ___ Yes    ___ No   |
| • Have you been declared bankrupt within the past 7 years?      | ___ Yes    ___ No | ___ Yes    ___ No   |
| • Have you had property foreclosed on in the last 7 years?      | ___ Yes    ___ No | ___ Yes    ___ No   |
| • Are you currently involved in a lawsuit ?                     | ___ Yes    ___ No | ___ Yes    ___ No   |
| • Are you paying alimony or child support ?                     | ___ Yes    ___ No | ___ Yes    ___ No   |
| • Have you co-signed a note or loan for anyone else ?           | ___ Yes    ___ No | ___ Yes    ___ No   |

Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question, however, please explain to the right:

### 6. MONTHLY INCOME

Alimony, child support or separate maintenance income need not be revealed if the applicant or co-applicant does not choose to have it considered for repaying this loan.

Gross monthly income	Applicant	Co-Applicant	Others in household (2)
Employment income (gross) (1)			
TANF			
Social Security			
SSI			
Disability			
Alimony			
Child Support			
Other			
Other			
<b>TOTAL INCOME</b>			

- (1) Self-employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements.  
 (2) List additional household members over 18 who receive income.

NAME	AGE	MONTHLY INCOME
_____	_____	_____
_____	_____	_____

### 7. ASSETS

#### Bank Accounts

Name of bank, credit union, or savings & loan	Address	Account number	Balance
1.			
2.			

#### Property Owned

Describe property (home, land, etc.)	Location	Amount of unpaid balance on mortgage (if any)

#### Other Assets

<b>Do you own a:</b>		<b>Do you own a car?</b> ___ Yes ___ No
Stove?	Yes No	<b>If so, what are the make, model, and year for each vehicle?</b>
Refrigerator?	Yes No	
Washer?	Yes No	
Dryer?	Yes No	
<b>Other assets (please describe)</b>		

### 8. MONTHLY EXPENSES AND DEBTS

Expenses (Please attach recent copies of lease, monthly bills, and loan documents)	Company/Payee Name	Monthly payment	Unpaid balance (if any)	Months left to pay (if any)
Rent				
Utilities (gas, water, electric, sewer)				
Trash service				
Phone (land line). Contract?				
Cell phone, pager, etc. (Contract?)				
Car (gas & upkeep)				
Insurance				
Cable/satellite TV				
Internet service (Contract?)				
Child care				
School lunch				
Child support or alimony or foster care payments				
School loan(s)				
Medical bill(s)				
Rent-to-own (furniture, appliances, etc.)				
Car loan				
Credit card				
Credit card				
Other bill or loan - please describe: _____				
<b>TOTAL BILLS AND DEBTS</b>				

### 9. SOURCE OF INITIAL INSURANCE PAYMENT

If selected, you will make a deposit of at least \$900-1200 before work starts on your house to cover the premium for your first year of homeowner's insurance plus two months of escrow.

**Where will you obtain the money to pay the initial insurance payment (for example, savings, parents, etc.)? If you are borrowing to pay these costs, from whom will you borrow it and how will you pay it back?**

Answer: \_\_\_\_\_

## 10. WILLINGNESS TO PARTNER, AUTHORIZATION, AND RELEASE

To be considered for Habitat homeownership, you and your household must be willing to complete the required number of "sweat equity" hours. Your help in building or renovating your home and the homes of others is called "sweat equity" and may include working in the ReStore, helping with construction, working in the Habitat office or at special events, or other approved activities. It will also include mandatory *Tools for Life* homeowner readiness classes that will be scheduled weekly.

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

Applicant initials: \_\_\_\_\_ Yes \_\_\_\_\_ No                      Co-Applicant initials: \_\_\_\_\_ Yes \_\_\_\_\_ No

**I understand that by submitting 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 partner through sweat equity. I understand that the evaluation may include a home visit, 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 by searching the sex offender registry, and will also conduct criminal background checks on all household members 18 and older. I further understand that by completing this application, I am submitting myself and all persons listed on the first page of the application to such inquiry.**

Applicant signature \_\_\_\_\_ Date \_\_\_\_\_                      Co-applicant signature \_\_\_\_\_ Date \_\_\_\_\_

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

Applicant: \_\_\_\_\_

Co-Applicant: \_\_\_\_\_

## 11. CONSENT FOR CREDIT REPORT

**Please note:** This consent form is for Habitat for Humanity to obtain your credit report and will be used only if your family is under consideration for a Habitat for Humanity home. As with all agencies, if you are denied service on the basis of credit, you are entitled to a free copy of your credit report. To receive this report, you must contact the company that conducted your credit search within 60 days of the issue of your report.

I (we) hereby authorize a representative of Habitat for Humanity of Springfield, Missouri, Inc. to obtain my (our) credit report. In doing so, I (we) give Habitat for Humanity permission to provide the necessary personal information to a Credit Reporting Company. I (we) understand that regardless of the outcome of the application, this form will remain in a confidential file at Habitat for Humanity of Springfield, Missouri, Inc. for 25 months.

Additionally, I (we) give permission for Kroll Financial Services to conduct my (our) credit check and to share that information with Habitat for Humanity. I (we) absolve Kroll Financial Services of any and all liability in regard to obtaining my (our) credit report, and understand that Kroll Financial Services is NOT the reporting agency. In this regard I (we) also understand that Kroll Financial Services does not have the ability to affect, alter, or correct in any way the report that is obtained; if the information is inaccurate I (we) will be required to obtain a correction from the reporting agency.

Signature of Applicant \_\_\_\_\_ Date \_\_\_\_\_

Applicant's Name (please print) \_\_\_\_\_

Signature of Co-Applicant \_\_\_\_\_ Date \_\_\_\_\_

Co-Applicant's Name (please print) \_\_\_\_\_



Applicant's Name \_\_\_\_\_

Co-Applicant's Name \_\_\_\_\_

**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 this information below, please check the box below.

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information. <b>Race</b> (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  <b>Ethnicity:</b> ___ Hispanic or Latino    ___ Non-Hispanic or Latino  <b>Sex:</b> ___ Female    ___ Male  <b>Birth date</b> ____/____/_____  <b>Marital Status</b> <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. <b>Race</b> (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  <b>Ethnicity:</b> ___ Hispanic or Latino    ___ Non-Hispanic or Latino  <b>Sex:</b> ___ Female    ___ Male  <b>Birth date</b> ____/____/_____  <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**

<b>The application was taken by:</b> <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	<b>Interviewer's Name</b> (print or type)
	<b>Interviewer's Signature</b> <span style="float: right;"><b>Date</b></span>
	<b>Interviewer's Phone Number</b> (417) 829-4001