

Homeownership Program FAQs

1. How do I apply for the Homeownership Program?

Please note that every Habitat has different steps to its program. At Habitat for Humanity of Kenosha, we require the following steps:

- ☐ Obtain an application when the application period is open
 - From Habitat office: 6203 28th Avenue
 - or website: www.habitatkenosha.org/apply-for-homeownership
- ☐ Submit the application
 - In-person; call to make an appointment at 262-925-0360
 - or by mail: 6203 28th Avenue Kenosha, WI 53143
 - Applications must be postmarked no later than the last day of the open period
 - Include a \$25 non-refundable application fee made payable to "Habitat for Humanity of Kenosha"
 - personal check, money order, or cashier's check
 - cash (only accepted in person at the Habitat office)
 - Applications submitted electronically or physically *without an application fee* will be considered incomplete and will not be processed.
 - Applications are available during open application periods only:
 - March 1st - March 15th
 - September 1st - September 15th

2. What do I have to turn in with my application?

- ☐ Non-refundable \$25 application fee; check, money order, cash (if in person)
- ☐ Proof of residency for all adults in the household; could include:
 - ☐ Birth certificate
 - ☐ Copy of ID or Driver's License
 - ☐ Passport
 - ☐ Permanent Resident/Green Card
- ☐ Proof of income for the last 30 days; could include:
 - ☐ Benefit letter for Social Security
 - ☐ Current SSI/SSDI SS, retirement award letter
 - ☐ Other income sources (child support, alimony, other income)
 - ☐ Copies of W2s from the past two years
 - ☐ Copies of last three months of pay stubs
 - ☐ A completed "[Zero Income Verification](#)" form for anyone living in the home that does not have income

- ☐ Current lease
 - ☐ If no lease, a letter from the landlord stating the rent amount and who lives in the home
- ☐ Proof of bills/debt
 - ☐ Copies of the last two months of energy bills
 - ☐ Copies of the last two water bills
 - ☐ Copies of the last two months of any other ongoing bills
 - ☐ Copies of any past-due bills
 - ☐ Include proof of payment plan for any collection of debt (Collections without a payment plan will be cause for application denial.)

3. Is there an income requirement for the homeownership program?

You must meet HUD/Habitat's income eligibility guidelines and maintain annual gross household income within HUD income guidelines from initial intake to the loan application. The HUD income guidelines are updated yearly and can be found on their website: <https://www.huduser.gov/portal/datasets/il/il2021/2021summary.odn>. All Habitat Homeowners are between 30-80% AMI of Kenosha County. Habitat for Humanity of Kenosha receives annual updates of the HUD income guidelines. Our Homeownership Program income requirements are based on area market conditions. We reserve the right to revise these guidelines at any time. All applicants should ideally have an income that will allow them to apply at least \$700/month towards housing.

4. What sources of income can be used toward qualification?

We consider all sources of steady income (including minors) including alimony, child support (if you have at least three additional years to receive it, and it is consistent), pension, retirement, SSDI, SSI, Survivor's benefits, and wages. Temporary jobs are generally not considered permanent or steady sources of income.

5. What sources of income cannot be used toward qualification?

Unemployment, financial aid, TANF, and food stamps are not considered income for qualification purposes. A steady income is a minimum of 3 months to be considered. Any income from minors must be listed on the application as part of the household income.

6. Do I need to be employed? & if so, how long do I need to be employed at my job in order to be eligible to apply for the program?

If employment is your steady source of income, you must have a minimum of three months at your current job or one year if self-employed. This requirement is for *minors* in the household as well if they receive income, which is included in the total household income.

7. Do I need good credit?

A credit score of 600+ is *preferred, but not required*.

Many applicants have some debt. It is important for applicants to know how much is owed and for the total amount of debt to be manageable.

If an applicant does not have credit, they can use secure credit cards or bank-secured loans to gain credit. Please see your local area bank for more information.

8. Where can I get a free copy of my credit report?

Annually you may request a free copy of your credit report from AnnualCreditReport.com or you can mail a letter to requesting a copy of your credit report to:

Annual Credit Report Request Service
PO Box 105283
Atlanta, GA 30348-5283

9. What is the debt-to-income ratio?

Habitat uses debt-to-income ratios to calculate whether or not the potential applicant is in a financial position that would allow them to afford a mortgage payment.

HFHK guidelines require that applicants qualify according to set ratios. An applicant's Debt-to-income ratio isn't greater than 43% and the housing ratio is not greater than 30% of gross monthly income.

- A) **Front-End Ratio:** The initial periodic payment (monthly payment) under the first mortgage may not exceed 30 percent of the applicant's gross income. Included in the monthly payment is principal, escrow payments for property taxes, insurance, and other obligations, and any other regular recurring payments, such as monthly Homeowner Associations (HOA) or condominium association dues. Mortgage insurance premiums, if any, and mortgage servicing charges if passed through by the affiliate under the mortgage, are also included.
- B) **Back-End or "Debt to Income" Ratio (DTI):** The DTI upon the affiliate's origination of each mortgage loan may not exceed 43 percent. DTI is the ratio that compares the total monthly debt payments that are expected to take more than 10 months to pay off (that is, the mortgage, real estate taxes, and insurance premiums, plus car loans and other consumer loans) to a gross monthly income of the applicant. The affiliates' policies must include any process and standards that the affiliate would follow to approve expectations of the general DTI requirement.

DTI calculators can be found online. Here is one example:

<https://www.wellsfargo.com/goals-credit/smarter-credit/credit-101/debt-to-income-ratio/>

10. What if I have student loans?

Note that 0.5% of student loans in deferment or forbearance will be counted in the monthly debt payments. Ex: If you owe \$40,000 in student loans, \$200 will be counted in monthly debt

payments. This must be disclosed on the application.

11. What if I cosigned on a loan?

Any loan that an applicant has cosigned on must be disclosed on the application. This will be used as part of the applicant's Debt to Income.

12. What if I have collection debt or judgments?

All collection debt must have proof of active payment plans or be paid in full. All non-medical collections need proof of payment plans (or paid in full). All judgments for money must be satisfied and there must be no open pending lawsuits. [Go to CCAP Wisconsin Circuit Court Access at: wcca.wicourts.gov]

13. What if I filed for Chapter 7, 13 or any form of Bankruptcy?

Our program requires a minimum of two years since the bankruptcy was discharged, with two years of re-established credit and no late payments or defaults since the bankruptcy. Any applicant that has filed any form of Bankruptcy must wait two years after the discharge date to apply for the HFHK Homeownership program. Please verify the date listed on your Bankruptcy discharge letter. Bankruptcy or foreclosure must have been satisfied for at least two years. It is recommended that applicants obtain a free copy of their credit report to ensure all credit is reported accurately [Go to www.annualcreditreport.com]. Our program also requires a minimum of three years since a foreclosure or short sale.

14. Who should I contact if I know I have more than \$500 in collections on my credit report?

You should contact a HUD Approved Counseling agency for FREE credit counseling. A list of HUD Approved Counseling Agencies can be found on the HUD website: <https://apps.hud.gov/offices/hsg/sfh/hcc/hcs.cfm>. Please beware of businesses that will promise to fix your credit score or credit report. Any business that makes promises to fix your credit is a scam.

15. Do I have to have money in savings?

Applicants must have a total of \$3,800 in savings.

\$1,000 - Applicants must provide \$1,000 towards closing costs. (\$500 will be paid at the time of the applicant signing the program agreement and the remaining \$500 will be paid at closing).

\$1,000 - One-year homeowners' insurance - paid in advance by the homeowner.

\$1,800 - Reserves for home maintenance, unforeseen expenses, and potential repairs.

16. Is there a fee to apply for the program?

A \$25 non-refundable application fee must be paid at the time of application. If mailing a check, it must be received before the end of the application period.

17. Do I have to live in Kenosha?

You must currently reside in Kenosha County and have resided in Kenosha County for at least six (6) months at time of application. All Habitat for Humanity of Kenosha homes are built within the Kenosha county boundaries.

18. What if I am married or separated from my spouse?

If an individual is married and seeking to apply for the Habitat Homeownership program both individuals must apply and meet the qualifications for the program. If an individual is separated from their spouse but not legally divorced, they must wait until they are legally divorced in order to apply for the Homeownership program. Given Wisconsin is a marital property state, married couples must apply jointly or if separated, divorce must be finalized.

19. What if I already own a home?

Our program requires that you haven't owned a home during the past three years.

20. Can I rent my Habitat Home?

The Habitat Homeownership program is intended for owner-occupants. Habitat for Humanity of Kenosha does not allow its homeowners to rent their homes. Any Habitat homeowner that is found to be renting their home will be foreclosed on. Any applicant that applies for a Habitat homeownership program with the intent to rent their home will be deselected and barred from reapplying for the program.

21. Do applicants have to be a US citizen?

All applicants must be permanent residents or US citizens.

22. Does Habitat perform background checks?

All household members must clear a national sex offender registry check. Applicants must clear a criminal background check. All adult household members must sign a general release for a background check and debt verification.

23. What if I have applied for Habitat before?

Applicants are welcome to apply as many times as they would like to Habitat for Humanity of Kenosha, even if they have been denied previously. Please note that if you have applied to another Habitat location, we can not transfer or share documentation. Each Habitat affiliate has its own process, requirements, and criteria. You must apply with the Habitat affiliate that coincides with the location you are applying to own a home.

24. Why do you need all of my personal documents, i.e. bank statements and paycheck stubs?

Habitat is qualifying applicants for a mortgage. We must verify your income, credit, and assets. You may be asked several times to provide updated documents during the application

and home-building process.

25. How long until I hear back whether I am approved or not?

The application review process takes several months, please be patient. We ask that you read through the application steps listed on our “Apply for Homeownership” page on the HFHK website. <https://www.habitatkenosha.org/apply-for-homeownership>

26. When do I get assigned a home?

Habitat for Humanity of Kenosha will offer you a home location once you have completed at least 25% of your required sweat equity hours. It is suggested that you start your sweat equity hours as soon as possible. You can sign up for slots on Volunteer Hub:

<https://habitatkenosha.volunteerhub.com>

27. Can I pick up where my house is located?

You will be offered a lot based on what Habitat has available. You are allowed to pass up one location. You must choose the second location offered or voluntarily withdraw from the program. Lots are located within Kenosha county. We can not take requests and we can not guarantee a specific home area.

28. Can I pick how many bedrooms I want?

Habitat for Humanity of Kenosha adopted the HUD bedroom guidelines to help determine house size. They are as follows:

- Parents have a separate bedroom from other family members.
- Dependent adults have separate bedrooms.
- Female and male children do not share a bedroom.
- Same-gender children share a bedroom if the age difference is not more than five years.
- A household member with special needs *might* need a separate bedroom. Case by case.
- Each family member will be able to sleep in a bedroom.
- The family is not expected to outgrow the house within the first year.

Habitat for Humanity of Kenosha’s standard house size is 3 bedrooms, with 1 ½ bathrooms.

30. Do homeowners get to pick the design layout or finishing touches on the homes?

Habitat for Humanity of Kenosha can not guarantee a certain home design layout or finishing touches on homes being built. Selected homeowners will be able to complete a “Homeowner Option” form in which they can select some basic options for their homes.

31. How long does it take to get a house?

Habitat can not give a timeline as there are several factors that affect the build process; funding, lot transfers, supply chain issues, weather, volunteer involvement, a life change for the homeowner, etc. On average, a Habitat for Humanity of Kenosha home takes 12 -18 months to build.

By signing here you are confirming that you have read all FAQs listed above and understand the program requirements:

Applicant Signature

Applicant Full Name

Date

Applicant Signature

Applicant Full Name

Date



Application

Habitat Homeownership Program



**Habitat
for Humanity®**
of Kenosha

6203 28th Avenue
Kenosha, WI 53143
262-925-0360
familyselection@habitatkenosha.org



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 for the Habitat for Humanity homeownership program truthfully, completely and accurately. All information you include on this application will be maintained in accordance with our privacy policy.

Type of credit ☐ I am applying for **individual credit**.
☐ I am applying for **joint credit**. Total number of borrowers: _____
☐ Each borrower intends to apply for joint credit. **Your initials:** _____

1A. APPLICANT INFORMATION

Applicant	Co-applicant																																																
Applicant's name: _____ Alternative and former names: _____	Co-applicant's name: _____ Alternative and former names: _____																																																
Social Security number _____ Email Address _____ Cell phone (____) _____ Work phone (____) _____ Age _____ Date of birth (mm/dd/yyyy) _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)	Social Security number _____ Email Address _____ Cell phone (____) _____ Work phone (____) _____ Age _____ Date of birth (mm/dd/yyyy) _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)																																																
Dependents and others who will live with you: <table border="1"><thead><tr><th>Name</th><th>Age</th><th>Male</th><th>Female</th></tr></thead><tbody><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></tbody></table>	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"/>	Dependents and others who will live with you (not listed by co-applicant): <table border="1"><thead><tr><th>Name</th><th>Age</th><th>Male</th><th>Female</th></tr></thead><tbody><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr><tr><td>_____</td><td>_____</td><td><input type="checkbox"/></td><td><input type="checkbox"/></td></tr></tbody></table>	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"/>
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Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____																																																
If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:																																																	
Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____																																																
FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE																																																	
Date received: _____ Date of notice of incomplete application letter: _____ Date of adverse action letter: _____	Date of selection committee approval: _____ Date of board approval: _____ Date of partnership agreement: _____																																																

1B. MILITARY SERVICE

Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces?

(Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard) ☐ Yes ☐ No

If yes, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard
- ☐ Surviving spouse

Is anyone else in your household serving, or did they serve, in the United States Armed Forces? ☐ Yes ☐ No

If yes, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard

2. WILLINGNESS TO PARTNER

To be considered for the Habitat homeownership program, you and your household members must be willing to complete a certain number of "sweat-equity" hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/or other approved activities.

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

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

3. PRESENT HOUSING CONDITIONS

Currently, are you: ☐ Renting ☐ Rent-free ☐ Own

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

Other rooms in the place where you are currently living: ☐ Kitchen ☐ Bathroom ☐ Living room ☐ Diningroom

Other (please describe): _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

If you rent your current residence, please supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.

Name, address and phone number of current landlord: _____

4. PROPERTY INFORMATION

☐ I do not own any real estate (move to Section 5).

If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.)?

\$ _____/month Unpaid balance \$ _____

Do you own land other than your residence? ☐ No ☐ Yes
Monthly payment (including taxes, insurance, etc.)

\$ _____

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens.
Note: A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.

5. EMPLOYMENT INFORMATION

5. EMPLOYMENT INFORMATION			
Applicant		Co-applicant	
<input type="checkbox"/> Does not apply.		<input type="checkbox"/> Does not apply.	
Name and address of CURRENT employer:	Start date (mm/dd/yyyy):	Name and address of CURRENT employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (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 PREVIOUS employer:	Years on this job:	Name and address of PREVIOUS employer:	Years on this job:
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<input type="checkbox"/> Check if you are the business owner or are self-employed. <input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more. Monthly income (or loss) \$ _____			PLEASE NOTE: Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.

6. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Salary/wages (gross)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Housing voucher (e.g., Section 8)	\$	\$	\$	\$
Unemployment benefits	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (e.g., pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

7. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or pay for closing costs (for example, savings or gifts from family member or others; any grants for which you have or intend to apply)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

8. ASSETS

Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)	Address	City, state	ZIP	Account number	Current balance/ value/vested amount (if applicable)
					\$
					\$
					\$
					\$
					\$
					\$
					\$

9. LIABILITIES AND EXPENSES

TO WHOM DO YOU OWE MONEY?						
Applicant				Co-applicant		
Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Installment (e.g., boat, personal loan)	\$	\$		\$	\$	
Lease (e.g., furniture, appliances — includes rent-to-own)	\$	\$		\$	\$	
Alimony/separate maintenance	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Revolving (e.g., credit cards)	\$	\$		\$	\$	
Student loan debt	\$	\$		\$	\$	
Open 30 days (balance paid monthly, e.g., travel card)	\$	\$		\$	\$	
Medical debt	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities (electricity, water, gas)	\$	\$	\$
Insurance (rental, car, health, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$

Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	\$	\$	\$
Food and essential supplies	\$	\$	\$
Entertainment	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

10. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.	Applicant	Co-applicant
a. Are there 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 declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had any property foreclosed upon in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. 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
Note: If you answered "yes" to any question a through g, or "no" to Question h, please explain on a separate piece of paper.		

11. AUTHORIZATION, AGREEMENT 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 an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity and otherwise according to Habitat for Humanity policy.

I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, 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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

I also understand that Habitat for Humanity screens all applicants 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.

12. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase, and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ **Co-applicant's name** _____

13. DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant	Co-applicant
Ethnicity (check one or more): <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	Ethnicity (check one or more): <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino – <i>Origin:</i> _____ <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information
Race (check one or more): <input type="checkbox"/> American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian — <i>race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander — <i>race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	Race (check one or more): <input type="checkbox"/> American Indian or Alaska Native — <i>Name of enrolled or principal tribe:</i> _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian — <i>race:</i> _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> <input type="checkbox"/> Black or African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan <input type="checkbox"/> Other Pacific Islander — <i>race:</i> _____ <i>For example: Fijian, Tongan, and so on.</i> <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information

To be completed only by the person conducting the interview		
Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes <input type="checkbox"/> No	
This application was taken by: <input type="checkbox"/> Face-to-face interview (included electronic media w/video component) <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type)	Interviewer's phone number
	Interviewer's signature	Date

14. UNMARRIED ADDENDUM

FOR BORROWER SELECTING THE UNMARRIED STATUS

Lender instructions for using the Unmarried Addendum: The lender may use the Unmarried Addendum only when a borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how state property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships or registered reciprocal beneficiary relationships or when the property is located in such a state. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1:

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ No ☐ Yes

If YES, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the state in which you currently reside or where the property is located.

☐ Civil union ☐ Domestic partnership ☐ Registered reciprocal beneficiary relationship

☐ Other (explain): _____

State: _____

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at [FTC Regional Office for the Midwest region, 877-FTC-HELP (382-4357) 9 a.m. to 8 p.m. Eastern Time Monday through Friday or <https://reportfraud.ftc.gov/#/> — insert address for region in which the affiliate operates (see instructions for link.)] or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580. (600 Pennsylvania Ave., NW Washington DC 20580)

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

☐

Applicant(s):

X _____

Print name: _____

Date: _____

X _____

Print name: _____

Date: _____