

MAILING ADDRESS: PO Box 4683 Ithaca NY 14852

 (607) 844-3529 info@tchabitat.com (office location: 95 Brown Road, Suite 221, Ithaca, NY 14850)

Dear Applicant: We need you to complete this application to determine if you may 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.

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, religion, sex, handicap, familiar status or national origin.

Applicant Name:	Co-Applicant Name:
Phone Number:	Phone Number:
Email:	Email:
Age:	Age:
<input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed)	<input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Unmarried (Single, Divorced, Widowed)
Address: (street, city, state, zip) <input type="radio"/> Own <input type="radio"/> Rent	Address: (street, city, state, zip) <input type="radio"/> Own <input type="radio"/> Rent
Number of years at current address _____	Number of years at current address _____
Last address if living at current address for under 2 yrs Address: (street, city, state, zip) <input type="radio"/> Own <input type="radio"/> Rent	Last address if living at current address for under 2 yrs Address: (street, city, state, zip) <input type="radio"/> Own <input type="radio"/> Rent
Number of years _____	Number of years _____

<u>Dependents and others who will live with you</u>							
Name	Age	Male	Female	Name	Age	Male	Female
_____	_____	<input type="radio"/>	<input type="radio"/>	_____	_____	<input type="radio"/>	<input type="radio"/>
_____	_____	<input type="radio"/>	<input type="radio"/>	_____	_____	<input type="radio"/>	<input type="radio"/>
_____	_____	<input type="radio"/>	<input type="radio"/>	_____	_____	<input type="radio"/>	<input type="radio"/>
_____	_____	<input type="radio"/>	<input type="radio"/>	_____	_____	<input type="radio"/>	<input type="radio"/>

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, helping with construction, working on various Habitat projects or fundraisers, attending homeownership classes and other approved activities.

	YES	NO
	<input type="radio"/>	<input type="radio"/>
Applicant		
Co-Applicant	<input type="radio"/>	<input type="radio"/>

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

Present Housing Conditions

of Bedrooms _____ # of Bathrooms _____ Current Rent/Mortgage Per Month \$ _____

In the space below, describe the condition of where you live and explain **why you need a Habitat home** (attach another page if needed)

INCOME AND CREDIT EVALUATION

I understand that to complete my application for the Habitat for Humanity homeownership program, I must complete a **financial and credit evaluation** with a **mortgage lending professional or a HUD-certified homeownership counselor**. **I understand that my application is NOT COMPLETE until this evaluation is done.**

I will authorize Habitat for Humanity of Tompkins and Cortland Counties (TCHFH) to communicate directly with the mortgage lending professional or homeownership counselor about my application, income information, and information contained in a tri-merged consumer credit report. I will sign a specific release for information to be shared between the two agencies.

Documents that will be required to complete the income and credit evaluation include, but are not limited to: 4 most recent pay stubs, most recent 2 years federal tax returns with W-2s, 1099s and all schedules, current credit report, proof of any other income (pension statement, social security statement, child support agreement with proof of receipt of payments, Section 8 or public assistance statement, etc.), proof of your assets including 2 months bank statements from all accounts, proof of any other assets.

Applicant Signature

Date

Co- Applicant Signature

Date



Authorization & Release

I understand that by filing this application, I am authorizing Habitat for Humanity of Tompkins and Cortland Counties (TCHFH) to evaluate my actual need for a Habitat home, my initial ability to repay a mortgage loan and other homeowner expenses, and my willingness to be a homebuyer family. I understand that the evaluation may include interviews, employment verification, landlord references, and future credit checks. 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. The original or a copy of this application will be retained by TCHFH even if the application is not approved. I understand that this application is the initial step in becoming a homebuyer family, and that further information and documentation will be required if I move along through the process.

I also understand that TCHFH screens all potential staff, board members and applicant families on the sex offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. I further understand that by completing this application, I am submitting myself and all persons listed on the first page of this application to a criminal background check.

Applicant Signature

Date

Co- Applicant Signature

Date

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

APPLICANT:

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:

- Male
- Female

Date of Birth ____/____/____

Marital Status:

- Married
- Separated
- Unmarried (includes single, divorced, widowed)

CO-APPLICANT:

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:

- Male
- Female

Date of Birth ____/____/____

Marital Status:

- Married
- Separated
- Unmarried (includes single, divorced, widowed)

DATE APPLICATION RECEIVED ____/____/____

