



Application Packet

Applications only accepted by appointment

- 1. Call (979) 823-7200 ext.101 to make an appointment to turn in an application.
- 2. Applications will be accepted March 1st 31st, 2022.
- 3. Carefully review the checklist to see what documents are needed.
- **4.** Please make sure you bring **all your current documents** to your appointment or it **cannot be reviewed**.
- **5.** Last day to schedule an appointment to turn in your application is Monday March 21st.

If you have any questions or concerns, please call the Homebuyer Program Manager at (979) 823-7200, extension 101.



Introduction to the Homebuyer Selection Process

Bryan/College Station Habitat for Humanity is a nonprofit, ecumenical Christian housing ministry and our mission is to provide low income homeowners with simple, safe and decent homes while eliminating substandard housing. Using volunteer labor and donated funds, we build and sell 3, 4 and 5 bedroom homes in the Bryan/College Station area for approximately \$120,000 to \$130,000 over a period of 30 years with a 0% interest. Habitat homeowners make monthly payments which include the principle, homeowner's insurance, and property taxes. We invite people from all walks of life to partner with us in helping build homes for people in need.

Below you will find additional information over our homeowner selection criteria. All information obtained during the selection process is confidential and will be used only for the purpose of determining eligibility for our program. If you wish to apply, we invite you to fill out an application and contact the Homebuyer Program Manager at (979) 823-7200, ext. 101 or at drabadan@habitatbcs.org.

Once you've turned in your application, it will be evaluated to see if you qualify on the criterion of ability to pay. If so, 2 selection committee members will evaluate your need by conducting a home visit. Afterwards, the selection committee will recommend the application to the Habitat Board for approval if the applicant qualifies on all 3 criteria. You will receive notification on our decision within 30 days. Applicants not approved during one application period may reapply later should their circumstances change.

Homeowner Selection Criteria

I. Need

- A. Determined by the condition of current housing Examples Include:
 - 1. Problems with heating, electricity, unsafe structure, inaccessibility for disabled family members, etc.
 - 2. Overcrowded living conditions.
 - 3. Cost of current housing exceeds 30% of homeowner's income.
 - 4. Current neighborhood is unsafe or unsuitable for children or other family members.
- B. You must have lived or worked in the Brazos County area for at least one year.
- II. Ability to Pay

*B/CS Habitat for Humanity- Homebuyer Selection Income Table							
Household Size Income Range Minimum mon							
1	\$24,000 - \$38,550	\$2,000					
2	\$24,000 -\$44,050	\$2,000					
3	\$24,350 - \$49,550	\$2,029					
4	\$24,500 - \$55,050	\$2,041					
5	\$26,050 - \$59,500	\$2,170					
6	\$28,000 - \$63,900	\$2,333					
7	\$29,900 - \$68,300	\$2,492					
8	\$31,850 - \$72,700	\$2,654					
9	\$33,750 - \$77,100	\$2,813					
10	\$35,700 - \$81,500	\$2,975					
*Rounded estimates based on federal me	edian income estimates.	•					

Total household income is between 35%-80% of median income of B/CS.



- 1. Debt to Income Ratio below 38% homebuyer's debt payment should not prohibit them from meeting normal cost of living expenses.
- 2. Applicants have demonstrated an ability to make regular monthly payments for rent, utilities and other credit obligations.
- 3. Should not have outstanding debt in credit report (collections, charge offs, etc.) -credit score and medical accounts are not taken into consideration.
- 4. Applicants should have been at their current place of employment for at least one year with a 3-year work history.

III. Willingness to Partner

- 1. If selected, you will become a partner with B/CS Habitat for Humanity. You must complete a minimum of 250 hours of sweat equity (<u>per applicant</u>) which will be done at the Habitat office, ReStore, and construction site.
- 2. Attend homeowner workshop classes over topics such as budgeting.
- 3. As a Habitat homeowner, you will be responsible for making your monthly payments on time and communicating any contact changes (i.e. phone number) to Habitat.

The Application Process

The application process, meaning from the time you submit your application to the time you move into your home, **may take up to 3 years.** There are 3 phases in the process and you must complete each one in order to move into your home. The steps are below:

Phase One

- 1. Submit application to Habitat for approval.
- 2. Complete home ownership classes.
- 3. Complete half of the hours of sweat equity.
- 4. Deposit \$1,000 towards your escrow account.
- 5. Choose a lot.
- 6. Successfully complete 2nd income, credit, and background check.

Phase Two

- 1. Construction of house begins on your assigned lot.
- 2. You must complete remaining hours of sweat equity.
- 3. Successfully pass the third income, credit, and background check.

Phase Three

- 1. Complete and turn in a loan application.
- 2. Sign loan documents
- 3. Attend dedication and closing
- 4. It's now your home!



Homebuyer Application Document Checklist

All the documents listed below are required for your application to be processed. If any of the documents are missing, your application **cannot** be considered for the homebuyer program. If you have any questions about the application call the Homebuyer Program Manager at (979) 823-7200, ext. 101. Make sure that all of your documents are **current**.

Ident	ification Documentation
	Driver's License / Picture ID (for applicant & co-applicant)
	Social Security Card (for all who will live in household, including dependents)
	Birth Certificate and Residency/Green card (for all who will live in household, including
	dependents)
	Marriage Certificate or Divorce Decree (if applicable)
Renta	Il History Documentation
	Landlord reference *
	ed in current dwelling for less than 2 years, previous landlord reference must be filled out. We are g at 2 year rental history.
	Lease Contract (if applicable)
Incon	ne Documentation
	Employment Verification (for all those working that will live in household)*
	rked less than 3 years at current job, previous employment verification must be filled out. e looking at 3 year work history in the last 5 years
	Last 6 paystubs (for all those working that will live in household)
	Most recent award letter for SSI, social security benefits, veteran's benefits, etc. (if applicable)
	Proof of last 12 months child support payments (if applicable)
	2020 and 2021 Tax Returns (for all those working that will live in the household)
	2020 and 2021 W-2 forms (for all those working that will live in the household)
Expe	nse Documentation
	Bank statements for checking and savings account from the last 2 months
	Bill statements for monthly expenses from last month*
*Mont	hly expenses include utility statements, cable, internet, phone, car insurance, etc.
Other	
	Non-refundable \$25 money order or (\$50 if there is a co-applicant.)
	Homeownership application completely filled out
	Land information (if applicable); title search, deed, property value, etc.



Habitat Homebuyer Program Application

<u>IMPORTANT, PLEASE READ</u>: Before you can turn in your application, you <u>can</u> attend an informational meeting where you will receive additional information. For the next informational meeting date and times, please:

Visit the office at 119 Lake St. Brvan. TX 77803. Call the office at (979) 823-7200. ext. 101 OR visit our website at www.habitatbcs.org

Dear Applicant: Please complete this application to determine if you qualify for the B/CS Habitat for Humanity homebuyer program. Please fill out the application as completely and accurately as possible. All information you include in this application will be kept confidential in accordance to the Gramm-Leach-

	1. APPLICANT INFORMATION								
APPLICANT Applicant's Name		Co-applicant	CO-APPLI 's name	CANT					
Social Security #	Age: Birthdate:// Phone #:								
☐ Married ☐ Separated ☐ Unmarried (single	e, divorced, widowed)	□ Married	☐ Separated	□ Unma	rried (sing	le, divorced, widowed)			
Current Address	□ Rent	Current Addre	ss		□ Own	□ Rent			
Number of Years Living here:		Number of Ye	ars Living here:						
Mailing Address (If different from above)	Mailing Addre	ss (If different fron	n above)						
If you have lived at your present ad	dress for	less than two	years, complete	the follov	wing:				
Previous Address	□ Rent	Previous Addr ———————————————————————————————————	ars Living here:		□ Own	□ Rent			
Dependents and others who will li	vo with w	ou (do not incl	udo applicant 9 d	o annlia	ont\				
Name		lationship	Birthdate	Age	Male	Female			
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Habitat for Humanity®			
	/ /		

2. WILLINGNESS TO PARTNE	R
To be considered for a Habitat Home, you and your family must be willing to complete a minimum of 250 (per adult) "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, working at the ReStore, or other approved activities.	I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS. Applicant:
3. PRESENT HOUSING CONDIT	ION
Number of bedrooms (please circle): 1 2 3 4 5	
☐ Own ☐ Rent ☐ Living with Relatives/Friends ☐ Other (explain) —	
Are you living in subsidized housing? ☐ Yes ☐ No How much is your s	subsidy? \$
If you are renting, what is your monthly payment? \$/ month	
Name, address, and phone number of apartment complex or landlord:	
In the space below, describe the condition of the house or apartment where yo house?	ou live. Why do you need a Habitat
4. PROPERTY INFORMATION	N
Do you own your residence? ☐ Yes ☐ No Type of residence: ☐ Mobile	Home □ House □Other
Monthly Payment \$	Unpaid Balance \$
Mobile Home Year:	Substandard □ Yes □ No
Do you own or rent land? ☐ Own ☐ Rent	
If you own the land, please provide the location	
Are you making payments towards the land? ☐ Yes ☐ No Monthly Payme	ents \$ Remaining Balance
Are you willing to build your home on your land? ☐ Yes ☐ No (Habitat will make the final determination)	



To the for Humanity and the first term of the fi
If yes : can you provide proof of ownership (title search, deed, and property value) ☐ Yes ☐ No

		5. EMPLOYME	NT INFORMATIO	V	
	APPLICANT			CO-APPLICAI	NT
Name and address of current employer:		Years on the job:	Name and address of current employer:		Years on the job:
Rate of pay:	Hours per week:	Gross Monthly Income:	Rate of pay:	Hours per week:	Gross Monthly Income:
\$		\$	\$		\$
Type of business:		Work phone #:	Type of business:		Work phone #:
	If you	have a second job, comp	lete the following in	nformation	
Name and address of second employer:		Years on the job:	Name and address of second employer:		Years on the job:
Rate of pay:	Hours per week:	Gross Monthly Income:	Rate of pay:	Hours per week:	Gross Monthly Income:
\$		\$	\$		\$
Type of business:		Business phone #:	Type of business:		Business phone #:
		our current job for less th			
Name and address employer:	of previous	Years on the job:	Name and address employer:	s of previous	Years on the job:
Rate of pay:	Hours per week:	Gross Monthly Income:	Rate of pay:	Hours per week:	Gross Monthly Income:
\$		\$	\$		\$
Type of business:	•	Business phone #:	Type of business:		Business phone #:

6. MONTHLY INCOME						
Income source	Applicant	Co-applicant	Others in Household	Total		
Wages	\$	\$	\$	\$		
Child Support	\$	\$	\$	\$		
Alimony	\$	\$	\$	\$		
Social Security	\$	\$	\$	\$		
SSI	\$	\$	\$	\$		
Disability	\$	\$	\$	\$		
Section 8	\$	\$	\$	\$		
Other:	\$	\$	\$	\$		



Other:	\$		\$	\$	\$
Total:	\$		\$	\$	\$
PLEASE NOTE:		HOU	SEHOLD MEMBERS WHO	SE INCOME IS LISTED AB	OVE
Self-employed		Name	Date of Birth	Income source	Monthly Income
applicants may be					
required to provide additional					
documentation such as					
tax returns and financia statements.	al –				

7. DEBT						
		Applicant			Co-applicant	
Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Credit cards	\$	\$		\$	\$	
Credit cards	\$	\$		\$	\$	
Car payments	\$	\$		\$	\$	
Student loans	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Furniture, etc. (rent to own)	\$	\$		\$	\$	
Other:	\$	\$		\$	\$	
Total:	\$	\$		\$	\$	

8. MONTHLY EXPENSES							
Account	Applicant	Co-applicant	Total				
Rent	\$	\$	\$				
Utilities	\$	\$	\$				
Insurance (health & auto)	\$	\$	\$				
Child care	\$	\$	\$				
Internet service	\$	\$	\$				
Cable	\$	\$	\$				
Cell phone	\$	\$	\$				
Child support/Alimony	\$	\$	\$				
Other:	\$	\$	\$				
Other:	\$	\$	\$				
Total:	\$	\$	\$				

9. DECLARATIONS



	Please check the word that best answers the following questions for you and the co-applicant						
		Applicant	Co-applicant				
a.	Do you have any outstanding judgments because of a court decision against you?	☐ Yes ☐ No	☐ Yes ☐ No				
b.	Have you been declared bankrupt within the past seven years?	☐ Yes ☐ No	☐ Yes ☐ No				
C.	Have you had property foreclosed on in the past seven years?	☐ Yes ☐ No	☐ Yes ☐ No				
d.	Are you currently involved in a lawsuit?	☐ Yes ☐ No	☐ Yes ☐ No				
e.	Are you paying alimony or child support?	☐ Yes ☐ No	☐ Yes ☐ No				
f.	Are you a U.S citizen or permanent resident?	☐ Yes ☐ No	☐ Yes ☐ No				
	If you answered " yes " to any question a through e , or " no " to question f , please explain on a separate piece of paper.						



			10. ASSETS			
Name of bank, credit union, etc.		Address		Acc	ount Number	Current Balance
						\$
						\$
						\$
			VEHICLES			
	Ye	ear		Make & Mo	odel	
Car #1						
Car #2						
Car #3						

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Where will you get the money to make the escrow account deposit (for example, savings or parents)? If you borrow
money, whom will you borrow it from and how will you pay it back?



12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Bryan/College Station 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. I understand and agree to provide updates to Habitat in case of any changes on family income, employment, contact information, number of family members and health conditions.

I also understand that Bryan/ College Station Habitat for Humanity screens all applicant families on the sex offender registry and Specially Designated Nationals (SDN) list. By completing this application, I am submitting myself to such inquiries. I further understand that by completing this application, I am submitting myself to a criminal background check. Applicant signature Date Co-applicant signature Date 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 and/or "C" for co-applicant. FOR DEPENDENTS AGES 18 & UP I understand that Bryan/College Station Habitat for Humanity screens all potential applicants and dependents listed on the application on the sex offender registry and the Specially Designated Nationals (SDN) list as well as conduct criminal background checks. By signing below, I am submitting myself to all the checks listed in this paragraph. **Printed Name** Signature Date **Printed Name** Signature Date **Printed Name** Signature Date **Printed Name** Signature Date 13 RIGHT TO RECEIVE COPY OF APPRAISAL

	io. Riciti io i	LOLIVE GOI I OI AI I INAIGAE			
This is to notify that we may order an appraisal in connection with your loan and we may charge you for the appraisal.					
Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.					
X		X	<u> </u>		
Applicant signature	Date	Co-applicant signature	Date		



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 in the Southwest region located at 1999 Bryan St. Suite 2150 Dallas, TX 75201.

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.

		<u> </u>
Printed Name	Signature	Date
Printed Name	Signature	Date





Applicant's name Co	Co-applicant's name
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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 ethnicity, 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.

Applicant	Co-applicant			
☐ I do not wish to furnish this information	☐ I do not wish to furnish this in	formation		
Race (applicant may select more than one racial designation): ☐ American Indian or Alaska Native ☐ Native Hawaiian or other Pacific Islander ☐ Black/African-American ☐ White ☐ Asian	Race (applicant may select more designation): American Indian or Alaska Native Hawaiian or other Pacture Black/African-American White Asian	ative		
Ethnicity: ☐ Hispanic or Latino ☐ Non-Hispanic or Latino	Ethnicity: ☐ Hispanic or Latino ☐ Non-Hi	Ethnicity: ☐ Hispanic or Latino ☐ Non-Hispanic or Latino		
Sex: ☐ Female ☐ Male	Sex: ☐ Female ☐ Male			
Birthdate: / /	Birthdate://			
Marital status: ☐ Married ☐ Separated ☐ Unmarried (Incl. single, divorced, widowed)	Marital status: ☐ Married ☐ Separated ☐ Unmarried (Incl. single, divorced, widowed)			
To be completed only by the person conducting the interview				
This application was taken by:	Interviewer's name (print or type)			
Face-to-face interview	Interviewer's signature Date	Date		
☐ By mail	Interviewer's phone number			
■ By telephone	(979) 823-7200			



CURRENT LANDLORD REFERENCE

To whom it may concern,

The applicant below is applying for the B/CS Habitat for Humanity homeownership program and is required to provide rental history. Please get this form completely filled out by your landlord and include it in your application packet. If you have any questions, please feel free to contact the Homebuyer Program Manager at (979) 823-7200, ext. 101 or drabatan@habitatbcs.org .Thank you for your cooperation.

APPLICANT RELEASE OF INFORMATION AUTHORIZATION					
I,, authorize			to release the following		
information below to B/CS Habitat for Humanity.					
Tenant's Signature		Date			
	BE CO	MPLETED BY LANDLO	RD		
Tenant has Rented From:	To:				
Amount of Monthly Rent:		Tenant's Payment Histor	y:		
\$		Excellent Satisfactory Unsatisfactory			
Is monthly rent subsidized?		Subsidized Amount:			
Yes □ No □		\$			
If yes, please fill out information on the right.		Tenant's Amount:			
		\$			
Within the last 12 months, how many times has the tenant paid rent late and how many days was it past due?					
Additional Comments:					
	201/01/1	TED DI			
	COMPLE	ETED BY			
Printed Name		Signature			
Phone Number	Fax N	umber	Date		
Address of Property:	•				



PREVIOUS LANDLORD REFERENCE

To whom it may concern,

The applicant below is applying for the B/CS Habitat for Humanity homeownership program and is required to provide rental history. Please get this form completely filled out by your previous landlord and include it in your application packet. If you have any questions, please feel free to contact the Homebuyer Program Manager at (979) 823-7200, ext. 101 or drawbatah@habitatbcs.org. Thank you for your cooperation.

APPLICANT RELEASE OF INFORMATION AUTHORIZATION					
I,, authorize					
(Tenants' name) (Landlord / Leasing agency name)					
release the following information below to B/C	CS Habitat for Humanity.				
Tenant's Signature	Date				
	O BE COMPLETED BY LANDLORD				
Tenant Rented From:	To:				
/ / /	/				
Amount of Monthly Rent Paid:	Tenant's Payment History:				
-					
\$	Excellent ☐ Satisfactory☐ Unsatisfactory ☐				
Was the monthly rent subsidized?	Subsidized Amount:				
Yes □ No □	\$				
res 🗆 No 🗆	Tenant's Amount:				
If yes, please fill out information on the rig	sht \$				
How many times did the tenant pay rent late and how many days was it past due?					
Additional Comments:					
COMPLETED BY					
Printed Name	Signature				
Phone Number	Fax Number Date				
Address of Property:					
AUDDENT EMPLOYMENT VEDICIONE					

CURRENT EMPLOYMENT VERIFICATION

To whom it may concern,



CURRENT EMPLOYMENT VERIFICATION

To whom it may concern,

The applicant below is applying for the B/CS Habitat for Humanity homeownership program and is required to provide verification of employment. Please get this form completely filled out by your employer and include it in your application packet. If you have any questions, please feel free to contact the Homebuyer Program Manager at (979) 823-7200, ext. 101 or drawbatahabitatbcs.org. Thank you for your cooperation.

I,, authorizeto (Employee name) (Employer / Company name)						
, dutionize	I authorize to					
(Employee name) (Employer / Company name)						
release the following information below to B/CS Habitat for Humanity.						
release the following information below to b/oo habitat for humanity.						
Employee's Signature Date						
THIS SECTION TO BE COMPLETE BY EMPLOYER						
Date of Hire: Present Position:						
Rate of Pay: Hours Worked per Week: Frequency of Pay (ex: weekly):	:					
\$						
Paid vacation and holidays? (if applicable) Does employee Gross Total Earnings, Year to						
receive a 9 or 12-month salary? Date						
☐ Yes ☐ No ☐ 9 month ☐ 12 month ☐ 1						
Past Year Gross Annual Income: From To						
\$						
Donathia ware an anadarka manaisa a santina 2						
Does this person regularly receive overtime? Average Overtime Hours:						
☐ Yes ☐ No Rate of Pay for Overtime:	Rate of Pay for Overtime:					
Trade of Full Overtime.						
If yes, please fill out the information on the right.						
Does this person regularly receive bonuses? Bonus Amount:	Bonus Amount:					
☐ Yes ☐ No Frequency of Bonus (ex: monthly):	Frequency of Bonus (ex: monthly):					
If you placed fill out the information on the right						
If yes, please fill out the information on the right.						
COMPLETED BY						
Printed Name Signature						
Business Phone Number Business Fax Number Date						
Business Name and Address:						



PREVIOUS EMPLOYMENT VERIFICATION

To whom it may concern,

The applicant below is applying for the B/CS Habitat for Humanity homeownership program and is required to provide verification of employment. Please get this form completely filled out by your previous employer and include it in your application packet. If you have any questions, please feel free to contact the Homebuyer Program Manager at (979) 823-7200, ext. 101 or drabadan@habitatbcs.org. Thank you for your cooperation.

APPLICANT RELEASE OF INFORMATION AUTHORIZATION					
I, , authorize to release the					
(Employee name)		oyer / Company name)	to release the		
following information below to B/CS	· -				
Tene wing internation series to 2, es	11001000 101 110011001	.,, .			
Employee's Signature		Date			
THIS SECTION	ON TO BE COMPLE	ETED BY PREVIOU	US EMPLOYER		
Date of Hire:	Date of Termination	on:	Position Held:		
/ /	/ /				
Rate of Pay at Termination:	Hours Worked per	· Week:	Frequency of Pay (ex: weekly):		
\$					
Total Earnings, Past Year to Date	From		То		
\$					
Billi					
Did this person regularly receive over	time?	Average Overtime Hours:			
☐ Yes ☐ No					
Li Yes Li No		Rate of Pay at Termination for Overtime:			
If yes, please fill out the information of	on the right.				
Did this person regularly receive bonu		Bonus Amount:			
☐ Yes ☐ No		Engagement of Domes (over monthly).			
		Frequency of Bonus (ex: monthly):			
If yes, please fill out the information of	on the right.				
COMPLETED BY :					
Printed Name		Signature			
			I.B.		
Business Phone Number	siness Phone Number Business Fax Num		Date		
_					
Business Name and Address:					