



Application Packet

Website: habitatbcs.org/apply/

- **1.** Intake day is scheduled for August 24th (appointments only)
- **2.** Call (979) 823-7200 ext.101 to make an intake appointment to turn in your application.
- **3.** Carefully review the **checklist** to see what documents are needed.
- **4.** Please make sure you bring **all your <u>current</u> documents** to your intake appointment or it **cannot be reviewed**.
- **5. Limited Intake appointments**; so make an appointment before Monday August 12th.

If you any questions or concerns, please contact our 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 \$130,000 to \$170,000 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

	tat for Humanity- Homebuyer Selection	
Household Size	Income Range	Minimum monthly
1	\$24,250 - \$45,050	\$2,020
2	\$24,250 - \$51,450	\$2,020
3	\$25,350 - \$57,900	\$2,112
4	\$28,150 - \$64,300	\$2,345
5	\$30,450 - \$69,450	\$2,537
6	\$32,700 - \$74,600	\$2,725
7	\$34,900 - \$79,750	\$2,908
8	\$37,200 - \$84,900	\$3,100
9	\$39,450 - \$90,050	\$3,287
10	\$41,650 - \$95,200	\$3,470

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 3-5 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. Choose a lot.
- 5. Successfully complete 2nd income, credit, and background check.

Phase Two

- 1. Deposit \$1,000 towards your escrow account
- 2. Construction of house begins on your assigned lot.
- 3. You must complete remaining hours of sweat equity.
- 4. 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**.

iaen	tilication bocumentation
	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	al History Documentation
	Landlord reference *
*If live	ed in current dwelling for less than 2 years, previous landlord reference must be filled out. We are
lookin	g at 2-year rental history.
Ш	Lease Contract (if applicable)
Incom	ne Documentation
	Employment Verification (for all those working that will live in household)*
*If woı	rked less than 3 years at current job, previous employment verification must be filled out.
We ar	re 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)
	Last two years of Tax Returns (for all those working that will live in the household)
	Last two years of W-2 forms (for all those working that will live in the household)
Exper	nse Documentation
	Bank statements for checking and savings account from the last 2 months
	Bill statements for monthly expenses from last month*
*Mont	thly expenses include utility statements, cable, internet, phone, car insurance, etc.
Other	
	Non-refundable \$50 money order or (\$100 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-

lication as completely and accurately as possible. All information y		NT INFORMATI		ir accordan	ce to the Ora	amm-Leach-
APPLICANT			CO-APPLI	CANT		
Applicant's Name		Co-applicant	's name			
Social Security #		Social Securit	y#			
Age:///		Age:	Birthdate: ——	/	/	
Phone #:		Phone #:				
Email:		Email:				
☐ Married ☐ Separated ☐ Unmarried (single	e, divorced, widowed)	□ Married	☐ Separated	□ Unma	ı rried (singl	e, divorced, widowed)
Current Address	□ Rent	Current Addre	SS		□ Own	□ Rent
Number of Years Living here: Mailing Address (If different from above)			ars Living here: ss (If different fror			
If you have lived at your present ad	dress for	less than two	vears complete	the follo	wina:	
	□ Rent	Previous Addr	•		□ Own	□ Rent
Number of Years Living here:			ars Living here:			
Dependents and others who will li						
Name	Re	lationship	Birthdate	Age	Male	Female
			/ /			
			/ /			
			/ /			
			/ /			



		/ /	
2.	WILLINGNESS TO PART	NER	
To be considered for a Habitat Home, you and y to complete a minimum of 250 (per adult) "sweat in building your home and the homes of others is and may include clearing the letter pointing, below and may include clearing the letter."	t equity" hours. Your help s called "sweat equity"	I AM WILLING TO COMPL REQUIRED SWEAT EQUIT	
and may include clearing the lot, painting, helpir working in the Habitat office, working at the ReS activities.	Store, or other approved	Applicant: ☐ Yes Co-Applicant: ☐ Yes	□ No □ No
3. P	RESENT HOUSING COND	DITION	
Number of bedrooms (please circle): 1 2 3	4 5		
□ Own □ Rent □ Living with Relatives/F	riends		
Are you living in subsidized housing? ☐ Yes	☐ No How much is you	r subsidy? \$	
If you are renting, what is your monthly payment	t? \$/ mont	h	
Name, address, and phone number of apartmer	nt complex or landlord:		
In the space below, describe the condition of the house?	e house or apartment where	e you live. Why do you nee	ed a Habitat
4.	PROPERTY INFORMATI	ION	
Do you own your residence? ☐ Yes ☐ No	Type of residence: ☐ Mol	oile Home □ House □	Other
N	Monthly Payment \$	Unpaid Balance \$	
N	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 Pay	ments \$ Remainir	ng Balance ———
Are you willing to build your home on your land? (Habitat will make the final determination)	' □ Yes □ No		
If yes : can you provide proof of ownership	(title search, deed, and pro	perty value) □ Yes □ I	No



lor numanity		5.	EMPLOYME	NT INFO	RMATIO	V		
	APPLICANT					CO-APPLIC	AN'	Т
Name and address	of current employer:	Years or	n the job:	Name ar employe		s of current		Years on the job:
Rate of pay:	Hours per week:	Gross M	lonthly Income:	Rate of	рау:	Hours per week:		Gross Monthly Income:
\$		\$		\$				\$
Type of business:	1	Work ph	one #:		business:			Work phone #:
	If you	have a se	cond job, comp	lete the fo	llowing ir	nformation		
Name and address	of second employer:		n the job:	Name ar employe	nd address	s of second		Years on the job:
Rate of pay:	Hours per week:	Gross M	lonthly Income:	Rate of p	рау:	Hours per week:		Gross Monthly Income:
\$		\$		\$				\$
Type of business:		Busines	s phone #:	Type of	business:			Business phone #:
	ou have worked at ye						nfor	
Name and address employer:	of previous	Years or	n the job:	Name ar		s of previous		Years on the job:
Rate of pay:	Hours per week:	Gross M	lonthly Income:	Rate of	рау:	Hours per week:		Gross Monthly Income:
\$		\$		\$				\$
Type of business:		Busines	s phone #:	Type of	business:			Business phone #:
			6. MONTHI	Y INCOM	ИΕ			
Income source	Applican	ıt	Co-appli			in Household		Total
Wages	\$		\$		\$		\$	
Child Support	\$		\$		\$		\$	
Alimony	\$		\$		\$		\$	
Social Security	\$		\$		\$		\$	
SSI	\$		\$		\$		\$	
Disability	\$		\$		\$		\$	
Section 8	\$		\$		\$		\$	
	t		T		1		_	

Disability	\$		\$	\$	\$
Section 8	\$		\$	\$	\$
Other:	\$		\$	\$	\$
Other:	\$		\$	\$	\$
Total:	\$		\$	\$	\$
PLEASE NOTE:	'	HOUS	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					
required to provide additional					
required to provide additional documentation sucl	h as				
required to provide additional	h as				



		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. MONTH	ILY 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		
redit union,	А		Account Number	Current Balance
				\$
				\$
				\$
		VEHICLES		
Y	ear		Make & Model	
		Year	redit union, Address VEHICLES	Address Account Number VEHICLES

	11	SOURCE	OF FSCROW	ACCOUNT DEPOS	П
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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 COFT OF AFFRAIGAL			
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	_
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.

Printed Name	Signature	Date
Printed Name	Signature	





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 information		
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 than one racial designation): ☐ American Indian or Alaska Native ☐ Native Hawaiian or other Pacific Islander ☐ Black/African-American ☐ White ☐ Asian		
Ethnicity: ☐ Hispanic or Latino ☐ Non-Hispanic or Latino ☐ Non-Hispanic ☐ Non-Hispanic ☐ Non-Hispanic ☐ Non-Hispanic		spanic 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			
, authorize			to release the following
information below to B/CS Habitat for Humanity.			
Tenant's Signature		Date	
THIS SECTION TO BE COMPLETED BY LANDLORD			
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:			
COMPLETED 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,, au	I,, authorizeto			
(Tenants' name)	(Landlord / Leasing agency name)			
release the following information below to B/C	CS Habitat for Humanity.			
enant'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 a				
Additional Comments:				
COMPLETED BY				
Printed Name	Signature			
Phone Number	Fax Number Date			
Address of Property:				

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.

APPLICANT RELEASE OF INFORMATION AUTHORIZATION				
I,				
(Employee name)	, c.c	ployer / Company name)	
release the following information b	elow to B/CS Habita	at for Humanity.		
release the following information below to broo habitat for hamanity.				
Employee's Signature		Date		
THIS S	ECTION TO BE CO	MPLETE BY EM	PLOYER	
Date of Hire:	Present Position:			
/ /				
Rate of Pay:	Hours Worked per	r Week:	Frequency of Pay (ex: weekly):	
\$				
Paid vacation and holidays?	(if applicable) Doe	es employee	Gross Total Earnings, Year to	
	receive a 9 or 12-	month salary?	Date	
☐ Yes ☐ No	□ 9 month □ 12 month		\$	
		12 monut		
Past Year Gross Annual Income:	From		То	
\$				
	_	T		
Does this person regularly receive overtime?		Average Overtime Hours:		
☐ Yes ☐ No				
☐ Yes ☐ No		Rate of Pay for Overtime:		
If yes, please fill out the information on the right.				
Does this person regularly receive bonuses?		Bonus Amount:		
☐ Yes ☐ No		Frequency of Bonus (ex: monthly):		
			, , , , , , , , , , , , , , , , , , , ,	
If yes, please fill out the information on the right.				
COMPLETED BY				
Printed Name		Signature		
Business Phone Number	Business Fax Nur	 nher	Date	
Business i none rumber	Business Fax Nui	IIDCI	Date	
Business Name and Address:	I		1	



PREVIOUS EMPLOYMENT VERIFICATION

To whom it may concern,

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					
☐ Yes ☐ No		Rate of Pay at Termination for Overtime:			
If yes, please fill out the information on the right.					
Did this person regularly receive bonu		Bonus Amount:			
Bid this person regularly receive contacts.		Bolius / Miloulit.			
☐ Yes ☐ No		Engage over of Doming (over month) had			
		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	Business Fax Number		Date		
_					
Business Name and Address:					