



POB 161 Hood River OR 97031

midcolumbiafh@gmail.com

541.386.7982 509.493.3720

www.midcolumbiahabitat.org

Information for Mid Columbia Area Applicants

Mid-Columbia Habitat for Humanity is building houses in Lyle WA (4th & Washington) and we are now accepting applications from potential partner families. School age children would be enrolled in the Lyle school system unless, for some reason, they are enrolled in a private school.

Habitat for Humanity is a non-profit Christian organization that helps low income families or individuals build their own houses. This is a housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build houses with families who could not otherwise afford a house and sell the houses at no profit and no interest. We are looking for poorly-housed people with no way to buy a house on their own, who will help build their own houses and who are responsible about house payments and house maintenance and who will help spread the good news of Habitat for Humanity to the rest of the community.

If you are thinking about applying for a Habitat for Humanity house, please read this letter carefully to see if you meet our general guidelines:

1. To qualify, you must have a housing need. For example, no indoor plumbing, poor heating, leaks in the roof, overcrowding (three to a bedroom), homelessness, unsafe or unsanitary conditions or a *large portion of monthly income is currently applied to housing costs*.
2. You must have lived in the area for at least one year.
3. You must have a steady income each month.
4. The qualifying income level varies with the size of your family. For example, for a family of four the income needs to be about \$1,399-\$2,331 based on the median income of the Mid-Columbia Area.
5. With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous employers, your current and previous landlords, do a Criminal Background Check and check the National Sex Offenders Registry. We will also need the names of three people who know you that we can contact to provide references for you.

6. It will smooth the process if you would make us copies of your credit reports and **include them with your application**. By Law you are entitled to obtain one free credit report from each of the three major bureaus –Equifax, TransUnion and Esperian. You can obtain these online at www.annualcreditreport.com or by calling 1-877-322-8228. Don't worry about bad credit as we take everything into consideration. The credit reports also show a history of paying off debts.
7. Members of the Family Selection Committee will make a home visit to meet all of your family who will be living in a Habitat house with you.
8. If you are approved for a house, you will work closely with the Family Support Committee, the Committee who will follow up with you, once your application is approved, can help you with budgeting and home maintenance issues as appropriate.
9. If approved for a house, you will need to work 500 hours of *Sweat Equity*; scheduling and what qualifies as sweat equity is to be determined by the Family Support Committee

There is no down payment expected and you will receive a loan at no interest. The monthly mortgage payments will be tailored to your income and will include taxes and insurance.

House payments will in turn be used by Habitat for Humanity to build more homes for other families. This requires that house payments be made on time and failure to make timely payments may result in foreclosure.

If your family is accepted into the program, please be aware that there will be publicity around your becoming a recipient of Habitat for Humanity. The growth of Habitat for Humanity depends on media publicity and public support, and we will expect participating families to be part of this effort. We hope that the joy of home ownership and helping other families to successfully achieve the same for them will be worth the possible inconvenience of this publicity.

If you think that you would qualify for a house according to the above guidelines, we encourage you to fill out and return the application for review. Applications need to be submitted to Habitat for Humanity as soon as possible. If you have any questions, please call the chair of the Family Selection Committee at 509.493.3576 for further information.

Please fill out the application completely. Include Post Office Box numbers for your contacts. The information that you provide about your family is confidential, and will be used only for family selection. The application process usually takes two to three months to complete.

Sincerely,

The Family Selection Committee

The Mid-Columbia Habitat for Humanity
PO Box 161
Hood River OR 97031

Dear Applicant: We need you to complete this application to determine if you qualify for a Habitat for Humanity house. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential.

1. APPLICANT INFORMATION

Applicant	Co-Applicant																																																
Applicant's name	Co-Applicant's name																																																
Social Security Number:	Social Security Number:																																																
Home Phone:	Home Phone:																																																
Post Office Box #:	Post Office Box #:																																																
Email:	Email:																																																
Age: Birth Date: Sex:	Age: Birth Date: Sex:																																																
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Include single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Include single, divorced, widowed)																																																
Alien Identification Number: (if non-citizen)	Alien Identification Number: (if non-citizen)																																																
Dependents (people who live with you not listed by co-applicant)	Dependents (people who live with you not listed by co-applicant)																																																
<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Name</th> <th style="width: 33%;">Birth Date</th> <th style="width: 33%;">Sex (M or F)</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> </tbody> </table>	Name	Birth Date	Sex (M or F)	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	<table style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Name</th> <th style="width: 33%;">Birth Date</th> <th style="width: 33%;">Sex (M or F)</th> </tr> </thead> <tbody> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> <tr><td>_____</td><td>_____</td><td style="text-align: center;"><input type="checkbox"/></td></tr> </tbody> </table>	Name	Birth Date	Sex (M or F)	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>	_____	_____	<input type="checkbox"/>
Name	Birth Date	Sex (M or F)																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
Name	Birth Date	Sex (M or F)																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															
_____	_____	<input type="checkbox"/>																																															

<p>Applicant's Present Location Address (street, city, state, zip code)</p> <p>Number of Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent</p> <p>Name, address and phone number of landlord:</p>	<p>Co-Applicant's Present Location Address (street, city, state, zip code)</p> <p>Number of Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent</p> <p>Name, address and phone number of Landlord:</p>
---	--

If Living at Present Address for Less Than Two Years Complete the Following

<p>Applicant's Last Address (street, city, state, zip code)</p> <p>Number of Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent</p> <p>Name, address and phone number of last landlord:</p>	<p>Co-Applicant's Last Address (street, city, state, zip code)</p> <p>Number of Years _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent</p> <p>Name, address and phone number of last Landlord:</p>
--	---

2. Present Housing Conditions

Number of bedrooms: 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living Room

Dining Room Other (please describe)

If you rent your residence, what is your monthly rent payment? \$_____/month

Please supply a copy of your lease or a copy of a money order receipt or cancelled rent check.

Do you receive any rent assistance or subsidy? \$_____/month

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

If you own your residence, what is your monthly mortgage payment?

\$_____/month Unpaid Balance \$_____

Do you own land? No Yes

If yes: Monthly Payment \$_____

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

3. Willingness to Partner

To be considered for a Habitat house, you and your family must be willing to complete 500 “sweat equity” hours. Your help in building your house and the houses of others is called “sweat equity”, and may include clearing the lot, painting, helping with construction, working in the Habitat office, or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS:

Applicant: Yes No

Co-Applicant:

Comments Regarding Partnering/Sweat Equity

4. Reference Information

List three Personal References:

Applicant	Co-Applicant
Name: Address: Telephone:	Name: Address: Telephone:
Name: Address: Telephone:	Name: Address: Telephone:
Name: Address: Telephone:	Name: Address: Telephone:
Name: Address: Telephone:	Name: Address: Telephone:

Applicant and co-applicant each list a neighbor as a reference:

5. Employment Information			
Applicant		Co-Applicant	
Name and Address of Current Employer:	Years On This Job Monthly Wages (Gross)	Name and Address of Current employer:	Years On This Job Monthly Wages (Gross)
Type of Business Name of Contact Person	Business Phone	Type of Business Name of Contact Person	Business Phone
If Working at Current Job Less Than One Year, Complete the Following Information			
Name and Address of employer:	Years On This Job Monthly Wages (Gross)	Name and Address of employer:	Years On This Job Monthly Wages (Gross)
Type of Business	Business Phone	Type of Business	Business Phone

6. Monthly Income/Expenses			
Gross Mo. Income	Applicant	Co-Applicant	Comments
Wages			
Food Stamps Income			
Social Security Income			
SSI Income			
Disability Income			
Alimony Income			
Child Support Income			
Other Income			
Total Income			
Gross Mo. Expenses			
House Payment			
Rent Expense			
Utilities Expense			
Car Payment Expense			
Insurance Expense			
School Lunch Expense			
Child Care Expense			
Student Loan Expense			
Alimony/Child Support Expense			
Other Expenses Including loans and credit card payments			
Total Expense			

List additional household members over 18 who receive income:

Name	Age	Monthly Wages	Relationship

Applicants may be required to provide additional information and documentation such as tax returns and financial statement. Please attach copies of last month's bills.

7. Assets and Liabilities

	Value	Debt	Monthly Payment
Real Property			
Vehicle			
Vehicle			
Tools/Equipment			
Credit Card			
Credit Card			
Bank Loan			
Car Loan			
Other			

Do you own a:	Yes	No	
Stove	<input type="checkbox"/>	<input type="checkbox"/>	
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	
Dishwasher	<input type="checkbox"/>	<input type="checkbox"/>	
Washer	<input type="checkbox"/>	<input type="checkbox"/>	
Dryer	<input type="checkbox"/>	<input type="checkbox"/>	
Car #1	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year
Car #2	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year

8. List Checking and Savings Account Below

Name and Address of Bank, Savings & Loan or Credit Union:		Name and Address of Bank, Savings & Loan or Credit Union:	
Account No.	Balance	Account No.	Balance
	\$		\$
Name and Address of Bank, Savings & Loan or Credit Union:		Name and Address of Bank, Savings & Loan or Credit Union:	
Account No.	Balance	Account No.	Balance
	\$		\$
Name and Address of Bank, Savings & Loan or Credit Union:		Name and Address of Bank, Savings & Loan or Credit Union:	
Account No.	Balance	Account No.	Balance
	\$		\$

9. Declarations

	Applicant		Co-Applicant	
1. Do you have any debt because of a court decision against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
2. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
3. Have you had property foreclosed or given a title or deed in lieu of foreclosure in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
4. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
5. Are you paying alimony or child support?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
6. Have you directly or indirectly been obligated on any loan, which resulted in foreclosure, transfer of title in lieu of foreclosure or judgment? (This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) loans, any mortgage, financial obligation, bond or loan guarantee.)	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
7. Are you a co-maker or endorser on a note?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
8. 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

10. Release of Information Form

We, the undersigned Applicant and Co-Applicant, give Mid-Columbia Habitat for Humanity permission to contact the sources and referenced listed below and give permission for release of information:

- a. Contact your PUD, Northwest Natural Gas or any other electric/fuel company or utility or service provider listed on application form.
- b. Contact current employers and past employers for work history for both applicant/co applicant.
- c. Contact current and past landlords.
- d. Verify checking and savings accounts at banks, savings and loans or credit unions listed on application form.
- e. Contact people, creditors and businesses that you currently owe money.
- f. Contact the listed personal references listed on the application form.
- g. Contact neighbor who is listed on application form.
- h. I hereby give Habitat for Humanity permission to check my/our credit rating.
- i. I hereby give Habitat for Humanity permission to check the National Sex Offenders Registry.
- g. I hereby give Habitat for Humanity permission to do a Criminal Background Check.

Applicant's Signature	Date
X	
Applicant's Signature	Date
X	

11. Authorizations and Release

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat house, 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 for Humanity house, 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.

Applicant Signature	Co-Applicant Signature	Date
Date		

PLEASE NOTE: If more space is needed to complete any part of this application, please use the space below. Please mark your additional comments with "A" for Applicant or "C" for Co-Applicant.

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 houses, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of usual observation or surname. If you do not wish to furnish the information below, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native	Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native
<input type="checkbox"/> Asian or Pacific Islander	<input type="checkbox"/> Asian or Pacific Islander
<input type="checkbox"/> White, not of Hispanic, origin	<input type="checkbox"/> White, not of Hispanic, origin
<input type="checkbox"/> Black, not of Hispanic origin	<input type="checkbox"/> Black, not of Hispanic origin
<input type="checkbox"/> Hispanic	<input type="checkbox"/> Hispanic
<input type="checkbox"/> Other (specify)	<input type="checkbox"/> Other (specify)
Sex <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex <input type="checkbox"/> Female <input type="checkbox"/> Male
Birth date: / /	Birth date: / /
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (include single, divorced, widowed)

For Office Use Only – Do Not Write In This Space

Date Received:	
More Information Requested? <input type="checkbox"/> Yes <input type="checkbox"/> No	Date Letter Sent:
Date Application Completed:	Date of Home Visit:
<input type="checkbox"/> Accepted <input type="checkbox"/> Denied	Date Letter Sent: