

Habitat homebuyers help build their home alongside volunteers, then purchase the home with an affordable mortgage.

Qualifications

NEED

- Currently reside in inadequate housing (overcrowded, substandard, cost-burdened, or temporary)

ABILITY TO PAY

- Meet the income guidelines (see table)
- Demonstrate two years of consistent and verifiable income
- Current debt-to-income ratio does not exceed 43%
- Have no outstanding liens, collections, or judgments
- Be able to contribute \$2,200 towards closing costs
- Are three or more years from bankruptcy discharge (if applicable)
- Be a legal permanent resident or U.S. citizen

WILLINGNESS TO PARTNER

- Be prepared for each adult to contribute 100 hours of sweat equity (volunteer hours)
- Commit to completing the following requirements:
 - HomeStretch course
 - Budget counseling
 - Education courses
- Participate in home interview
- Able to maintain eligibility throughout the application process until closing

About our homes

A typical new house has 1,200 square feet of finished living space. Most homes have three bedrooms and one bathroom. Habitat uses green building practices to make the homes and their utilities affordable.



Household Size	MINIMUM Annual Household Income (40% AMI)	MAXIMUM Annual Household Income (80% AMI)
1	\$29,650	\$58,950
2	\$33,900	\$67,350
3	\$38,100	\$75,750
4	\$42,350	\$84,150
5	\$45,750	\$90,900
6	\$49,150	\$97,650

Income based on total household gross income (before taxes). Guidelines subject to annual revision by HUD and Habitat.



Please submit the following documentation with your application for the Applicant *and* Co-Applicant:

Documents required with application

- ☐ Completed application and any notes of explanation you wish to include
- ☐ Completed authorization and release forms (Sections 11 and 12)
- ☐ Driver's license to be presented to Habitat staff (we will copy):
- ☐ Tax returns AND W2s from previous two years
- ☐ Paystubs from past two months
- ☐ Two months most recent bank statements for checking and savings accounts
- ☐ Two months most recent utility bills for two utilities (ex: electric, phone, water, etc)
- ☐ Two months most recent rent receipts (if applicable)
- ☐ Childcare payments for the past two months (if applicable)
- ☐ Divorce decree or legal separation agreement (if applicable)
- ☐ Student loan deferment papers stating the date until the loan payments are deferred (if applicable)

Questions?

Please contact our
Homeowner Services Coordinator
at 320-762-4255.





Habitat Homeownership Program

Habitat for Humanity of Douglas County
1211 N. Nokomis NE, Alexandria, MN 56308
320-762-4255



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 is _____.
 - ☐ Each borrower intends to apply for joint credit. **Your initials:** _____.

1A. APPLICANT INFORMATION

Applicant				Co-applicant			
Applicant's name				Co-applicant's name			
Alternative and former names:				Alternative and former names:			
Social Security number				Social Security number			
Home phone				Home phone			
Cell phone				Cell phone			
Work phone				Work phone			
Birthdate (mm/dd/yyyy)		Age		Birthdate (mm/dd/yyyy)		Age	
☐ Married ☐ Separated ☐ Unmarried (includes: single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)				☐ Married ☐ Separated ☐ Unmarried (includes: single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)			
Dependents and others who will live with you (not listed by co-applicant)				Dependents and others who will live with you (not listed by applicant)			
Name	Age	Birthdate	M/F	Name	Age	Birthdate	M/F
Present address (street, city, state, ZIP) ☐ Own ☐ Rent				Present address (street, city, state, ZIP) ☐ Own ☐ Rent			
Number of years:				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:				If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:			
Last addresses (street, city, state, ZIP) ☐ Own ☐ Rent				Last addresses (street, city, state, ZIP) ☐ Own ☐ Rent			
Number of years:				Number of years:			

DATE APPLICATION RECEIVED:



1B. MILITARY SERVICE

Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces? ☐ Yes ☐ No
(Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard)

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 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:

Applicant ☐ YES ☐ NO
Co-applicant ☐ YES ☐ NO

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 ☐ Dining room

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, bank statement or canceled rent check to evidence rent payment.**

Name of current landlord:

Phone number:

Address of current landlord:

In the space below, describe the condition of the house or apartment where you live. Please be specific. Use more paper if needed.
Why do you need a Habitat home?

4. PROPERTY INFORMATION

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

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

Monthly payment \$ _____ Unpaid balance \$ _____

Do you own land other than your residence? ☐ No ☐ Yes If yes, what is your monthly payment (including taxes, insurance, etc)?

Monthly payment \$ _____ Unpaid balance \$ _____

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. EMPLOYER INFORMATION

Applicant		Co-applicant	
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 two years, complete the following information			
Name and address of PREVIOUS employer	Years on job	Name and address of PREVIOUS employer	Years on job
	Annual (gross) wages		Annual (gross) wages
	\$		\$
Type of business	Business phone	Type of business	Business phone
☐ Check if you are the business owner or are self-employed. ☐ I have an ownership share of less than 25%. Monthly income (or loss) \$ _____ ☐ 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)	\$	\$	\$	\$
Child Support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Alimony	\$	\$	\$	\$

TANF:	\$	\$	\$	\$
Housing voucher (ie: Section 8)	\$	\$	\$	\$
Unemployment benefits	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (ie: pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other:	\$	\$	\$	\$
TOTAL	\$	\$	\$	\$

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE			
Name	Income source	Monthly Income	Date of Birth

7. SOURCE OF CLOSING COSTS

Where will you get the money to 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? [Homeowners are encouraged to save approximately \$1,500]

8. ASSETS

Name of bank, savings, credit union, etc.	City, State	Current balance
		\$
		\$
		\$
		\$
		\$

9. LIABILITIES AND EXPENSES

To whom do you owe money?

Account	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Installment (ie: boat, personal loan)	\$	\$		\$	\$	
Lease (ie: furniture, appliances - includes rent-to-own)	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Student loan debt	\$	\$		\$	\$	
Revolving - credit card	\$	\$		\$	\$	
Revolving - credit card	\$	\$		\$	\$	
Open 30 days (balance paid monthly, ie: travel card)	\$	\$		\$	\$	
Medical debt	\$	\$		\$	\$	
Alimony/separate maintenance	\$	\$		\$	\$	
Other:	\$	\$		\$	\$	
TOTAL	\$	\$		\$	\$	

MONTHLY EXPENSES

	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:	\$	\$	\$
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?	☐ Yes ☐ No	☐ Yes ☐ No
b. Have you declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	☐ Yes ☐ No	☐ Yes ☐ No
c. Have you had property foreclosed upon in the past seven years?	☐ Yes ☐ No	☐ Yes ☐ No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	☐ Yes ☐ No	☐ Yes ☐ 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?	☐ Yes ☐ No	☐ Yes ☐ No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	☐ Yes ☐ No	☐ Yes ☐ No
g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	☐ Yes ☐ No	☐ Yes ☐ No
h. Are you a U.S. citizen or permanent resident?	☐ Yes ☐ No	☐ Yes ☐ No

NOTE: If you answered "yes" to any question a through g, or "no" to question h, please explain below. Use additional paper if needed.

11. AUTHORIZATION 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 intent 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.

x
Applicant signature

Date

x
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 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.

x

Applicant signature

Date

x

Co-applicant signature

Date

13. HOW DID YOU FIND OUT ABOUT HABITAT?

Please help us reach more potential applicants by sharing how you learned about Habitat for Humanity. Thank you!

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 recognized civil unions, domestic partnership 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? ☐ Yes ☐ No

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: _____

15. AUTHORIZATION FOR BACKGROUND CHECK

FOR DEPENDANTS (ADULTS WHOM ARE NOT APPLICANT OR CO-APPLICANT) I understand that Habitat for Humanity screens all household members 18 and older on the sex offender registry and a criminal background check. By signing below, I am submitting myself to such an inquiry.

x

Dependant signature

Date

x

Dependant signature

Date

x

Dependant signature

Date

(page left intentionally blank)



Equal Credit Opportunity 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, 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 law concerning this company is the federal Trade Commission, with offices at FTC Regional Office for the Midwest Region, 55 West Monroe Street, Suite 1825, Chicago, IL 60603 or Federal Trade Commission, Equal Credit Opportunity, 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): _____

Signature: _____

Print Name: _____

Date: _____

Signature: _____

Print Name: _____

Date: _____

Privacy Statement and Notice

At Habitat for Humanity of Douglas County, MN, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number or income
- Information about your transactions with us or others such as your mortgage loan balance or payment history and
- Information we receive from a consumer reporting agency such as your credit history.

Habitat for Humanity of Douglas County, MN employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations, government entities, or other subsidy providers.

If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Habitat for Humanity of Douglas County, MN at 320.762.4255.

15. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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 **more 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): ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino <i>Origin: _____</i> <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> ☐ Non-Hispanic or Latino ☐ I do not wish to furnish this information	Ethnicity (check one or more): ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino <i>Origin: _____</i> <i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i> ☐ Non-Hispanic or Latino ☐ I do not wish to furnish this information
Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information	Sex: ☐ Female ☐ Male ☐ I do not wish to provide this information
Race (check one or more): ☐ American Indian or Alaska Native <i>Name of enrolled or principal tribe: _____</i> ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – race: _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> ☐ Black/African-American ☐ Native Hawaiian or other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander – race: _____ <i>For example: Fijian, Tongan, and so on.</i> ☐ White ☐ I do not wish to furnish this information	Race (check one or more): ☐ American Indian or Alaska Native <i>Name of enrolled or principal tribe: _____</i> ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian – race: _____ <i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i> ☐ Black/African-American ☐ Native Hawaiian or other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander – race: _____ <i>For example: Fijian, Tongan, and so on.</i> ☐ White ☐ I do not wish to furnish 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?	☐ Yes	☐ No
Was the sex of the Borrower collected on the basis of visual observation or surname?	☐ Yes	☐ No
Was the race of the Borrower collected on the basis of visual observation or surname?	☐ Yes	☐ No
This application was taken by: ☐ Face-to-face interview (included electronic media w/video component) ☐ Mail ☐ Telephone	Interviewer's name: _____ Interviewer's signature: _____ Date: _____	Interviewer's Phone #: _____

