



Habitat for Humanity of Greater Newburgh
 125 Washington Street, Newburgh, NY 12550
 Office: (845) 568-6035 Ext. 111
 Fax: (845) 568-5632

Application

Habitat Homeownership Program



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 to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act. A **\$50.00 nonrefundable** application fee is required at application

1. APPLICANT INFORMATION

Applicant				Co-applicant			
Applicant's name Veteran <input type="checkbox"/> Yes <input type="checkbox"/> No What Tour: _____				Co-applicant's name Veteran <input type="checkbox"/> Yes <input type="checkbox"/> No What Tour: _____			
Social Security number		Home/Cellphone		DOB			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)			
Dependents and others who will live with you (not listed by co-applicant)							
Name	DOB	Male	Female	Name	DOB	Male	Female
_____	____	<input type="checkbox"/>	<input type="checkbox"/>	_____	____	<input type="checkbox"/>	<input type="checkbox"/>
_____	____	<input type="checkbox"/>	<input type="checkbox"/>	_____	____	<input type="checkbox"/>	<input type="checkbox"/>
_____	____	<input type="checkbox"/>	<input type="checkbox"/>	_____	____	<input type="checkbox"/>	<input type="checkbox"/>
_____	____	<input type="checkbox"/>	<input type="checkbox"/>	_____	____	<input type="checkbox"/>	<input type="checkbox"/>
_____	____	<input type="checkbox"/>	<input type="checkbox"/>	_____	____	<input type="checkbox"/>	<input type="checkbox"/>
Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Number of years _____				Number of years _____			
If living at present address for less than two years, complete the following							
Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Number of years _____				Number of years _____			

2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date _____ received: _____ Date of selection committee approval: _____
 Date of notice of incomplete application letter: _____ Date of board approval: _____
 Date of adverse action letter: _____ Date of partnership agreement: _____

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

		Yes	No
I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:	Applicant	<input type="checkbox"/>	<input type="checkbox"/>
	Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

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 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 canceled rent check.)

Name, address and phone number of current landlord: _____

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

5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____ / month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Years on this job	Name and address of CURRENT employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
If working at current job less than one year, complete the following information			
Name and address of LAST employer	Years on this job	Name and address of LAST employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

10. DEBT

Account	To whom do you and the co-applicant(s) owe money?					
	Applicant			Co-applicant		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$	\$	\$	\$	\$
Boat	\$	\$	\$	\$	\$	\$
Furniture, appliance, televisions (includes rent-to-own)	\$	\$	\$	\$	\$	\$
Alimony	\$	\$	\$	\$	\$	\$
Child support	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Total medical	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$	\$

Monthly expenses				
Account	Applicant		Co-applicant	Total
Rent	\$		\$	\$
Utilities	\$		\$	\$
Insurance	\$		\$	\$
Child care	\$		\$	\$
Internet service	\$		\$	\$
Cellphone	\$		\$	\$
Landline	\$		\$	\$
Business expenses	\$		\$	\$
Union dues	\$		\$	\$
Other	\$		\$	\$
Other	\$		\$	\$
Other	\$		\$	\$
Total	\$		\$	\$

11. DECLARATIONS

Please circle 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. 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

If you answered "yes" to any question a through e, or "no" to question f, please explain on a separate piece of paper.

12. 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 the no-interest loan and other expenses of homeownership, and my willingness to be a partner through sweat equity. 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 also understand that Habitat for Humanity screens all applicant families 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.

Applicant signature	Date	Co-applicant signature	Date
X _____		X _____	

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.

Applicant's name _____

Co-applicant's name _____

13. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

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
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)

To be completed only by the person conducting the interview	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type)
	Interviewer's signature Date
	Interviewer's phone number

Applicant's Statement
La declaración de solicitante

- A. I authorize Habitat for Humanity of Greater Newburgh, Inc. to verify all credit, employment, and mortgage information and all other matters included in my application.
Yo autorizo al Hábitat para La Humanidad de Greater Newburgh, Inc. para verificar toda información del crédito, empleo, e hipotecaria y todos otros asuntos incluidos en mi aplicación.
- B. I authorize my creditors, employers, and mortgage holders to release any oral or written information requested of them by Habitat for Humanity of Greater Newburgh, Inc.
Yo autorizo a mis acreedores de deudas, mis empleadores, y los titulares de las hipotecas para proveer cualquier información oral o escrita que Hábitat Para La Humanidad de Greater Newburgh, Inc. pide de ellos.
- C. I acknowledge that I am familiar with, and agree to abide by, the procedure and requirement for disposition of Habitat for Humanity of Greater Newburgh, Inc. as set forth in the By-laws, Guidelines and Invitation to Purchase.
Yo reconozco que estoy familiarizado con, y me comprometo a cumplir con, el procedimiento y el requisito por la disposición de Hábitat Para La Humanidad de Greater Newburgh, Inc., como se establece en Los Estatutos, Las Pautas, y La Invitación para comprar.
- D. If chosen as a partner family and successfully complete the homeownership program requirements and become eligible to purchase a home, I agree to own and occupy said property as my primary residence after the completion of the rehabilitation/newly built construction on the property, as evidenced by the issuance of a permanent Certificate of Occupancy by the Building Inspector of the City of Newburgh.
Si soy elegido como una familia asociada y exitosamente completo los requisitos del programa de vivienda y soy elegible para comprar una casa, me comprometo a poseer y ocupar la propiedad antes mencionado como mi residencia primaria después de la terminación de la rehabilitación o el edificio de nueva construcción en la propiedad, como se evidencia por la emisión de un Certificado de Tenencia permanente por el Inspector de edificios de la Ciudad de Newburgh.
- E. I certify that the information and assurances in this application are given voluntarily and that all such information is complete, accurate, and correct to the best of my knowledge. I understand that providing false information will result in automatic disqualification.
Yo certifico que la información y las certezas en esta aplicación se dan voluntariamente y que toda de esta información es completa, exacta, y correcta a lo mejor de mi conocimiento. Yo entiendo que seré descalificado automáticamente si proporciono información falsa.

Dated at Newburgh, New York this _____ day of _____ 20_____.
Fechado en Newburgh, New York este _____ día de _____ 20_____.

Signatures:

Firmas:

X
Applicant/Solicitante

X
Co-applicant/Co-Solicitante



Why do you want to own a house? Explain. ¿Por qué quieres tener una casa? *Explique.*
(Blank Page Attached)