



Dear Applicant,

Thank you for your interest in purchasing a home from Habitat for Humanity of High Point, Archdale and Trinity, Inc. Please read the following steps carefully.

The Pre-Application Process

1. Live or work in High Point, Archdale, or Trinity.
2. Pick up application from ReStore or online at www.habitathp.org.
3. Review **Family Selection Criteria** (attached) for income and household size guidelines.
4. Return your completed application to Habitat for Humanity of High Point, Archdale, and Trinity between **April 20th, 2024** and **May 11th, 2024**. Applications can be mailed to: PO Box 6675, High Point, NC 27262 or can be dropped off at the Habitat ReStore, located at 133 Qubein Ave. The ReStore hours are 9:00 AM to 5:00 PM Tuesday through Saturday. **Copies cannot be made at the ReStore. Applications not accepted electronically.***
5. Your pre-application will be processed and reviewed by our Family Selection Committee. If the committee determines that you meet our “Ability to Pay” criteria, you will be contacted for a home visit. If you do not meet the criteria, you will be notified in writing. All applicants will be notified on or before **June 30, 2024**. Final approval will be after the home is built and you have fully demonstrated willingness to partner. If applicants do not meet Habitat for Humanity of High Point, Archdale and Trinity’s criteria for homeownership, and are not selected into the program, they will receive a letter with a description of the reason and a list of HUD approved Financial Counselors or a referral to another qualified organization.
6. Attend our Homeownership Orientation & Workshop**

For specific application-related questions, call Connie Bailey at 336-887-8388 ext. 27.

*Applications must be turned in complete. If any part of your application packet is missing or unfinished, we will consider your application packet incomplete and we will not review it.

**Optional attendance not required to apply for Habitat for Humanity of High Point Archdale and Trinity Homeownership Program.

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FAMILY SELECTION CRITERIA

Families are selected using the following **THREE CRITERIA: NEED FOR ADEQUATE SHELTER, ABILITY TO PAY AND WILLINGNESS TO PARTNER.** Evaluating these criteria takes place in a two-stage process, the pre-approval and final approval stages.

PRE-APPROVAL consists of **THE NEED FOR ADEQUATE SHELTER and ABILITY TO PAY.** Once the applicant is determined to meet these two criteria, they will become pre-approved for a Habitat home. An application is not complete until all three criteria are met.

NEED FOR ADEQUATE SHELTER

The first consideration for pre-approving an application is to evaluate the applicant's present shelter/housing. An applicant is not eligible for a Habitat house unless their present dwelling:

- Is substandard, i.e., lacks proper plumbing, wiring, or other structural integrity; is overcrowded.
- Is located in an unsafe neighborhood; or
- The required monthly rent plus the cost to adequately heat the dwelling exceeds 30% of a family's monthly income.

ABILITY TO PAY

The second criterion pertains to the household's financial status. Households should fall within our Income Guidelines:

Household Size	Minimum Annual Income	Maximum Annual Income
1	19200	27780
2	19200	31740
3	21720	35700
4	26200	39660
5	30680	42820
6	35160	46060
7	39640	49200
8	43620	52380

Approved by Board of Directors 3/06(amended 12/13, 3/19, 6/20)

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Credit must demonstrate an ability to manage financial affairs giving consideration to the applicant's income, job history and living expenses. Any outstanding judgments must be paid, and outstanding collections should be in the process of being paid. Family should have a manageable income to debt ratio. Although we ask for food stamp information, that will not be included in calculating annual income. Any form of income should be stable for 2 years, (employment, SSI, etc.).

If an applicant's marital status is "separated" then the applicant must have a binding separation agreement.

Final approval is based upon an applicant's willingness to partner. This is demonstrated in a number of ways throughout the process. Final approval will be granted around the time construction of the applicant's house is complete.

WILLINGNESS TO PARTNER

The third criterion is the applicant's willingness to partner with Habitat. Character evaluation is not a consideration. Rather, a family's willingness to partner is demonstrated by:

- Being on time for the initial application interview
- The completion and return of all information needed to complete the application.
- Being on time for visits with the Family Selection Committee or its representatives
- Satisfying our required 250 hours of sweat equity before completion of the house for each head of household member and 100 hours for anyone over the age of 21
- Regular attendance at the job/building site on planned workdays
- Regular attendance at other functions of Habitat's Family Selection or Family Nurture Committees

The partnership between the applicant and Habitat does not end when the family moves into the home but is ongoing. Habitat does not just want to build houses; we want to provide the means to ensure that all homeowners will be successful.

The following factors will NOT be considered:

- Selection based on character or any reference of character as part of the selection criteria.
- Any basis prohibited under the provisions of the Fair Housing Act, the Equal Credit Opportunity Act, or any of their implementing rules and regulations, including but not limited to an applicant's:
 1. Race, color, religion, national origin, gender, marital status, age or
 2. Because the applicant has in good faith exercised any right under the federal consumer credit laws or
 3. Because any part of the applicant's income is derived in whole or in part From public assistance
- Whether the applicant has children

Approved by Board of Directors 3/06(amended 12/13, 3/19, 6/20)

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Privacy Statement and Notice

At Habitat for Humanity of High Point, Archdale and Trinity 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 serve our customers more efficiently, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, 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, our affiliates, 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 and address, social security number, assets, and income.
- Information about your transactions with us, our affiliates, or others such as your loan balance and payment history; and
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history.

Habitat for Humanity of High Point, Archdale and Trinity 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; and
- Nonprofit organizations or governments such as the City of High Point and the North Carolina Housing Finance Agency.

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). However, this may affect our ability to provide certain services and extend financing to you. If you wish to opt out of disclosures to nonaffiliated third parties, you must notify Habitat for Humanity of High Point, Archdale and Trinity, Inc. in writing to PO Box 6675, High Point, NC 27262.

P.O. Box 6675 High Point, NC 27262-6675
Phone: (336) 887 8388 Fax: (336) 887-4454 www.HabitatHP.org

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RIGHT TO RECEIVE COPY OF APPRAISAL

Dear Applicant:

If you are approved, we may order an appraisal or other property valuation in connection with your application. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, upon your request, even if the loan does not close.

Thank you for your interest in Habitat for Humanity of High Point, Archdale, and Trinity. Please do not hesitate to contact us with additional questions.

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Documentation Checklist

To complete your application for housing through Habitat for Humanity of High Point, Archdale and Trinity please provide:

Para completar su aplicación para un hogar a través de Habitat for Humanity de High Point, Archdale y Trinity usted necesitará:

✓	English	✓	Español
	Application completely filled out, signed and dated.		Aplicación completa, firmada y con la fecha.
	Birth Certificates for Applicant, Co-Applicant and dependent children.		Las actas de nacimiento del solicitante, el cosolicitante, y los dependientes-personas a su cargo.
	Social Security Cards for Applicant, Co-Applicant and dependent children.		Tarjetas de seguro social del solicitante, el cosolicitante, y los dependientes-personas a su cargo.
	Last two year's Federal Income Tax Returns (most current years)		Los "income taxes" de los últimos dos años.
	Last two year's W-2 forms (most current years)		Los "W-2" de los últimos dos años.
	Income verification (check stubs from most recent 60 days, award letters and verification of other income)		Verificación de ingreso-talones de cheques de los últimos 60 días, prueba de otra fuente de ingreso, como ayuda público.
	Marriage certificate, Separation Agreement or Divorce Decree.		Certificado de matrimonio, convenio de separación o acta de divorcio.
	All bank statements from the most recent two months (checking, savings, money market, etc.)		Todos los estados de cuentas bancarias de los últimos dos meses (de cheques, de ahorros, de money market, etc.)
	Last month's original utility bills and debt statements		Copias de sus facturas mensuales de servicios públicos y las de cualquier deuda que tenga.
	Habitat for Humanity Request for Landlord Reference filled out and signed by landlord.		Habitat for Humanity referencia del propietario de vivienda completada y firmada por el propietario.
	Child Support Order (if applicable)		Orden de manutención infantil (si corresponde)
	Bankruptcy Discharge or Dismiss Notice (if applicable)		Papeles de destitución de bancarrota (si aplica)
	Visa/Work Visa Permanent Residency Card/Proof of Citizenship (if applicable)		Visa/Visa de Trabajo Tarjeta de Residencia Permanente Prueba de Ciudadanía (si aplica)
	Letter telling the committee about yourself, your family and your need for a Habitat home.		Carta informándole al comité sobre usted, su familia y su necesidad de una casa Habitat.
	\$40 Fee per applicant (money order or cashier's check)		Tarifa de \$40 por solicitante (giro postal o cheque de caja)



of High Point, Archdale and Trinity

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 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: _____
- 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 () _____																																								
Age _____ Date of birth (mm/dd/yyyy) _____	Age _____ Date of birth (mm/dd/yyyy) _____																																								
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)																																								
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Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____
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If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:

Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____
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FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE

Date received: _____ Date of notice of incomplete application letter: _____ Date of adverse action letter: _____	Date of selection committee approval: _____ Date of board approval: _____ Date of partnership agreement: _____
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1B. MILITARY SERVICE

Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces?
 (Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard) 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
- 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 to 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: <table style="width:100%; border: none;"> <tr> <td></td> <td style="text-align: center;">Yes</td> <td style="text-align: center;">No</td> </tr> <tr> <td>Applicant</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> <tr> <td>Co-applicant</td> <td style="text-align: center;"><input type="checkbox"/></td> <td style="text-align: center;"><input type="checkbox"/></td> </tr> </table>		Yes	No	Applicant	<input type="checkbox"/>	<input type="checkbox"/>	Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>
	Yes	No								
Applicant	<input type="checkbox"/>	<input type="checkbox"/>								
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>								

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

Other (please describe): _____

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

If you rent your current residence, please supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.

Name, address and phone number of current landlord:

4. PROPERTY INFORMATION

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

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

\$ _____ /month Unpaid balance \$ _____

Do you own land other than your residence? No Yes
Monthly payment (including taxes, insurance, etc.)

\$ _____

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. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
<input type="checkbox"/> Does not apply.		<input type="checkbox"/> Does not apply.	
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 one year, complete the following information.			
Name and address of PREVIOUS employer:	Years on this job:	Name and address of PREVIOUS employer:	Years on this job:
	Annual (gross) wages:		Annual (gross) wages:
	\$ _____		\$ _____
Type of business:	Business phone:	Type of business:	Business phone:
<input type="checkbox"/> Check if you are the business owner or are self-employed. <input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> 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)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Housing voucher (e.g., Section 8)	\$	\$	\$	\$
Unemployment benefits	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (e.g., pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

7. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or 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?

8. ASSETS

Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)	Address	City, State	ZIP	Account number	Current balance/ value/vested amount (if applicable)
					\$
					\$
					\$
					\$
					\$
					\$
					\$

9. LIABILITIES AND EXPENSES

TO WHOM DO YOU OWE MONEY?	Applicant			Co-applicant		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Installment (e.g., boat, personal loan)	\$	\$		\$	\$	
Lease (e.g., furniture, appliances — includes rent-to-own)	\$	\$		\$	\$	
Alimony/separate maintenance	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Revolving (e.g., credit cards)	\$	\$		\$	\$	
Student loan debt	\$	\$		\$	\$	
Open 30 days (balance paid monthly, e.g., travel card)	\$	\$		\$	\$	
Medical debt	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES

Account	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	\$	\$	\$
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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had any property foreclosed upon in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> 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?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you a co-signer or guarantor on any debt of loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. 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
Note: If you answered "yes" to any question a through g, or "no" to Question h, please explain on a separate piece of paper.		

11. AUTHORIZATION, AGREEMENT 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 intend 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.

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.

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.

Applicant's name _____ Co-applicant's name _____

13. DEMOGRAPHIC INFORMATION

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 one 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
<p>Ethnicity (check one or more):</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino –</p> <p style="padding-left: 20px;">Origin: _____</p> <p style="padding-left: 20px;"><i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity (check one or more):</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="padding-left: 20px;"><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino –</p> <p style="padding-left: 20px;">Origin: _____</p> <p style="padding-left: 20px;"><i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
<p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>	<p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>
<p>Race (check one or more):</p> <p><input type="checkbox"/> American Indian or Alaska Native —</p> <p style="padding-left: 20px;">Name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese</p> <p style="padding-left: 20px;"><input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Asian — race: _____</p> <p style="padding-left: 20px;"><i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Pacific Islander — race: _____</p> <p style="padding-left: 20px;"><i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Race (check one or more):</p> <p><input type="checkbox"/> American Indian or Alaska Native —</p> <p style="padding-left: 20px;">Name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="padding-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese</p> <p style="padding-left: 20px;"><input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Asian — race: _____</p> <p style="padding-left: 20px;"><i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="padding-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p style="padding-left: 20px;"><input type="checkbox"/> Other Pacific Islander — race: _____</p> <p style="padding-left: 20px;"><i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

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? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Was the sex of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No		
Was the race of the Borrower collected on the basis of visual observation or surname? <input type="checkbox"/> Yes <input type="checkbox"/> No		
This application was taken by: <input type="checkbox"/> Face-to-face interview (included electronic media w/video component) <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type) Interviewer's signature	Interviewer's phone number 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 at [FTC Regional Office for the Southeast Region, 225 Peachtree St. NE, Suite 1500, Atlanta, GA 30303 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):

X _____

X _____

Print name: _____

Print name: _____

Date: _____

Date: _____



**PLEASE TAKE SOME TIME IN FILLING OUT THE NEXT TWO SECTIONS.
REMEMBERING THAT YOUR INCOME SHOULD ROUGHLY BE EQUAL TO
YOUR EXPENSES. WE RECOMMEND THAT YOU USE A PENCIL**

Monthly Income

Amount

Gross Income (before deductions) Applicant Rate per hour Hours per week		
Gross Income (before deductions) ns) Co-Applicant Rate per hour Hours per week		
Unemployment		
Workman's Comp		
TANF *name of person receivng		
Medicaid (yes or no) *name of person receivng		
Child Support *name of person receivng		
Social Security *name of person receivng		
SSI *name of person receivng		
Disability *name of person receivng		
Medicare *name of person receivng		
VA Benefits *name of person receivng		
Retirement *name of person receivng		
Alimony		
Other		
TOTAL		0

Fill In Completely and Return with Application



Monthly Expenses	Amount
Rent/Mortgage	
Electricity	
Other Fuel (gas, oil, propane, etc)	
Water/Sewer	
Telephone	
Cable TV	
Food for family of ____	
Restaurants	
Vehicle Fuel	
Bus/Carpool/Parking	
Prescription Medication	
Hospital/Life Insurance	
Laundry/Dry Cleaning	
Tobacco/Alcoholic Beverages	
Tuition/School Books	
School Lunches (monthly average)	
Alimony/Child Support	
Child Care	
Contributions (inlude church)	
Personal Savings	
Retirement Savings	
Recreation	
Homeowners/Renters Insurance	
Doctor/Dentist	
Car Payment	
Car Maintenance/Repair	
Car Insurance	
Clothing	
Gifts (Christmas, birthday)	
Miscellaneous	
TOTAL	0

Fill In Completely and Return With Application



REQUEST FOR LANDLORD REFERENCE

Date: _____

TO WHOM IT MAY CONCERN:

Applicant: _____

The applicant named above has applied for housing through the Habitat for Humanity of High Point, Archdale and Trinity's Homeownership program and has given us written permission to contact you for a lease verification and reference.

We would appreciate your help in answering the following questions. Please complete the information below and email a copy to me at families@habitattp.org.

All information you provide will be kept strictly confidential.

Thank you for your assistance.

APPLICANT PAYMENT HISTORY							
Monthly Rent	Pays timely Check one	YES	NO	Pays late Check one	Often	Seldom	Never
Rental Period	From month/date/year			To month/date/year			
Additional Comments:							
LANDLORD INFORMATION							
Print your name:				Your title			
Company Name (if property management, etc.)							
Telephone			Email				
Signature					Date		



CREDIT INFORMATION AUTHORIZATION

To Whom it May Concern:

1. I/We have applied to purchase a home from Habitat for Humanity of High Point, Archdale, and Trinity ("Habitat"). As a part of the application process, Habitat may verify information contained in my/our application and in other documents required by it in connection with the application either before or after its approval.
2. I/We authorize you to provide Habitat any and all information and documentation that it may request. Such information includes but is not limited to present and past employment history and income; bank and similar account information including balances and payment history; copies of income tax returns; consumer credit reports; police and criminal activity information; and information concerning the payment and receipt of child support. Habitat may address this authorization to any party named in this application.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply is appreciated.

Applicant's Signature

Date

Co-Applicant's Signature

Date



Contact Information Sheet:

Applicant: _____ Co-Applicant: _____

Phone number: _____

Email Address: _____

By providing this information, I am giving my permission to leave a message or send an email with specific information to the above contact. No bank account numbers or social security numbers will be transmitted.

Alternative Language Information

This information is available in Spanish or any other language upon request. Please contact Habitat at (336) 887-8388 ex 27 or families@HabitatHP.org. We will do our best to accommodate your specific needs.

Esta información está disponible en español o en cualquier otro idioma bajo petición. Póngase en contacto con Hábitat en el (336) 887-8388 ex 27 o families@HabitatHP.org. Haremos nuestro mejor esfuerzo para satisfacer sus necesidades específicas.

Cette information est disponible en espagnol ou dans toute autre langue sur demande. S'il vous plaît contacter Habitat au (336) 887-8388 ex 27 ou par families@HabitatHP.org. Nous ferons de notre mieux pour répondre à vos besoins spécifiques.

Thông tin này có sẵn trong tiếng Tây Ban Nha hoặc ngôn ngữ nào khác theo yêu cầu. Xin vui lòng liên hệ với môi trường sống tại (336) 887-8388 cũ 27 hoặc families@HabitatHP.org. Chúng tôi sẽ làm hết sức mình để đáp ứng nhu cầu cụ thể của bạn.