



APPLICATION FOR HOME OWNERSHIP INTRODUCTION

Complete the following pages if you desire to be considered for home ownership through the **Wisconsin Rapids Area Habitat for Humanity** (WRAHFH). WRAHFH is a non-profit, Christian-based organization that seeks to make decent housing a matter of conscience and action. Through commitment, sharing, and personal dedication, a family can receive adequate housing that meets their needs. No government funding is involved because the home is built through a combination of purchased materials, donations, and labor volunteers who have a strong desire to improve the living conditions of a deserving family. Consider the following items as you complete this application:

- The house you are applying for will be a modest structure to meet basic needs.
- The house will be sold with a zero percent (0%) interest mortgage.
- A Family Selection Committee will review this application.
- Family selection will take place depending on land and building site availability.
- Each adult family member is required to provide 250 hours of unpaid labor toward building a WRAHFH house. This “**sweat equity**” helps you build ownership in your house.

The following items are considered as the family is selected:

1. Applicant’s current housing need: This is not limited to, but may include structural conditions, plumbing, heating, overcrowding, etc. The applicant cannot own a home.
2. Applicant’s financial need: The family is not eligible for a conventional mortgage through a private lending institution.
3. Applicant has a steady income to make monthly mortgage payments.
4. Applicant’s willingness to actively participate in building their house and help other families build their homes.
5. Applicant’s demonstration of dependability, responsibility, care and concern for the maintenance of a home, and the ability to work well with others.
6. Applicant’s residency: Primary consideration will be given to families who have been living in the Wisconsin Rapids area for at least two years.

Please complete the application as accurately and completely as you can. The information you provide is necessary to determine your eligibility for the WRAHFH house program. If you are unsure about any of the questions, please contact the representative listed below. He/she will help you through the process. When the application is completed, mail it to:

Wisconsin Rapids Area Habitat for Humanity
PO Box 1134
Wisconsin Rapids, WI 54495-1134.

Representative: Larry Turba
Phone Number: 715-570-1001



Wisconsin Rapids Area Habitat for Humanity
 PO Box 1134, Wisconsin Rapids, WI 54495-1134
 715-422-1925

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.

1. APPLICANT INFORMATION

Applicant				Co - applicant			
Applicant's name				Co-applicant's name			
Social Security number	Home phone	Age		Social Security number	Home phone	Age	
<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)				Dependents and others who will live with you (not listed by co-applicant)			
Name	Age	Male	Female	Name	Age	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. WILLINGNESSTOPARTNER

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	\$	\$	\$	\$	\$	\$

Account	Monthly expenses		
	Applicant	Co - applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
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



Privacy Notice to Habitat for Humanity Homebuyers

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
- Information we receive from consumer reporting agencies
- Information we receive from you during interviews

We may disclose the following kinds of nonpublic information about you, such as:

- Information from your application such as name, address, social security number, income, age, assets, family size, ethnicity, other information from the application
- Information about your transactions with us, such as payment history or amounts due us
- Information we receive from reporting agencies, such as credit history
- Information gathered from interviews with us, such as family size

We may disclose nonpublic personal information about you to the following types of third parties in connection with our normal operating practices:

- Financial service providers such as mortgage servicing agents or banks providing loan funding
- Nonprofit organizations, public sector agencies, or governments

We may also disclose nonpublic information about you to nonaffiliated third parties as permitted by law, in connection with our normal operating practices.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. We maintain physical, electronic, and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Client Signature _____ Date _____

Client Signature _____ Date _____

Wisconsin Rapids Area Habitat for Humanity

P.O. Box 1134
Wisconsin Rapids, WI 54495-1134
Phone: 715-422-1925

Authorization Agreement

I hereby authorize Wisconsin Rapids Area Habitat for Humanity to verify my past and present employment earnings, bank accounts, stock holdings, and any other asset balances that are needed to process my application. I further authorize Wisconsin Rapids Area Habitat for Humanity to order a consumer credit report and verify other credit information, including past and present mortgage and landlord references. It is understood that a photocopy of this form will serve as authorization.

The information obtained is only used in the processing of my application for a Habitat home.

Borrower

Date

Co-Borrower

Date



Wisconsin Rapids Area Habitat for Humanity

Addendum to Application for Home Ownership

I understand that my family members and I are expected to provide a minimum of 250 hours per adult of “**sweat equity**” to the construction process of the Habitat Home. Failure to provide adequate sweat equity may result in a “non-compliant” condition, and the home may not be transferred to the applicant(s).

I shall occupy the property as my principle full-time residence. I will not use the property as a recreational or vacation home, nor rent the property or any portion of the property to any other person, nor use more than 15% of the area of the residence in a business or trade.

I am a citizen of the United States of America or have a legal immigration status. I understand that my Social Security Number (SSN) or Taxpayer Identification Number (TIN), as well as other information, is subject to verification.

I understand that a criminal background check will be performed. I understand that if I have been convicted of a drug offense within the last 4 years or have been convicted as sexual offender, I may be ineligible for the program. Parole violators are ineligible for the program.

I also understand that Habitat for Humanity screens all potential staff, board members and applicant families on the sex offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. I further understand that by completing this application, I am submitting myself and all persons listed on the first page of the application to a criminal background check and if I have been convicted of a drug offense within the last 4 years or have been convicted as sexual offender, I may be ineligible for the program. Parole violators are ineligible for the program.

I declare that all information provided to WRAHFH on the application for home ownership is true and correct. I understand that knowingly providing false information will make me ineligible for the program. I understand that I have a continuing obligation to update and supplement the information provided herein if any of the information should change.

Applicant _____

Date _____

Co-Applicant _____

Date _____