

**NORTHWEST MICHIGAN HABITAT FOR HUMANITY  
HOUSING APPLICATION  
8460 M-119  
Harbor Springs, MI 49740**

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

**1. APPLICANT INFORMATION**  
APPLICANT  
CO-APPLICANT

**Applicant's Name**

**Co-Applicant's Name**

Social Security Number                      Home Phone                      Age

)  
Social Security Number                      Home Phone                      Age

**Dependents** (people who live with you not listed by co-applicant)

Name	Age	Male	Female
_____	_____	1	1
_____	_____	1	1
_____	_____	1	1
_____	_____	1	1
_____	_____	1	1

**Dependents** (people who live with you not listed by co-applicant)

Name	Age	Male	Female
_____	_____	1	1
_____	_____	1	1
_____	_____	1	1
_____	_____	1	1
_____	_____	1	1

Present Address (street, city, state, zip code)    1 Own    1 Rent

Number of years \_\_\_\_\_

Present Address (street, city, state, zip code)    1 Own    1 Rent

Number of years \_\_\_\_\_

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

Last Address (street, city, state, zip code)    1 Own    1 Rent

Number of years \_\_\_\_\_

Last Address (street, city, state, zip code)    1 Own    1 Rent

Number of years \_\_\_\_\_

Office Use only:    Date received \_\_\_\_\_    area \_\_\_\_\_

**3. WILLINGNESS TO PARTNER**

To be considered for a Habitat home, 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, or other approved activities.

Y    e    s

No

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS:    Applicant    1

1

Co - Applicant    1

1

**4. PRESENT HOUSING CONDITIONS**

Number of bedrooms (please circle)    1    2    3    4    5

Other rooms in the place where you are currently living:

1 Kitchen    1 Bathroom    1 Living Room    1 Dining Room    1 Other (please describe) \_\_\_\_\_

\_\_\_\_\_

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

**(Please supply from your landlord a copy of payment of rental history for the past year.)**

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?                    1 No                    1 Yes                    (If yes, please describe, including location)

Is there a mortgage on the land?    1 No    1 Yes:                    Monthly Payment \$ \_\_\_\_\_ Unpaid balance \$ \_\_\_\_\_

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

### 6. EMPLOYMENT INFORMATION

Applicant  
Co-Applicant

Name and Address of **Current** Employer

Years on this Job

Monthly (gross) Wages  
\$

Name and Address of **Current** Employer

Years on this Job

Monthly (gross) Wages  
\$  
Type of Business

Business Phone  
Type of Business

Business Phone

#### **If Working at Current Job Less Than Two Year, Complete the Following Information**

Name and Address of **Last** Employer

Years on this Job

Monthly (gross) Wages  
\$

Name and Address of **Last** Employer

Years on this Job

Monthly (gross) Wages  
\$  
Type of Business

Business Phone  
Type of Business

Business Phone

## 7. MONTHLY INCOME AND COMBINED MONTHLY BILLS

### Gross Monthly Income

Applicant

Co-Applicant

<sup>2</sup>Others in Household

<sup>3</sup>Monthly Bills

Monthly Amount

<sup>1</sup>Base Employment Income

\$

\$

\$

Rent

\$

FDC/TANF

Electric, gas, phone, cable,  
cell phone, etc

Food Stamps

Car Payments

Social Security

Insurance

SSI

Child Care



**9. ASSETS**

**List Checking and Savings Accounts Below**

Name and Address of Bank, Savings & Loan, or Credit Union:

Name and Address of Bank, Savings & Loan, or Credit Union:

Account Number: Balance \$

Account Number: Balance \$

Name and Address of Bank, Savings & Loan, or Credit Union:

Name and Address of Bank, Savings & Loan, or Credit Union:

Account Number: Balance \$

Account Number: Balance \$

Name and Address of Bank, Savings & Loan, or Credit Union:

Name and Address of Bank, Savings & Loan, or Credit Union:

Account Number: Balance \$

Account Number: Balance \$

<b>Do you own a:</b>	Yes	No
Stove	1	1
Refrigerator	1	1
Washer	1	1
Dryer	1	1
<b>Do you own a:</b>	Yes	No
Car (#1)	1	1
Make and Year _____		
Car (#2)	1	1
Make and Year _____		

**10. DEBT**

**To whom do You and the Co-Applicant Owe Money?**

Name and Address of Company

Monthly Unpaid  
Payment Balance  
\$ \$

Mos. left to pay

Name and Address of Company

Monthly Unpaid  
Payment Balance  
\$ \$

Mos. left to pay

Name and Address of Company

Monthly Unpaid  
Payment Balance  
\$ \$

Mos. left to pay  
 Name and Address of Company  
 Monthly Unpaid  
 Payment Balance  
 \$ \$

Mos. left to pay

Alimony/Child Support  
 \$ /month  
 Job-Related Expenses  
 \$ /month

(Child Care, Union Dues, etc.)  
 \$ /month  
**Column 2: Subtotal of Payments**  
 \$ /month

**Column 1: Subtotal of Payments**  
 \$ /month  
**Column 1: Subtotal of Payments**  
 \$ /month  
**Total Monthly Expenses**  
 \$ /month

**11. DECLARATIONS**

Please Check the Box That Best Answers the Following Questions for You and the Co-Applicant

Applicant	Applicant	C o -
A. Do you have any debt because of a court decision against you? No	1 Yes 1 No	1 Yes 1
B. Have you been declared bankrupt within the past 7 years? No	1 Yes 1 No	1 Yes 1
C. Have you had property foreclosed on in the last 7 years? No	1 Yes 1 No	1 Yes 1
D. Are you currently involved in a lawsuit? No	1 Yes 1 No	1 Yes 1
E. Are you paying alimony or child support? No	1 Yes 1 No	1 Yes 1
F. Are you an U.S. citizen or permanent resident? No	1 Yes 1 No	1 Yes 1
G. Have you ever applied to another Habitat affiliate? No	1 Yes 1 No	1 Yes 1

Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question A through E, however, please explain on a separate sheet 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 a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application will be de-

nied, and that even if I have already been selected to receive a Habitat home, I will be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

**Applicant's Name** \_\_\_\_\_ **Co-Applicant's**  
**N a m e** \_\_\_\_\_  
**Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_ **Date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

**PLEASE NOTE:** If more space is needed to complete any part of this application, please use a separate sheet of paper and attached it to this application. Please mark your additional comments with "A" for Applicant or "C" for Co-Applicant.

### 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 the 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, or whether you choose to furnish it or not. However, if you choose not to furnish it under the federal regulations this lender is required to note 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. (lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied)

**Applicant**  
**Co-Applicant**

I do not wish to furnish this information.

**Race/National Origin:**

- American Indian or Alaskan Native
- Asian or Pacific Islander
- White, not of Hispanic origin
- Black, not of Hispanic origin
- Hispanic
- Other (specify)

**Sex:**

Female       Male

**Birth date:** \_\_\_\_/\_\_\_\_/\_\_\_\_

**Martial Status:**

- Married
- Separated
- Unmarried (includes single, divorced, widowed)

1 I do not wish to furnish this information.

**Race/National Origin:**

1 American Indian or Alaskan Native

1 Asian or Pacific Islander

1 White, not of Hispanic origin

1 Black, not of Hispanic origin

1 Hispanic

1 Other (specify)

**Sex:**

1 Female      1 Male

**Birth date:** \_\_\_\_\_ / \_\_\_\_\_ / \_\_\_\_\_

**Marital Status:**

1 Married

1 Separated

1 Unmarried (includes single, divorced, widowed)