### DIRECTIONS **APPLICANT** Co-APPLICANT 1. Review criteria below. Applicants MUST meet all of Name Name \_\_\_\_\_ the criteria. 2. Complete entire application and sign, including the Street Authorization to Release section (see back). City State Zip City\_\_\_\_\_State\_\_\_Zip\_\_\_\_ Note: A money order payable to Habitat of Rockland will be required at the interview. **Do not send funds with application** Time at address?\_\_\_\_ Time at address? • \$15 for one applicant or • \$25 with a co-applicant Phone (\_\_\_\_\_\_-Phone ( ) \_\_\_\_\_-**CRITERIA** SSN# - -SSN# - -Marital Status: Married Unmarried Separated NEED Marital Status: Married Unmarried Separated I am a U.S. Citizen or a Legal Permanent Resident. (circle one) (circle one) I do not currently own a home Are you a U.S. Citizen or a Legal Permanent Resident? (Note: You do not need to be a first time homebuyer). Are you a U.S. Citizen or a Legal Permanent Resident? My current living situation is substandard for Yes \_\_\_\_\_ No \_\_\_\_ my family or I have a severe rent burden. **EMPOLYMENT INFORMATION EMPOLYMENT INFORMATION**

# **ABILITY TO PAY**

- I have not had a bankruptcy in the past three years.
- I have a minimum credit score of 630.
- I have been steadily employed for the last 3 years.
- My annual gross income falls within a minimum of \$45,000 and a maximum of \$91,000\*.

Note: Guidelines are subject to change based on current lender requirements.

\*Depending on family size.

# WILLINGNESS TO PARTNER

I am willing to partner with Habitat by completing 200-400 hours of "sweat equity" that includes working on the construction of Habitat homes, including my own, completing mandatory homeownership courses and various other service requirements.

By signing below I acknowledge that I meet all of the criteria above: Need, Ability to Pay, Willingness to Partner

Applicant Signature:\_\_\_\_\_

Co-Applicant Signature:\_\_\_\_\_

Date Signed:\_\_\_\_\_

Company name:\_\_\_\_\_ Company Phone: (\_\_\_\_\_) \_\_\_\_-\_\_\_ Company Phone: (\_\_\_\_\_) \_\_\_\_-Supervisor's name: Supervisor's email \_\_\_\_\_ Hourly Rate/Salary \$\_\_\_\_\_ Hours per week \_\_\_\_\_ Do you have a second job? Yes \_\_\_\_\_ No \_\_\_\_ (Please provide second job information on separate sheet.)

List all individuals who will be living the home, including yourself. Provide name and date of birth. \_\_\_\_/\_\_\_

\_\_\_\_/\_\_\_/\_\_\_\_

### **FAMILY INFORMATION**

# SUPPLEMENTAL INCOME

Provide a statement for all Supplemental Income

	Gross Amount	How Often
Social Security	\$	
Child Support	\$	
Disability	\$	
	\$	
	\$	

Company name:

Supervisor's name:

Supervisor's email \_\_\_\_\_

Hourly Rate/Salary \$\_\_\_\_\_ Hours per week \_\_\_\_\_

Do you have a second job? Yes \_\_\_\_\_ No \_\_\_\_

(Please provide second job information on separate sheet.)





# and verify my employment. Please note, a verification of employment form will be faxed to the background check and a screening on the sex offender registry, for all persons listed on this application.

AUTHORIZATION TO RELEASE INFORMATION

Print Applicant Name	Applicant Signature	Date
Print Co-Applicant Name	Co- Applicant Signature	Date

# **FAQS**

# WHAT IS HABITAT FOR HUMANITY?

Habitat Rockland is a non-profit, ecumenical Christian housing organization dedicated to providing homeownership opportunities to hard working families by providing decent and affordable housing to those who qualify.

# WHERE DO WE BUILD?

Habitat builds throughout Rockland County on donated and purchased land. Standard habitat houses include 3 bedrooms,  $1\frac{1}{2}$  baths, but can vary based on need of family.

# **HOW MUCH WILL IT COST?**

Habitat homes are financed with affordable, zerointerest, non-profit mortgage. A small monetary down payment is required, plus your sweat equity contribution.

# **HOW IS THE HOUSE BUILT?**

Volunteers and sponsor groups provide much of the labor and funds needed to build Habitat Homes. Habitat Rockland's construction staff oversees all aspects of the building process.

# **HOW DO I APPLY?**

See the directions inside this pamphlet. Mail the completed Application Part 1 with the supplementary items to Habitat Rockland. If you qualify, we will contact you to set up an interview to discuss our homeownership program. Please feel free to call if you have any questions.



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.





Family Partnership
Application

