

GENERAL INFORMATION AND INSTRUCTIONS

Keep this Page for Your Records

Habitat for Humanity of East & Central Pasco County seeks low-income families that are interested in partnering with us to own their own homes. We are specifically looking for families that have a demonstrated need for housing and who have the financial ability to own a home, even though they would not qualify for a traditional mortgage. *We do not discriminate on the basis of race, sex, color, age, disability, religion, national origin, family status, or marital status.*

Habitat is not a home give away program, we partner with low-income families to help them purchase a simple, decent home. Homebuyer's will have a zero-interest mortgage. We try to give families a hand up rather than a hand-out.

Eligibility: In addition to income requirements, eligibility is determined through a process that assesses the need for housing, a family's ability to afford homeownership, and its willingness to fulfill all of the requirements related to being a Habitat Partner family, including 400 hours of sweat equity. Some of these requirements are:

- attending homeownership preparation classes
- learning about construction and home maintenance on the jobsite
- assisting other Habitat Partner families in building their homes
- assisting during the construction of their own homes; and
- being good ambassadors for Habitat in the community so this important work can continue.

Once you have reviewed our information and have decided that you want to continue, please fill out the attached questionnaire and return it to our office. *This questionnaire is the first of several steps in the process of being selected to be a Habitat Partner Family. The selection process may take up to 3 months. We will review your questionnaire and if it appears that you may meet our basic requirements:*

- We will pull your credit report(s), it takes about 2-3 weeks for us to receive your credit report. We will call you.
- We will give you a list of items and documentation to gather together
- When you have all your items collected, you will schedule an appointment to fill out the application. It takes about an hour for a full application. We recommend that you do not bring children to your application appointment.
- We will verify all the information on the application and inspect your home to verify current living conditions..
- **We will notify you by mail** on the status of your application and indicate whether you do or do not qualify for a Habitat home.
- If qualified, the **applicant must complete 10 sweat equity hours** before the application is presented to the Family Selection Committee. (Habitat staff reviews your application, sweat equity hours, living conditions, and makes a recommendation to the Family Selection Committee based on the family's need for housing, ability to pay, and willingness to partner.)

The Family Selection Committee decides which families to approve for partnership.

Families that appear to meet our requirements are required to attend an **Orientation Meeting** where the program is discussed in detail. Once approved as a Habitat Partner Family, families work toward meeting the additional requirements as listed above. When partnership requirements are met, the family is scheduled for homeownership.

Before you take the time to fill out this questionnaire, please answer the following questions for yourself. This will give you some idea about whether your family might qualify. If you think you qualify, please submit the questionnaire. The questionnaire is NOT the application. It is the first step in the application process.

- **Has your family had steady income for at least one year with the same employer?** ☉ yes ☉ no

If you answered "no" to this question, please wait to submit a questionnaire until you have at least one year of steady income at your current job. Public assistance and disability benefits count as income.

- **Have you or your co-applicant had a bankruptcy that has not been discharged/dismissed for at least one year?** ☉ yes ☉ no

If you answered "yes" to this question, you are not eligible for a Habitat home at this time. While we work with many families with credit issues, we do not consider applicants with current or very recent bankruptcies.

Questionnaire Page 1

Please print **clearly** in INK. Fill in ALL sections.

Applicant Information: "Applicant" refers to the person who wants to be the homebuyer.

Name: _____ **Social Security Number** _____ **Date of Birth** _____

First Middle Last

Mailing Address: _____ **Driver's Lic #** _____

Street Apt. Number City State Zip

Preferred Phone: home work cell _____ **Email:** _____

- Have you had the same job or income source for the last year? yes no
- Do you own a home now? yes no • Do you have any judgments or liens against you? yes no
- Do you have a bankruptcy that has not been discharged within the last year? yes no

Main Employer: How long have you worked here? _____ full-time part-time

Number of hours worked each week: _____

Pay: _____ **This pay rate is:** hourly weekly every other week twice monthly monthly yearly

Co-Applicant Information: "Co-Applicant" refers to the person who will share home ownership. Your household may or may not have a "co-applicant".

Name: _____ **Social Security Number** _____ **Date of Birth** _____

First Middle Last

Mailing Address: _____ **Driver's Lic #** _____

Street Apt. Number City State Zip

Preferred Phone: home work cell _____ **Email:** _____

- Have you had the same job for the last year (disability and public assistance count)? yes no
- Do you own a home now, or have you owned a home within the last 3 years? yes no
- Do you have a bankruptcy that has not been discharged within the last year? yes no

Main Employer: How long have you worked here? _____ full-time part-time

Number of hours worked each week: _____

Pay: _____ **This pay rate is:** hourly weekly every other week twice monthly monthly yearly

Additional Household Income (Monthly) Monthly Debt Expenses for Applicant and Co-Applicant

OTHER Applicant Employment: \$ _____ **Rent amount:** \$ _____

(NOT listed above)

OTHER Co-Applicant Employment: \$ _____ **Car Payment(s):** \$ _____

Employment income: all other

household members over the age of 18 \$ _____ **Credit Card Payments:** \$ _____

(add all minimum payment amounts together)

Child Support (received): \$ _____ **Child Support Payments:** \$ _____

Other Income: \$ _____ **Student Loan Payments:** \$ _____

Other Scheduled Debt Payments: \$ _____

Questionnaire Page 2

Your Housing Need:

How many people would be living in your home? _____ Names and ages please _____

Please list your street address if different from your mailing address and briefly describe your current housing situation. Tell us what it is about your home that makes life more difficult for your family.

(Write on another page if needed) _____

Your Willingness to Partner with Habitat for Humanity:

If your family is selected, are you willing to meet the sweat equity requirements for Habitat Partner Families, including:

- attending homeownership classes
- learning about construction and home maintenance on the jobsite
- assisting other Habitat Partner families in building their homes
- assisting during the building of your own home; and
- being good ambassadors for Habitat in the community so this important work can continue?
 - Ⓞ **yes**, I am/we are willing to meet these requirements if selected for the program.
 - Ⓞ **no**, I am/we are not willing or able to meet these requirements.

How did you hear about the Habitat for Humanity program?

- Ⓞ Friend or Family Member Ⓞ Internet Ⓞ Habitat Homeowner / Partner Family Who? _____
- Ⓞ TV, Newspaper, Magazine _____ Ⓞ Another Agency Who? _____
- Ⓞ Other Where? _____

Where did you get this questionnaire?

- Ⓞ Friend or Family Member Ⓞ Habitat for Humanity of East & Central Pasco County Office
- Ⓞ Internet Ⓞ Another Agency Who? _____
- Ⓞ Habitat Homeowner / Partner Family Who? _____

By signing and submitting this questionnaire, I/we request consideration for Habitat for Humanity's homebuyer program. I/we understand that my credit report and a background check will be pulled/used to help determine my eligibility. By signing this and submitting this questionnaire I/we are certifying that all information is complete and correct to the best of my/our knowledge and if any false information is entered on the questionnaire, pre-application, or applications turned into Habitat for Humanity of East & Central Pasco County I/we understand that I/we will be disqualified from the program.

Applicant Signature _____ DATE _____

Co-Applicant Signature _____ DATE _____

PLEASE RETURN THIS QUESTIONNAIRE AND CREDIT REPORT AUTHORIZATION TO:

Ginny Solberg, Director of Family Services, Habitat for Humanity of East & Central Pasco County
15017 US Hwy 301 Dade City, FL 33523



Questionnaire Page 3



Credit Report Authorization

First National Bank of Pasco
13315 US Hwy. 301
Dade City, FL 33525
352-521-0141

Applicant's Full Name:	Social Security Number:	DOB:
Home Address (No P.O. Box - Street, City State, Zip Code)		

Co- Applicant's Full Name:	Social Security Number:	DOB:
Home Address (No P.O. Box - Street, City State, Zip Code)		

Application Request: Individual Joint

I/We hereby authorize **First National Bank of Pasco** to obtain my/our Credit Bureau Report to be provided to **Habitat for Humanity** for application purposes. I/We certify that the information provided is true and correct.

X _____
Applicant Date

X _____
Co- Applicant Date

First National Bank use only: Processed By: _____ Date: _____
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Documentation Checklist

Name: _____

Date: _____

- **After we receive your credit report, if it is satisfactory, we will call you for an application appointment.** Appointment Date: _____ Appointment Time: _____
- This meeting will take approximately an hour, all adult applicants must be present.
- We will need your full attention during the appointment, it is advisable to not bring your children.
- The purpose of the application meeting is to explain our program in detail and walk you through the application form, which you will complete at this meeting.
- **If you do not bring in all of the following information for your scheduled appointment your application will be denied and you will have to reapply.**

In order for you to be eligible to apply for the Habitat program, the following information is required to process your application: (Whatever applies to your situation)

- _____ Name and Address of Landlord
- _____ Name and Address of Employer
- _____ Social Security Cards
- _____ Driver's Licenses or Florida ID
- _____ Verification of all income including the following if they apply:
 - _____ Copy of Last Tax Return
 - _____ Pay Stubs for a Month
 - _____ AFDC
 - _____ Social Security
 - _____ SSI
 - _____ Disability
 - _____ Alimony
 - _____ Child Support
 - _____ Bank Deposits (checking & Savings acct.)
 - _____ Other Income
- _____ Copy of last month's bills including the following if they apply:
 - _____ Rent
 - _____ Utilities
 - _____ Car Payments
 - _____ Insurance
 - _____ Child Care
 - _____ Average Credit Card Payment
 - _____ Student Loans
 - _____ Alimony/Child Support