



P.O. Box 724
Pittsburg, KS 66762
620-232-3588



date

applicant name
applicant address
applicant city, st zip

Dear Applicant,

Thank you for inquiring about homeownership through Habitat for Humanity. Habitat for Humanity is a Christian housing ministry, and ***we welcome applications from anyone in need of decent and affordable housing, regardless of personal religious beliefs.*** We build homes with families and sell those houses with no-interest mortgages to families who could not otherwise afford them. We are financed primarily through private donations, and we build with volunteer labor.

The Family Selection Committee of the Crawford County Habitat affiliate carries an awesome responsibility, because Habitat is a people-centered ministry, not merely a house-building organization. When selecting families to become partners with us, the committee looks at three requirements: the family's need for adequate housing, their ability to pay for the home and expenses, and their willingness to partner with Habitat. Please see the next page for ***Frequently Asked Questions*** and general information.

In addition, please note that applicants must have been residents of Crawford County for at least one year to be eligible to become a partner family with our affiliate.

The Family Selection Committee complies with federal laws prohibiting discrimination in housing and credit transactions. Habitat for Humanity does not discriminate on the basis of race, color, religion, marital status, familial status, national origin, disability, gender, age, or whether or not an applicant receives public assistance.

Please sign and return the application, the Equal Credit Opportunity Act Notice, and the E-Sign Act Disclosure and Agreement. (You do not need to return the FAQs, of course.)

Please do not hesitate to call the Habitat Office (see letterhead) if you have any questions about the enclosed application.

This year's application period will be open from January 1st to February 28th. Applications must be postmarked no later than February 28th to be accepted.

Sincerely,

Kathryn Parke, chair
Family Selection Committee

hfhcrawford@gmail.com



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Frequently Asked Questions and General Information

Due to federal and state guidelines and requirements, there is a lot of paperwork connected with the application process that can seem really intimidating! But please -- don't be intimidated!

Please tell me more about what it means for me to show that I need a house.

An applicant's need for housing can be many things: not having a house, living in someone else's house, having a house that is in bad shape, having a house that is in a dangerous neighborhood, having a house but paying so much for rent that you have trouble meeting your other bills, having a house that is over-crowded, or any sort of similar situation.

Please tell me more about the kind of income I need to have in order to qualify for a Habitat home.

Typically, Habitat for Humanity's general requirements are that a family's total income should fall between 25-50% of the area's median income. Therefore, Crawford County partner families would need to have an income roughly between \$18,500.00 and \$28,200.00, which will be adjusted based on factors such as family size. A family's income *does include* money received through government assistance, including disability, SSI, food stamps, TANF, etc. However, HUD *does not qualify* as income for Habitat purposes, because that funding would not be continued if you were chosen to become a Partner Family homeowner. You must be willing to provide credit references and give us permission to verify your employment and other income, to verify checking and savings account balances, to get statements from your current and/or previous landlords, and to run a credit check.

I have really bad credit.

Most of the families who apply to become Habitat Partner Families have real problems with their credit histories. Many have bankruptcies or other bad debts and are trying to pull themselves up out of financial holes. Others may not have credit problems but work full-time jobs that pay barely enough for them to keep their heads above water. We understand this, and we do not pass judgment on our applicants. We know that the people we help will be people who would probably never qualify for a loan from a traditional bank. Giving people in these circumstances a hand *up* – not a hand *out* – is one of the reasons Habitat for Humanity was founded.

I really don't want you to look at my credit history or talk to my references.

Unfortunately, this is an absolute requirement. If the Family Selection Committee does not have your permission to investigate your credit report and talk to your references, then you *cannot* be chosen to become a Partner Family. However, please rest assured that your information is kept strictly confidential, and your privacy is safe in our hands.

How can you sell homes to your Partner Families for so much less than they would bring on the open market?

A Habitat Partner family basically buys the house for the cost of materials and the professional labor. Because Habitat is a volunteer, non-profit organization, we do not have the kind of overhead costs that traditional builders have. This means that we can sell a home for a much lower price than someone who needs to make a profit to stay in business could ever afford to do. In addition, we do not charge interest on our loans, which means that the monthly payments are far more affordable than they could ever be with a traditional mortgage.

What is sweat equity?

Sweat equity is Habitat's name for the time that the Partner Family must give to Habitat as volunteers in building the house. Most people earn sweat equity by actually participating at the construction site, helping with hammering, siding, roofing, sawing, carrying, raking, painting, and all sorts of jobs like that. Sweat equity can also be earned by helping with office work, helping with public speaking engagements, participating in homeownership classes, and in other non-physical ways that assist the Habitat affiliate.

I can't help build a house – I'm disabled/elderly/have medical limitations. Does this disqualify me?

No. If you are chosen to partner with us, we will help you find ways to fulfill your sweat equity by doing things that you can handle (as described in some of the examples above).

How much sweat equity will I have to contribute?

Sweat equity requirements are based on the number of adults in the household. The minimum requirement for any Partner Family is 300 hours. No Partner Family will be required to contribute more than 500 hours. In addition, up to 1/4 of a family's required sweat equity hours can be donated by family and friends.

How do you decide where a house will be built?

To some extent, we base our choices on where we have land. If this is the case, then that information will be included in the application announcement. For example, if we state that we are accepting applications for anyone who wants to apply for a Habitat home in Arma, and you aren't interested in moving to Arma, then you shouldn't apply for that house. Instead, you should wait to apply when we announce that we are going to be building in a part of the county where you would want to live. If we do not designate an area, then that means that we plan to choose a Partner Family and then build their home with them in the place that is best for them.

What if I haven't lived in Crawford County for a year?

Unfortunately, you will not be eligible to apply until you have been a resident for at least one year. *Habitat for Humanity of Crawford County operates **only** in Crawford County.* You will be more than welcome to apply after that time has passed.

Does being a "Partner Family" mean that I have to have children? Do large families get chosen over small families or couples or single people?

No. We do not discriminate based on family size, race, color, religion, gender, marriage status, sexual orientation, ethnic background, age, disability, or whether or not a family receives public assistance.

The application looks really complicated.

If you have any questions or would like any help in filling out the application, we would be delighted to help you! Just leave a message on the Habitat office phone (620-232-3588), and a member of the Family Selection Committee will make an appointment to give you any assistance you might want.

What if you don't choose me?

Unfortunately, since our funds are limited, we can't help everyone, no matter how much we want to. However, we do not discriminate against people who re-apply if they weren't chosen the first time they applied. In fact, we have more than one Partner Family that was in that exact situation – but they kept applying until they were chosen, and now they're thrilled to be buying their own homes!



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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, 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 Midwest Region, 230 South Dearborn Street, Suite 3030, Chicago, IL., 60604 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):

Signature: _____

Signature: _____

Print Name: _____

Print Name: _____

Date: _____

Date: _____



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E-SIGN ACT DISCLOSURE AND AGREEMENT

date

applicant name

applicant address

applicant city, st zip

Dear Applicant,

We are pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence and notices from us electronically, instead of paper copies through the mail, please review this notice and provide your consent.

1. Scope of Communications to Be Provided in Electronic Form. When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

- All legal and regulatory disclosures and communications associated with the product or service available through Habitat for Humanity of Crawford County, Kansas.
- Notices or disclosures about a change in the terms of your account or associated payment feature and responses to claims.
- Privacy policies and notices.

2. Method of Providing Communications to You in Electronic Form. All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.

3. How to Withdraw Consent. You may withdraw your consent to receive communications in electronic form by contacting us at hfhcrawford@gmail.com, or Habitat for Humanity of Crawford County, Kansas, P.O. Box 724, Pittsburg, Kansas 66762. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.

4. How to Update Your Records. It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this E-Sign Act disclosure and your account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by contacting us at hfhcrawford@gmail.com, or Habitat for Humanity of Crawford County, Kansas, P.O. Box 724, Pittsburg, Kansas 66762.

5. **Requesting Paper Copies.** We will not send you a paper copy of any communication, unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy, contact us at hfhcrawford@gmail.com, or Habitat for Humanity of Crawford County, Kansas, P.O. Box 724, Pittsburg, Kansas 66762.

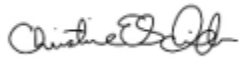
6. **Communications in Writing.** All communications in either electronic or paper format from us to you will be considered "in writing." You should print or download for your records a copy of this disclosure and any other communication that is important to you.

7. **Federal Law.** You acknowledge and agree that your consent to electronic communications is being provided in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

8. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

9. **Consent.** By signing below, you agree that you have read, understand, and agree to the E-Sign Act. You hereby give your affirmative consent to provide electronic communications to you as described herein.

Sincerely,



Christine Schindler, Qualified Loan Originator

Acknowledged and Agreed to by:

Name: _____

Name: _____

Date: _____



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hfhcrawford@gmail.com



Application for Homeownership

Please fill out this application completely. All information will be kept confidential.

Applicant:

Name: _____ Birthdate: _____ SSN: _____

Street: _____ City, State: _____ Zip: _____

How long have you lived at this address? Years: _____ Months: _____

If less than 1 year, please list your previous address:

Street: _____ City, State: _____ Zip: _____

Cell phone: _____ Home phone: _____

Work phone: _____ Email address: _____

Single ___ Married ___ Divorced ___ Separated ___ Widowed ___

Co-Applicant:

Name: _____ Birthdate: _____ SSN: _____

Street: _____ City, State: _____ Zip: _____

How long have you lived at this address? Years: _____ Months: _____

If less than 1 year, please list your previous address:

Street: _____ City, State: _____ Zip: _____

Cell phone: _____ Home phone: _____

Work phone: _____ Email address: _____

Single ___ Married ___ Divorced ___ Separated ___ Widowed ___

Dependents and/or others who will live in the home with you:

Name: _____ Age: _____ Male: ___ Female: ___

Name: _____ Age: _____ Male: ___ Female: ___

Name: _____ Age: _____ Male: ___ Female: ___

Name: _____ Age: _____ Male: ___ Female: ___

Name: _____ Age: _____ Male: ___ Female: ___

Name: _____ Age: _____ Male: ___ Female: ___

Name: _____ Age: _____ Male: ___ Female: ___

Name: _____ Age: _____ Male: ___ Female: ___

EMPLOYMENT HISTORY

Applicant:

Name of current employer: _____ Job title: _____

Number of years on this job: _____ Hours per week: _____ Monthly (gross) wages: _____

If you work more than one job, please provide additional information:

Name of current employer: _____ Job title: _____

Number of years on this job: _____ Hours per week: _____ Monthly (gross) wages: _____

If you have worked at your current job for less than two years, please provide additional information:

Name of previous employer: _____ Job title: _____

Number of years on that job: _____ Hours per week: _____ Monthly (gross) wages: _____

Reason for leaving: _____

Co-Applicant:

Name of current employer: _____ Job title: _____

Number of years on this job: _____ Hours per week: _____ Monthly (gross) wages: _____

If you work more than one job, please provide additional information:

Name of current employer: _____ Job title: _____

Number of years on this job: _____ Hours per week: _____ Monthly (gross) wages: _____

If you have worked at your current job for less than two years, please provide additional information:

Name of previous employer: _____ Job title: _____

Number of years on that job: _____ Hours per week: _____ Monthly (gross) wages: _____

Reason for leaving: _____

CURRENT HOUSING INFORMATION

If you *own* your home, what is your monthly payment? \$ _____ Remaining balance: \$ _____

If you *rent* your home, what is your monthly payment? \$ _____

Do you receive HUD assistance with your rent? If yes, how much? \$ _____

How many bedrooms are in your current residence? _____

How many bathrooms are in your current residence? _____

Do you own a: Stove _____ Refrigerator _____ Washer _____ Dryer _____

Do you own any land? Yes ___ No ___ If yes, please describe, including location: _____

Is there a mortgage on the land? Yes ___ No ___ Monthly payment: \$ _____ Remaining balance: \$ _____

FINANCIAL INFORMATION

List all sources of your monthly income and list the average monthly expenses for your household.

MONTHLY INCOME

Net wages _____
 Child support _____
 Food stamps _____
 TANF _____
 Social Security _____
 SSI _____
 Disability _____
 Alimony _____
 Veterans benefits _____

List any other sources of income:

<i>(Source)</i>	<i>(Amount)</i>
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

TOTAL INCOME: _____

MONTHLY EXPENSES

Rent/Mortgage _____
Portion of Rent paid by HUD _____
 Electric _____
 Gas/Propane _____
 Water/Sewer _____
 Cable _____
 Groceries _____
 Phone _____
 Car payment _____
 Car insurance _____
 Gas _____
 Car repair/maintenance _____
 Medical bills _____
 Prescriptions _____
 Child care _____
 Child support _____
 Alimony/spousal support _____
 Credit cards _____
 Health insurance premium _____
 Clothing _____
 Student Loans _____
 Rent-a-Center/Buy-Over-Time payments _____
 Incidentals (movies, fast food, cigarettes, etc.) _____

Any Other Loan Payments:

<i>(Type of Loan)</i>	<i>(Amount)</i>
_____	_____
_____	_____
_____	_____

Any Other Regular Monthly Expenses:

<i>(Type)</i>	<i>(Amount)</i>
_____	_____
_____	_____
_____	_____

TOTAL EXPENSES: _____

The down payment will be \$500.00. If chosen, how will you meet this expense (for example, savings account, loan from parents, etc)? _____

PARTNERSHIP

To be considered for a Habitat home, you and your family must be willing to complete a certain number of "sweat equity" hours, which may include work at the construction site or helping with other Habitat activities.

I am willing to complete the required sweat equity hours:

 Applicant

 Co-Applicant

ASSETS

Applicant:

Do you have a checking account? If yes, approximate balance: \$ _____

Do you have a savings account? If yes, approximate balance: \$ _____

Co-Applicant:

Do you have a checking account? If yes, approximate balance: \$ _____ (if different than above)

Do you have a savings account? If yes, approximate balance: \$ _____ (if different than above)

Do you own a vehicle (car/truck/motorcycle/boat/etc)?

#1: Make and year _____ Remaining balance \$ _____

#2: Make and year _____ Remaining balance \$ _____

#3: Make and year _____ Remaining balance \$ _____

DECLARATIONS

(Answering "yes" to these questions does not disqualify you. If yes, however, please attach an explanation of the circumstances.)

	<u>Applicant</u>	<u>Co-Applicant</u>
Do you have any debt because of a court decision against you?	Yes __ No __	Yes __ No __
Have you declared bankruptcy within the last 7 years?	Yes __ No __	Yes __ No __
Have you had anything repossessed within the last 7 years?	Yes __ No __	Yes __ No __
Have you been foreclosed on within the last 7 years?	Yes __ No __	Yes __ No __
Are you currently involved in a lawsuit?	Yes __ No __	Yes __ No __
Have you ever had your wages or bank accounts garnished?	Yes __ No __	Yes __ No __
Are you paying court-ordered alimony or child support?	Yes __ No __	Yes __ No __
Are you a U.S. citizen or permanent resident?	Yes __ No __	Yes __ No __

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 pay the no-interest loan and other expenses of homeownership, and my willingness to be a Partner Family. I understand that if I have not answered all 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. I certify that all information on this application is correct and true to the best of my knowledge. I understand that completing this application is not a guarantee of being chosen as a Partner Family. This application will be retained by Habitat even if the application is not approved.

Applicant

Co-Applicant

Habitat for Humanity of Crawford County reserves the right to reverse the selection of an applicant if:

- Information on the application is fraudulent.
- An applicant fails to complete the requirements set forth in the letter of acceptance.
- A change in financial status would significantly impact the ability to pay the mortgage.
- An applicant is registered in a sexual offender database.

DEBT

Please provide information on any outstanding loans:

<u>Creditor</u>	<u>Type of debt</u>	<u>Original balance</u>	<u>Monthly payment</u>	<u>Remaining balance</u>
(ex: Citibank	auto loan	4500.00	250.00	2500.00)
(ex: Via Christi	medical	6000.00	100.00	4300.00)
(ex: Visa	credit card	5500.00	50.00	4550.00)
(ex: student loan	education	deferred	n/a	12,000.00)

NEED OF HOUSING

Are your present living conditions:

Overcrowded? Yes ___ No ___ Run down? Yes ___ No ___
 Unsafe neighborhood? Yes ___ No ___ Is the rent too high? Yes ___ No ___

Why would you like to own a Habitat home? How would homeownership make a difference in your life? In what ways could you or your family help in building your home if you are chosen? Please feel free to tell us anything else you want us to know regarding your family or your circumstances.

(continued from previous page)

INFORMATION FOR GOVERNMENT REPORTING PURPOSES

Please read this statement before completing the following information. This 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 race and sex on the basis of visual observation or surname. If you do not wish to furnish the information, please so indicate below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under the applicable state law for the loan applied for.)

Applicant

I do not wish to furnish this information. ____

Race/National Origin:

- American Indian or Alaskan Native/Inuit
- Native Hawaiian or other Pacific Islander
- Black/African American
- White/Caucasian
- Asian
- American Indian or Alaskan Native AND Caucasian
- Asian AND Caucasian
- Black/African American AND Caucasian
- American Indian or Inuit AND African American
- Other (please specify)

Ethnicity:

- Hispanic
- Non-Hispanic

Gender:

- Male
- Female

Birthdate: _____

Marital status:

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

Co-Applicant

I do not wish to furnish this information. ____

Race/National Origin:

- American Indian or Alaskan Native/Inuit
- Native Hawaiian or other Pacific Islander
- Black/African American
- White/Caucasian
- Asian
- American Indian or Alaskan Native AND Caucasian
- Asian AND Caucasian
- Black/African American AND Caucasian
- American Indian or Inuit AND African American
- Other (please specify)

Ethnicity:

- Hispanic
- Non-Hispanic

Gender:

- Male
- Female

Birthdate: _____

Marital status:

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