



FAMILY SELECTION APPLICATION PACKET CHECKLIST

(Update February 2024)

The following items are included in your Mountain Spirit Habitat for Humanity Partner Family Application Packet.

✓	#	Item Name
	1.	Application Cover Letter
	2.	Family Selection Criteria
	3.	Basic House Standards
	4.	Policy on Home Shared Value
	5.	Authorization for Credit Report
	6.	Rental Verification Form
	7.	Habitat for Humanity Application for Housing
	8.	Application "Document Checklist"

APPLICATION COVER LETTER

(Updated August 2024)

Dear Applicant,

Mountain Spirit Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build homes with families and sell the houses at no profit and no or low interest to families who could not otherwise afford a home.

Please read the following items to see if you have an interest in our ministry AND to see if you meet our general guidelines:

1. In need of safe, affordable housing. What this need looks like will vary from community to community, but applicants may be dealing with substandard housing that is poorly built, damaged or inadequate; rent or mortgage that's greater than 30% of their gross monthly income; unhealthy living conditions such as homes with mold and asthma triggers; or a home that is inaccessible for their disabilities.
2. You need to have lived and/or worked in our service area (Park County) for at least six months and be at least 18 years of age or legally emancipated.
3. You need to have a minimum steady income of roughly **30-60 percent of the median income for your community**; depending on family size. See chart.
4. With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references.
5. If you are approved for a Habitat home, we may require your participation in programs to learn and practice budgeting, home repair, and maintenance.
6. If approved for a Habitat home, we require 200 hours of sweat equity to be completed prior to the completion of construction.
7. If approved for a Habitat home, you will be partnering with Mountain Spirit Habitat for Humanity to build a home under the direct supervision of our Construction Contractor and required to work with many volunteers with varying degrees of skill. Patience and a willingness to learn are essential.
8. If approved for a Habitat home, \$500 will be needed for a down payment and used toward closing costs.
9. We may order an appraisal in connection with your loan and we may charge you for the appraisal. Upon completion of the appraisal, we will promptly provide you with a copy of the appraisal even if the loan does not close.
10. If you are approved for a home and if you meet the sweat-equity and down payment requirements, upon completion of the home build, MSHFH **will sell you a home at cost**. Habitat house payments include taxes and insurance and will vary in cost for each partner family. **(The provided stated cost of a home is an estimate – the actual cost may vary).**

If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, we encourage you to fill out and return the enclosed application with required documentation. Families not initially accepted may reapply during the next orientation and application period available.

We are very willing to help you fill out this application. Every family is assigned a member of our Family Selection Committee to assist them in filling out their application. If you have any questions, please call them. All applications must be received by the due date. All information is considered confidential and is to be used only for family selection. The application process takes time.

Sincerely,

Rachel Williams, Executive Director
Mountain Spirit Habitat for Humanity



Building houses
Building lives



POLICY ON SHARED VALUE

(Adopted December 8, 2005-revised January 2021 & April 2025)

The Board of *Mountain Spirit Habitat for Humanity, Inc.* (MSHFH) believes that the home is a shared asset between the homeowner, the Board and the community. Providing access to the purchase of affordable homes for families in need is done through a combination of volunteer efforts, charitable donations and dedicated families..

It is our Board policy that Habitat Homes are to be sold to the homeowner for the cost of the land and the home construction. The amount of the first mortgage that shall be serviced by MSHFH is for that basic cost, which is the only amount the homeowner is obligated to pay. These loans are often sold to WCDA for no interest under its First Time Homebuyers' Program.

At the time of closing on the homeowner's purchase, the home will be appraised and a second mortgage will also be recorded. The amount of the second mortgage will be the difference between the appraised value of the home at the time of closing and the amount of the first mortgage. NO PAYMENTS will be made on the second mortgage, unless and until the homeowner elects to sell the home..

If the home is sold by the homeowner at any time prior to the end of the term of the first mortgage (30 years), there shall be a sharing of the original equity value amount in the home between the homeowner and MSHFH..

(Breakdown: The first mortgage would pay off remaining funds owed to the lender; The second mortgage would be paid in full to MSHFH; the remaining equity or profit would be paid out to the homeowner)..

Homeowners: _____(Printed Names)

Homeowner's Signature: _____ Date: _____

Homeowner's Signature: _____ Date: _____

AUTHORIZATION AND RELEASE CREDIT INQUIRY

(March 2012)

I/We have applied for a real estate loan with Mountain Spirit Habitat for Humanity. You are hereby authorized to release any information required by them to complete the processing of the loan request. Necessary credit information may include savings deposits, checking accounts, consumer credit balances, payments and history including mortgage payment records and exact balances. Such information required may include both current and past employment records regarding payroll information and tenure.

A photographic or carbon copy of this signed authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

Your prompt attention and reply will help expedite my real estate transaction.

Thank you.

CREDIT REPORT AUTHORIZATION FORM

By my signature below I, _____, authorize
_____ to obtain a Background Check and / or Consumer
Credit Report on me.

This authorization is valid for purposes of verifying information given pursuant to employment, leasing, rental, business negotiations, or any other lawful purpose covered under the Fair Credit Reporting Act (FCRA).

The Background Check may contain information available in the Public Domain but may not include interviews with persons other than previous employers or their agents.

By my signature below, I hereby authorize all corporations, former employers, credit agencies, educational institutions, law enforcement agencies, city, state, county and federal courts and agencies, military services and persons to release all information they may have about me including criminal and driving history. This authorization shall be valid in original or copy form.

Applicant's Name: _____

Social Security Number: _____ - _____ - _____ Date of Birth: _____

Provide Addresses for the Last 7 Years

Current Street Address: _____ City: _____

State: _____ Start Date: _____

Prior Street Address: _____ City: _____

State: _____ Start Date: _____ End Date: _____

Prior Street Address: _____ City: _____

State: _____ Start Date: _____ End Date: _____

Driver's License #: _____ State: _____

Signature: _____ Date: _____

****NOTE: PLEASE INCLUDE A COPY OF A VALID DRIVERS LICENSE****

Request for Verification of Rental History

Landlord Name _____

Address _____ City _____ State _____ Zip _____

Dear _____ (Landlord name):

Mountain Spirit Habitat for Humanity is processing a mortgage loan application for _____
_____ who resides at _____.

These applicant(s) indicate that they currently rent from you. Consequently, this is a request for you to furnish rental reference history as indicated below at your earliest convenience.

I/We authorize release of the information requested below:

Signature of Applicant/Date/Signature of Co-Applicant Date

TO BE COMPLETED BY THE FAMILY SELECTION COMMITTEE:

Tenant(s) has/have rented since _____. Term of lease is _____ months. Monthly rent is \$ _____.

Day of month that rent is due is _____. Utilities are [] or are not [] included. Name(s) on lease are _____ (if different from above). Rental history for

the last 12 months: Is rent in arrears? Yes [] or No []. Amount owed is \$ _____ for period

_____ with number _____ of late payments.

Is account satisfactory? Yes [] or No []. Remarks: _____

Information furnished by _____
Signature

Phone number: _____ Date: _____

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 ____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security number _____ Home phone _____ Age ____ <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) 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"/>	Dependents and others who will live with you (not listed by co-applicant) 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"/>
Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ _____ _ Number of years _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ _____ _ Number of years _____
If you have lived at your 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 _____ _____ _____ _ Number of years _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ _____ _ Number of years _____

2. FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE

Date _____ received: _____ _____ Date of _____ notice of incomplete application letter: _____ Date _____ of adverse action letter: _____	Date of selection committee approval: _____ _____ Date of board approval: _____ _____ Date of partnership agreement: _____
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3. WILLINGNESS TO PARTNER

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.	I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS: Yes No Applicant <input type="checkbox"/> <input type="checkbox"/> Co-applicant <input type="checkbox"/> <input type="checkbox"/>
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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?

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

7. MONTHLY INCOME				
Income source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

PLEASE NOTE: Self-employed applicants may	HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE			
	Name	Income source	Monthly income	Date of birth

be required to provide additional documentation such as tax returns and financial statements.				

Where will you get the money to make the down payment or pay for closing costs (for example, savings or parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

9. ASSETS

Name of bank, savings and loan, credit union, etc.	Address	City, state	ZIP	Account number	Current balance
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

10. DEBT

TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?						
Account	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, TVs (includes rent-to-own)	\$	\$		\$	\$	

Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES			
Account	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 check the box beside 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 or deed in lieu of foreclosure 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. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. 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
<i>If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper.</i>		

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 an affordable 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 and forfeit any rights or claims to a Habitat home. 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 applicants 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 _____

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant	Co-applicant
<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birthdate:</p> <p>_____ / _____ / _____</p> <p>Marital status:</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)</p>	<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birthdate:</p> <p>_____ / _____ / _____</p> <p>Marital status:</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)</p>

To be completed only by the person conducting the interview	
<p>This application was taken by: <input type="checkbox"/> Face-to-face interview</p> <p><input type="checkbox"/> By mail</p> <p><input type="checkbox"/> By telephone</p>	Interviewer's name (print or type)
	Interviewer's signature Date
	Interviewer's phone number

APPLICATION “DOCUMENT CHECKLIST”

Please provide copies or originals of the following with your application

✓	#	Items Needed
	1.	Addresses for last seven years, landlord names, and a copy of your most recent rent receipt
	2.	Copies of tax returns for the last two years including W2's
	3.	Copies of the last three months of pay stubs or letter for income verification (Include copies of these documents for any children 18 years or older who are living with you and employed)
	4.	Copies of recent statements for other income, including food stamps, social security, SSI, disability, and commissions
	5.	Copies of the last two months bank statements for each checking, savings, and retirement accounts you have (include IRA's, 401K's, and bond accounts)
	6.	Copies of the last three months of bills for gas, electric, water & sewer and phone(s) (unless included in your rent) (include all accounts in your name or that you are responsible for)
	7.	Copies of the most recent statement for each credit card you have
	8.	Copies of the most recent statement for any other loans you have (auto, student, medical, etc)
	9.	Copies of current automobile registration(s) for all cars owned by applicant, co applicant, and children over 18 years or older living with you
	10.	Copies of Government Issued Photo ID and/or Driver's License for applicant, co applicant, and children over 18 years or older living with you
	11.	Copies of documents related to any judgment, foreclosure, bankruptcy, or lawsuit