



The Dream of Homeownership is Achievable

Homeowner Application Information Session

Habitat homeowners must be active participants in building a better home and future for themselves and their families. Every Habitat home is an investment. For us, it is one answer to a critical need, and we believe that stronger homes will create stronger communities.

Informational sessions are not required but encouraged for the opportunity to answer any questions you may have.

When: Tuesday, February 1 (6:00pm)

Where: Boys & Girls Club 211 East Main St. Rome, GA 30161

When: Thursday, January 25 (6:00pm)

**Where: Chattooga County Civic Center 44 Hwy 48
Summerville, GA 30747**

When: Tuesday, February 6 (6:00pm)

**Where: The Depot @ Richardson Field 180 West Elm St.
Rockmart, GA 30153**

Please call our office at **706.378.0030** to register.

Homeowner Applications are available online at www.habitatcoosavalley.org or at our office located at **504 East First Ave Rome, GA 30161.**

Completed applications and all supporting documents will be accepted Jan 2 – Feb 23, 2024.





504 East First Ave

Rome, GA 30161

706.378.0030

www.habitatcoosavalley.org

A complete application packet is required for you to be considered for a Habitat home. A complete application packet must include a **COPY** of all the following documents. Please use this form to ensure you have included all necessary documents. You may have other sources of income (child support, spousal support) which are not required to be included with the application, but can be if you want to consider them as a source of income. If you would like these sources to be considered, please add them as other.

Checklist

- ☐ ALL sections of the Application have been completed and signed
- ☐ Copy of current identification for each applicant listed on application
- ☐ Copy of Social Security Cards for all household members
- ☐ Sign authorization to obtain a background check for **ALL adults 18** and older in the household (Home visits will not be conducted if forms are not completed)
- ☐ Explanation to address any issues that may show up on your background check.
- ☐ Copies of the 3 most recent pay stubs for each of the current jobs held by **ALL working adults** in the household
- ☐ Employment Verification (Form included in packet)
- ☐ Copies of last 2 years' income tax statements for **ALL working adults** (Examples: completed 1040, 1040 EZ)
- ☐ Copies of all W-2s for last 2 years for **ALL working adults**
- ☐ Documentation of other types of **ALL applicable income** (SSI, social Security, Army Income, etc.)
- ☐ Copies of 3 months of bank statements for each bank account and savings account held by the Applicant and/or Co- Applicant
- ☐ Rent Verification Form (Form included in packet)
- ☐ Copies last month utility bills (Electric, gas, water/sewer)
- ☐ Copies of 3 months of all outstanding loans (car, student & other); be sure balances are included
- ☐ Written explanation of any outstanding debt obligations, or large debts recently paid off that may still show up on a credit report (if necessary)
- ☐ **\$10 Application Fee (CASH or Money Order payable to HFH-CV)**





Application Criteria

Habitat's primary goal is to provide simple, decent and affordable homes to qualified low-income individuals and families. Applicants to HFH-CV must live or work in the affiliate's service area for 12 months or more to qualify and submit an application to the Homeownership Program. Habitat for Humanity evaluates all applications based on three criteria:

1. The **ability of the applicant to repay** the Habitat mortgage
2. The applicants' **need** for housing
3. The applicants' **willingness to partner** with Habitat

Each of these criteria will be explained below. Before applying or re-applying for a Habitat home, please consider whether you have the **need** and meet the other qualifications listed below. If you do not meet these guidelines, your application will be denied.

Need for Housing

You must be able to demonstrate one or more of the following concerning your current housing situation:

- Housing conditions that are unsafe: physically and environmentally
- Overcrowded housing situation
- Housing that is too expensive – more than 30% of your gross monthly income

Remember, just because your current housing is rented or subsidized by the government, it does not automatically mean that it is substandard.

Willingness to Partner with Habitat

Families must be willing to fulfill the requirements of Habitat for Humanity home ownership by participating in "sweat equity" by building your own home and other Habitat houses. Also, you must be willing to be good stewards of the house after you move in. If your family is approved for a Habitat home, we require that all adults (18 years and older) in the household be willing to work a combined total 300 hours of sweat equity prior to moving into the new home.

Ability to Pay the Mortgage and Expenses

Your total household income must be enough to cover the house payment, taxes, insurance, utilities and maintenance expenses. But your total household income must not be below 40% or above 70% of the area median as defined annually by the federal government. Please see the chart below. This will change annually.



Chattooga County Household Size

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Minimum Income	\$18,200	\$21,000	\$23,500	\$26,000	\$28,500	\$30,500	\$32,500	\$35,000
Maximum Income	\$32,000	\$36,500	\$41,000	\$46,000	\$49,500	\$53,000	\$56,800	\$60,400

Floyd County Household Size

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Minimum Income	\$18,500	\$21,500	\$23,800	\$26,400	\$28,900	\$30,700	\$32,800	\$35,800
Maximum Income	\$32,400	\$37,000	\$41,600	\$46,200	\$50,000	\$53,700	\$57,400	\$61,300

Polk County Household Size

	1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
Minimum Income	\$18,700	\$21,700	\$24,000	\$26,800	\$28,900	\$31,000	\$33,400	\$35,200
Maximum Income	\$32,800	\$37,400	\$42,000	\$47,000	\$50,700	\$54,200	\$58,000	\$62,000

*Examples of Income include:

- Income from employment
- Social Security Income
- Supplemental Security Income (SSI)
- Social Security Disability Insurance (SSDI)
- Child Support
- Alimony/ Spousal Support
- Any other form of income (Including, but not limited to, repayment of a debt, interest income, etc.)

The applicant and co-applicant must make at least the minimum amount listed above for each household size. Then all of the income received by any adults (persons 18 and older) who will be living in the Habitat home is counted and must not exceed the maximum amount listed above.

While your credit does not have to be perfect, you need to demonstrate that you are able to pay your bills on time. Habitat will look at your payment history, as shown on your credit report, as well as the total amount of debt you have and the amount of any collections or judgements. Below are some of our criteria for these:

- **Debt-to-income:** 43 % maximum consumer debt
- **Bankruptcies:** 4 years cleared with established good credit after

In addition to pulling a credit report, we will verify your rent history with current and former landlords.

If approved for a Habitat home, an escrow account (separate from the regular checking account) will be set up and administered by HFH-CV. The account will reflect the amount of the mortgage payment is applied towards property taxes and homeowner's insurance.



Frequently Asked Questions

Do I qualify for a Habitat house?

Unfortunately, due to mortgage law, no matter what your circumstance, Habitat will not be able to tell you whether or not you qualify for the Homeownership Program until we have a completed application. Please take a look through the "Ability to Pay, Willingness to Partner, and Need for Better Housing" webpages. (www.habitatcoosavalley.org) These are the criteria we use to determine qualification for the program and we typically do not make exceptions.

Do you have to be a US Citizen or have permanent residency?

Yes, you must be a legal permanent resident of the United States and be able to provide proof of legal residency, such as US Passport, Permanent Resident Card, US Birth Certificate, etc.

Who can be a part of my household? How is my household size determined?

Only individuals who are currently living in the household can be considered when determining household size and the number of bedrooms the applicant qualifies for. A child is only considered in regards to household size if the applicant has at least 50% custody of that child. We do occasionally make exceptions and definitely want to make sure that household members are not discounted when inappropriate. If a person is pregnant during the application process, the unborn child will be counted towards household size. Please be sure to explain any household size situations in your application.

Will a credit check be required?

YES! In addition to credit checks — rental history, sex offender check, background check, income verification, tax returns and bank statements will be reviewed.

What if I have student debt?

Having student debt does not automatically disqualify you from our Homeownership Program. The amount of student debt, your current income and the other debt that you may have will be evaluated during the application process to determine if your debt-to-income ratio is within our limit of 15% consumer debt.

What if I have collections or judgements on my credit report?

Habitat is more lenient than a bank when it comes to collections and judgements, but our qualification guidelines do have caps. Each application will be reviewed on an individual basis.

HFH-CV does not solely rely on credit scores in the selection process. A credit report will be pulled to determine if the applicant/co-applicant's credit history is satisfactory. A letter of explanation will be required to explain liens, collections, judgments; which all must be paid in full prior to approval.



What if I have a bankruptcy, a foreclosure or major repossessions in my past?

We are happy to see people improving and cleaning up their credit. We require four years to have passed since your bankruptcy, foreclosure or large repossessions were discharged.

If I own another home, can I still qualify for Habitat's Homeownership Program?

Our requirements are that you do not own a home anywhere else. This applies even if you are a partial owner or co-signer, even if you do not live in that other home. You may still qualify if you owned a home 3 or more years ago.

What types of income are counted when I apply?

All forms of permanent income are generally included as a part of the household income and will be considered. All income must be documented. If an applicant or household member is receiving child support or alimony (and want it to be considered), they must include a copy of the court order for those payments within their application. If an applicant or household member is receiving SSI, Disability, TANF, Social Security, they must provide a copy of a current monthly statement within their application paperwork. Income must also be somewhat predictable and lasting. Temporary income or income that will not continue past 4 years' time is not considered. Food stamps are not counted as income.

How much will I have to pay each month for my house?

Habitat homeowners pay no more than 30% of their gross monthly income on their house payments. We will determine which percentage to use based on your income and household size. The monthly mortgage payment includes your mortgage, property taxes and insurance.

Will I be allowed to sell my home?

Yes. HOWEVER, there are some restrictions: ***You must offer the house back to Habitat for Humanity first. Habitat will make a fair offer for the home.***

May I rent out my Habitat home if I need to move to another place?

No. The legal documents for your Habitat home restrict the use of the property as a rental. All Habitat homes must be owner occupied, meaning you, the owner, MUST live in your house. We will check this annually.

Once I've completed and turned in an application, what comes next?

Once the deadline for all applications has passed, Habitat will begin reviewing applications to see if they meet our financial qualifications. If everything meets our qualifications, you'll move on to the next step, which is a home visit. Habitat staff will arrange a short interview with you in your current housing situation.

After the home visit, Habitat will review all the information gathered throughout the process and determine who will be selected into the Habitat Homeownership Program.



The entire process from turning in a paper application to receiving an acceptance or denial letter is considered our application process. All of the following are part of the process and HFH-CV will consider an application complete once these steps are completed:

- 1) A returned, completed application is received with all necessary and requested documents on one of the designated dates (see Application for dates). Any additional documents requested by Habitat are provided by the date specified.
- 2) Habitat completed a financial review which includes a credit report.
- 3) Habitat completed a sex offender check and a background check.
- 4) If all of the defined financial criteria for the program are met, Habitat will arrange a home visit.
- 5) Habitat will then select the most qualified household to present for approval to the board of directors.
- 6) Habitat will notify you of your acceptance and you will sign a Partnering Agreement to officially accept your position in the program.

Your application is not considered complete until all steps are done.

How long does the application process take? How long before I can purchase a house?

The entire application process may take several months from the close of the annual application period. If you are selected, the building process averages another twelve to twenty-four months. Habitat's ability to build houses depends greatly upon financial donations, the availability of land and on volunteer labor. All of these affect the length of time it takes to complete the application process and to build a house. These are only approximations, based on our best guess at the time.

What if I have some issues I know will come up on my criminal background check?

Habitat does background checks on all adult household members. People will sign background release forms included as a part of their application. A criminal history does not automatically disqualify an applicant; any issues that come up in a background check will be dealt with on an individual basis.

Our homes are located throughout our service area of Floyd, Chattooga and Polk counties.





Habitat for Humanity - Coosa Valley
504 East First Ave
Rome, GA 30161

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 for the Habitat for Humanity homeownership program truthfully, completely and accurately. All information you include on this application will be maintained in accordance with our privacy policy.

Type of credit

- ☐ I am applying for **individual credit**.
☐ I am applying for **joint credit**. Total number of borrowers: _____
☐ Each borrower intends to apply for joint credit. **Your initials:** _____

1A. APPLICANT INFORMATION

Applicant				Co-applicant			
Applicant's name: _____				Co-applicant's name: _____			
Alternative and former names: _____				Alternative and former names: _____			
Social Security number _____				Social Security number _____			
Home phone () _____				Home phone () _____			
Cell phone () _____				Cell phone () _____			
Work phone () _____				Work phone () _____			
Age _____ Date of birth (mm/dd/yyyy) _____				Age _____ Date of birth (mm/dd/yyyy) _____			
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) (Fill out Section 14.)			
Dependents and others who will live with you:				Dependents and others who will live with you (not listed by co-applicant):			
Name	Age	Male	Female	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"/>	_____	_____	<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				Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Number of years: _____				Number of years: _____			
If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:							
Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent				Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent			
Number of years: _____				Number of years: _____			
FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE							
Date received: _____				Date of selection committee approval: _____			
Date of notice of incomplete application letter: _____				Date of board approval: _____			
Date of adverse action letter: _____				Date of partnership agreement: _____			

1B. MILITARY SERVICE

Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces?
(Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard) ☐ Yes ☐ No

If yes, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard
- ☐ Surviving spouse

Is anyone else in your household serving, or did they serve, in the United States Armed Forces? ☐ Yes ☐ No

If yes, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard

2. WILLINGNESS TO PARTNER

To be considered for the Habitat homeownership program, you and your household members must be willing to complete a certain number of "sweat-equity" hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/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"/>

3. PRESENT HOUSING CONDITIONS

Currently, are you: ☐ Renting ☐ Rent-free ☐ Own

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

Other rooms in the place where you are currently living: ☐ Kitchen ☐ Bathroom ☐ Living room ☐ Diningroom

Other (please describe): _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

If you rent your current residence, please supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.

Name, address and phone number of current landlord: _____

4. PROPERTY INFORMATION

☐ I do not own any real estate (move to Section 5).

If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.)?

\$_____/month Unpaid balance \$_____

Do you own land other than your residence? ☐ No ☐ Yes
Monthly payment (including taxes, insurance, etc.)

\$_____

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens.
Note: A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.

5. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
<input type="checkbox"/> Does not apply.		<input type="checkbox"/> Does not apply.	
Name and address of CURRENT employer:	Start date (mm/dd/yyyy):	Name and address of CURRENT employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (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 PREVIOUS employer:	Years on this job:	Name and address of PREVIOUS employer:	Years on this job:
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<input type="checkbox"/> Check if you are the business owner or are self-employed. <input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more. Monthly income (or loss) \$ _____			PLEASE NOTE: Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.

6. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Salary/wages (gross)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Housing voucher (e.g., Section 8)	\$	\$	\$	\$
Unemployment benefits	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (e.g., pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

7. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or pay for closing costs (for example, savings or gifts from family member or others; any grants for which you have or intend to apply)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

8. ASSETS

Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)	Address	City, state	ZIP	Account number	Current balance/ value/vested amount (if applicable)
					\$
					\$
					\$
					\$
					\$
					\$
					\$

9. LIABILITIES AND EXPENSES

TO WHOM DO YOU OWE MONEY?		Applicant			Co-applicant	
Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Auto loan	\$	\$		\$	\$	
Installment (e.g., boat, personal loan)	\$	\$		\$	\$	
Lease (e.g., furniture, appliances — includes rent-to-own)	\$	\$		\$	\$	
Alimony/separate maintenance	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Revolving (e.g., credit cards)	\$	\$		\$	\$	
Student loan debt	\$	\$		\$	\$	
Open 30 days (balance paid monthly, e.g., travel card)	\$	\$		\$	\$	
Medical debt	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities (electricity, water, gas)	\$	\$	\$
Insurance (rental, car, health, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$

Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	\$	\$	\$
Food and essential supplies	\$	\$	\$
Entertainment	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

10. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.		Applicant	Co-applicant
a. Are there 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 declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had any property foreclosed upon in the past seven years?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?		<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 a co-signer or guarantor on any debt of loan that is not disclosed on this application?		<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. 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

Note: If you answered "yes" to any question a through g, or "no" to Question h, please explain on a separate piece of paper.

11. AUTHORIZATION, AGREEMENT AND RELEASE

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 and otherwise according to Habitat for Humanity policy.

I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, 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.

If this application is created as (or converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signatures" as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

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.

12. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase, and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____

Co-applicant's name _____

13. DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant	Co-applicant
<p>Ethnicity (check one or more):</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino –</p> <p style="margin-left: 20px;">Origin: _____</p> <p style="margin-left: 20px;"><i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity (check one or more):</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Hispanic or Latino –</p> <p style="margin-left: 20px;">Origin: _____</p> <p style="margin-left: 20px;"><i>For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.</i></p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
<p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>	<p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>
<p>Race (check one or more):</p> <p><input type="checkbox"/> American Indian or Alaska Native —</p> <p style="margin-left: 20px;">Name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="margin-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Asian — race: _____</p> <p style="margin-left: 20px;"><i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Pacific Islander — race: _____</p> <p style="margin-left: 20px;"><i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Race (check one or more):</p> <p><input type="checkbox"/> American Indian or Alaska Native —</p> <p style="margin-left: 20px;">Name of enrolled or principal tribe: _____</p> <p><input type="checkbox"/> Asian</p> <p style="margin-left: 20px;"><input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino</p> <p style="margin-left: 20px;"><input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Asian — race: _____</p> <p style="margin-left: 20px;"><i>For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.</i></p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p style="margin-left: 20px;"><input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Samoan</p> <p style="margin-left: 20px;"><input type="checkbox"/> Other Pacific Islander — race: _____</p> <p style="margin-left: 20px;"><i>For example: Fijian, Tongan, and so on.</i></p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>

To be completed only by the person conducting the interview

Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the sex of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
Was the race of the Borrower collected on the basis of visual observation or surname?	<input type="checkbox"/> Yes	<input type="checkbox"/> No
<p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face interview (included electronic media w/video component)</p> <p><input type="checkbox"/> By mail <input type="checkbox"/> By telephone</p>	<p>Interviewer's name (print or type)</p> <hr/> <p>Interviewer's signature</p>	<p>Interviewer's phone number</p> <hr/> <p>Date</p>

14. UNMARRIED ADDENDUM

FOR BORROWER SELECTING THE UNMARRIED STATUS

Lender instructions for using the Unmarried Addendum: The lender may use the Unmarried Addendum only when a borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how state property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships or registered reciprocal beneficiary relationships or when the property is located in such a state. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1:

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ No ☐ Yes

If YES, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the state in which you currently reside or where the property is located.

☐ Civil union ☐ Domestic partnership ☐ Registered reciprocal beneficiary relationship

☐ Other (explain): _____

State: _____



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 or 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 for the Southeast region, 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 Name: _____

Applicant Signature: _____

Date: _____

Co-Applicant Name: _____

Co-Applicant Signature: _____

Date: _____





Employment Verification

Habitat for Humanity – Coosa Valley requires employment verification. The following form must be completed by the employer of the applicant and co-applicant (if applicable). If the applicant or co-applicant has not been at their current job for 1 year, additional employment verification for the previous employer is required.

If there is any gap in employment, the applicant or co-applicant may submit a letter with the explanation of the gap in employment for consideration.

For any questions, please contact Betsy Allgood at 706.378.0030 or betsy@habitatcoosavalley.org





Verification of Employment

Part A – Must be completed by the Applicant (& Co-Applicant), Signed and dated and returned to Habitat.	
Applicant Name:	Employer:
Address:	Address:
Social Security:	

I have applied for homeownership with Habitat for Humanity – Coosa Valley. Please provide the salary and employment verification required below.

Signature of Applicant

Date

Part B – Must be completed by the employer of the applicant listed above.	
Is the applicant employed by you?	Yes or No Position: _____
Dates of Employment:	Probability of continued employment? Yes or No
Full Time or Part Time	# of Hours per week:
Base Pay: \$ ____ / hour	Annual Salary: \$ _____
Does the applicant work overtime? Yes or No	Estimated overtime per week/year: _____
Does the applicant receive commission? Yes or No	\$ _____ Wkly / Mnthly / Qtrly / Yrly
Does the applicant receive bonus or tips? Yes or No	\$ _____ Wkly / Mnthly / Qtrly / Yrly
Is this employment seasonal? Yes or No	Does the applicant draw unemployment in off season? Yes or No
Employer Name / Title:	Signature:
Date:	Phone Number:

The above information is confidential and will be used to determine the applicant's eligibility for homeownership. Thank you for your cooperation.





Rent Verification

Habitat for Humanity – Coosa Valley requires rent verification for the past two years. The following form must be completed by the landlord of the applicant and the co-applicant (if applicable). If the applicant has not been at their current residence for 2 years or more, additional forms must be completed by the previous landlord(s).

For any questions, please contact Betsy Allgood at 706.378.0030 or betsy@habitatcoosavalley.org





Request for Verification of Rent

Part 1 – Request	
To: Landlord (Name & Address)	From: Habitat for Humanity – Coosa Valley 504 East First Ave Rome, GA 30161
Lender: HFH-CV Betsy Allgood	Title: Executive Director
Date:	
Applicant(s): (Name & Address)	
Applicant Signature:	(Co) Applicant Signature:
Part 2 – Verification of Rent	
We have received an application for a loan from the above, to whom we understand you rent. In addition to the information requested below please furnish us with any information you might have that will assist us in processing the loan.	
Tenant Rented from: ___/___/___ to: ___/___/___	
Amount of Rent: \$_____ mthly	Is account satisfactory? Yes or No
If no, please explain:	
Number of late payments (30 or more days late):	
Signature of Landlord / Rental Agent:	
Date:	Phone Number:





Floyd County Sheriff's Office
Georgia Crime Information Center
Consent Form



I hereby authorize the Floyd County Sheriff's Office to release to (Name of Business, Agency, or Person): _____ any Georgia criminal history record information pertaining to me which may be in the files of any state or local criminal justice agency in Georgia. I further do hereby release the Floyd County Sheriff's Office and all personnel from any damages because of/or resulting from furnishing such information.

One of the following must be checked:

- ☐ This authorization is valid for 90/180/____ (circle one) days from date of signature.
- ☐ I, _____ give consent to the above named to perform periodic criminal history background checks for the duration of my employment with this company.

Please indicate below the area of employment you wish this criminal history run for (Check One):

- ☐ Public/Private School, Day Care, Child Welfare, or any other type child care. (Pur/W)
- ☐ Mentally Ill and/or Mentally retarded care. (Pur/M)
- ☐ General Employment (this includes background for housing or immigration). (Pur/E)
- ☐ Nursing home, Personal care home, or other type of elderly care. (Pur/N)
- ☐ Criminal Justice Employment (POST Certification Required). This category does not include security officers or those applying for entrance into Criminal Justice Degree programs (use General Employment). (Pur/Z)
- ☐ Criminal Justice Employment (No Certification Required, Office work, etc.) (Pur/J)

Please print clearly and legibly.

Name: _____

Date of Birth: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Place of Birth: _____

Sex: _____ Race: _____ SSN: _____

Signature: _____

Date of Signature: _____

For official use only.

DO NOT WRITE IN THIS SPACE.

_____ NO RECORD FOUND.

_____ SEE ATTACHED RECORD.

Agency

Signature: _____

Date record ran: _____

VOID WITHOUT OFFICIAL SEAL.

Please be advised that though we may ask you to provide your social security number, you are not required to do so. The use of your social security number may be of assistance in confirming your identity, therefore expediting your application. Your Social Security Number will only be used for the purpose of confirming you identity with other state and federal government agencies for data collection.



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Georgia Crime Information Center
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☐ Nursing home, Personal care home, or other type of elderly care. (Pur/N)
☐ Criminal Justice Employment (POST Certification Required). This category does not include security officers or those applying for entrance into Criminal Justice Degree programs (use General Employment). (Pur/Z)
☐ Criminal Justice Employment (No Certification Required, Office work, etc.) (Pur/J)

Please print clearly and legibly.

Name: _____

Date of Birth: _____

Address: _____

City: _____

State: _____ Zip Code: _____

Place of Birth: _____

Sex: _____ Race: _____ SSN: _____

Signature: _____

Date of Signature: _____

For official use only.
DO NOT WRITE IN THIS SPACE.

_____ NO RECORD FOUND.

_____ SEE ATTACHED RECORD.

Agency
Signature: _____

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