

Successful Partnerships are built on Honesty, Mutual Respect and a Willing Attitude

HOMEOWNERSHIP PROGRAM REQUIREMENTS

We appreciate your interest in Habitat's homeownership program. Please review the information below and if you believe you meet the guidelines, please complete and submit the application and required paperwork to: Anne Plott 815 Court Street Charleston, WV 25301. Office hours are 10:00 am to 3:00 pm Monday through Friday, if it more convenient for you to bring it in. If you have any questions concerning the application process, please call Anne at 304-720-0141 ext. 12 or email aplott@hfhkp.org.

_____I/We meet the monthly income guidelines based on the number of people in the household.

# in	Minimum	Maximum
Household	Monthly Income	Monthly Income
1	1250	2567
2	1250	2933
3	1250	3300
4	1375	3667
5	1488	3960
6	1596	4253
7	1708	4547
8+	1817	4840

_____I/We have lived in Kanawha or Putnam County for at least 3 months prior to application date.

_____I/We understand Sweat Equity requirements and am/are willing to partner with Habitat to complete a minimum of 250 hours for a single applicant or 500 hours for co-applicants. (Homeowner classes, working at the construction site or office work as needed) Dave Ramsey's Financial Peace University: This course is held Monday evenings from 5:30 pm to 7:30 pm for 9 weeks. Cost is \$85.00. These hours are credited to your Sweat Equity requirement.

_____I/We have not filed bankruptcy in the past 2 years and are responsible about paying our bills.

_____I/We understand there is a \$600 down payment. This can be paid in installments or a lump sum.

_____I/We understand that I/We are applying for the Homeownership Program with Habitat. I/We understand the purpose of this program is to earn the opportunity to purchase a house at no profit to Habitat and 0% interest.

_____I/We understand that this mortgage like other mortgages requires an on time monthly payment.





When a partnership is established between a homebuyer and Habitat for Humanity, close cooperation by both parties with rights and responsibilities on each side is a requirement. Successful partnerships are built on *Honesty, Mutual Respect* and a *Willing Attitude*. Below you will find the requirements of that partnership if you are approved during our selection process.

Homebuyer Requirements

Completion of at least 250 hours of Sweat Equity for **each adult** that will be living in the house. The required Sweat Equity hours consist of:

- Complete Master Homeowner Education Program: This is designed to teach, inform and empower participants to become proud, property-owning members of their community. These classes give the future homeowner the knowledge and understanding required to maintain the house inside and out, keep it healthy and secure and how important good neighborhood relations are. Financial, legal and insurance needs and responsibilities are included in this program.
- Children that will be living in the house between the ages of 10 -16 must complete the Future Homeowners class.
- Complete Dave Ramsey's Financial Peace University: This is a 9 week course that is held in the evenings. The cost is \$85.00 for the course materials.
- Working on the construction site.
- Attend Homebuyer Orientation
- Down Payment: May be paid in lump sum or installments.

03/2020





Application for Housing

815 Court Street Charleston WV 25301 Ph: 304-720-0141 ext. 12 Fax: 304-720-4352 Dear Applicant: We need you complete this application to determine if you qualify for a Humanity home. Please complete this application as thoroughly and accurately as possible. All information you provide on this application will be kept confidential. Your application and all supporting documentation you provide will become the property of Habitat for Humanity of Kanawha and Putnam County, therefore we ask that you please provide us copies and not original documents. 1. Applicant Information Last Name First Name M.I. Social Security Number Date of Birth Home Phone Cell Phone Married Drivers License Number: Single Separated Email: Are you a US Citizen? Yes No Present Address City State Zip Code Rent □ Own □ How long have you lived at your present address? Previous Address City State Zip Code Rent □ Own □ How long did you live at your previous address?_ Please provide your housing info for the past five (5) years. If you require additional space, please record info on a separate piece of paper and attach to application. 2. Co-Applicant Information Last Name First Name M.I. Social Security Number Date of Birth Home Phone Cell Phone Married □ Single □ Drivers License Number: Separated Email: Are you a US Citizen? Yes Present Address City State Zip Code Rent □ Own □ How long have you lived at present address? Previous Address City State Zip Code Rent ☐ Own ☐ How long did you live at your previous address? _ Please provide your housing info for the past five (5) years. If you require additional space, please record info on a separate piece of paper and attach to application. 3. Dependents of Applicant/Co-Applicant Who Will Reside in Family Home Name of Dependents Date of Birth Male Female П П П

If you have additional dependants and you require additional space, please record your information on a separate piece of paper.

	4. Applicant E	mployment Informat	ion	
Name and Address of Currer	nt Employer			Business Phone
Date of Hire	Hourly Wage / Hours per Week	Average Monthly Income	Type of Busines	S
Job Title or Description:				
If you have been emp	loyed at your current job less tha	ın one year, please provide	your previous en	nployment information
Name and Address of Previo	us Employer			Business Phone
Employed From: To:	Hourly Wage / Hours per Week	Average Monthly Income	Type of Business	3
Job Title or Description:		- 		
	5. Co-Applicant	Employment Inform	ation	
Name and Address of Curren		A CONTRACTOR OF THE PARTY OF TH		Business Phone
Date of Hire	Hourly Wage / Hours per Week	Average Monthly Income	Type of Business	;
Job Title or Description:		1	1	
If you have been emp	loyed at your current job less tha	n one year, please provide	your previous en	ployment information
Name and Address of Previou	us Employer		ANALYSIA SALAS	Business Phone
Employed From: To:	Hourly Wage / Hours per Week	Average Monthly Income	Type of Business	, , , , , , , , , , , , , , , , , , ,
Job Title or Description:			<u> </u>	
	6. Homel	ouyer Information		
Have you ever owned a home	e before? Yes □ No □ If ye	es, why do you no longer own	it?	
	toto	ude location:		
Land monthly loan payment:	\$ Total unpaid	loan balance on land: \$		
	dabitat Home before? Yes □ No tat for Humanity?			

	7. Present Ho	ousing Situation	
Other rooms in the home in which Kitchen Bathroom Dother Rooms If you rent your residence, what i	h you are currently living:		
Landlord Name	Address		Phone
If you have lived at your currer	lt address for less than one year,	please provide the contact informa	lion for your previous landlord:
Previous Landlord Name	Address		Phone
	8. Willingn	ess to Partner	
To be considered for a Habitat home, you and your family must be willing to be a long-term partner with Habitat for Humanity. Being a long term partner means completing all partner requirements during the construction of your home, being a good homeowner and neighbor once you move into your home, and continuing to support the Habitat for Humanity mission long after your home is built. During the partner phase of your relationship with Habitat, you and your family must complete a mandatory number of "sweat-equity" hours. "Sweat equity" is earned by you when you help to build your home and the homes of others, and it may include clearing a lot, painting, helping with home construction, attending homeowner education courses, working in the Habitat ReStore or main office, helping with special events or other approved activities. (If you or a family member has a physical disability, Habitat will work with you to help you successfully complete your required "sweat equity" hours). Please sign below indicating that you and your family are willing to partner with Habitat for Humanity of a County while your home is being built and after construction, for as long as you own your Habitat home. By signing below you are also indicating that you are willing to complete all "sweat equity" requirements.			
Applicant Signature	Date	Co-Applicant Signature	Date

9. Combined Monthly Expenses and Debt

Monthly Expenses	Name of Creditor	Monthly Payment	Current Balance	Past Due?
Misc. Household Expenses				
House Rent				
Gas / Electric				
Trash / Water / Sewer				
Cable / Satellite TV / Internet				
Telephone				
Furniture				
Groceries				
Loans				
Automonths remaining				***************************************
Studentmonths remaining				***************************************
Personalmonths remaining				
Medical / Dental				
Doctor				
Hospital				
Dental				
Prescriptions				
Insurance				
Renter's				
Auto				
Medical / Health				
Dental				
Life				
Misc. Personal Care				
Cell Phones				
Hair Care / Salon Services				
Clothing				
Entertainment				
Ex-Family Expenses				
Child Support				
Alimony				
Other Expenses				
Car Repair				
Car Gas				
Credit Card:				
Credit Card:				
Children's School Expenses				
Childcare				
Other:				
Total Monthly Expenses	\$			

Monthly Income Source	Applicant Income	Co-Applicant Income	Others in Household Income
Base Employment Income			
Second Job Income			
AFDC / TANF			
Food Stamps			
Social Security (SSA)			
Social Security (SSI)			
Disability			
Alimony			
Child Support			
Other:			
Other:			
		Combined Monthly Income	\$
Are either you the Applicant or the	Co-applicant self-employed?	If yes, please describe:	
Are there additional members of you	our household over the age of 18	who are earning income?I	f yes, please list below:
Name	Age	Name	Age
		No.	
	11.	Assets	
Please list all Checking and Savi	ngs Accounts below:		
Name and Address of Bank, Saving	gs & Loan or Credit Union	Name and Address of Bank, Savi	ngs & Loan or Credit Union
Account Number:	Balance: \$	Account Number:	Balance: \$
Name and Address of Bank, Savings & Loan or Credit Union		Name and Address of Bank, Savings & Loan or Credit Union	
Account Number:	Balance: \$	Account Number:	Balance: \$
Please list all other monetary ass	sets below, including Money M	arket Accounts, CD's, Stocks, Savi	ings Bonds, etc.:
Source	Value	Source	Value

12. Source of Down Payment and Closing Costs If you are approved for a Habitat home, how will you get the money to pay for these costs? If you plan on borrowing the money to pay these costs, from who will you borrow this money? How and when do you plan to pay the money back?		
13. Declarations		
Ara you currently involved in a laweuit?	Applicant Ves No.	Co-Applicant
a. Are you currently involved in a lawsuit?	☐ Yes ☐ No	☐ Yes ☐ No
. Do you have debt because of a court decision against you?	☐ Yes ☐ No	□ Yes □ No
Are you presently delinquent or in default on any federal debt or any other loan?	□ Yes □ No	□ Yes □ No
I. Are you a co-signer on another note?	□ Yes □ No	🗆 Yes 🗎 No
e. Are there any outstanding judgments against you?	□ Yes □ No	🗆 Yes 🗆 No
Have you declared bankruptcy in the past seven years?	□ Yes □ No	□ Yes □ No
. Have you had any property foreclosed upon in the past seven years?	□ Yes □ No	□ Yes □ No
. Have you had anything repossessed within the past seven years?	□ Yes □ No	□ Yes □ No
Have any of your accounts been placed into collections in the past three years?	□ Yes □ No	☐ Yes ☐ No
Have you ever been convicted of a felony?	☐ Yes ☐ No	☐ Yes ☐ No
. Are you paying alimony or child support?	☐ Yes ☐ No	☐ Yes ☐ No
14. Affirmation Statement understand that by filing this application, I am authorizing Habitat for Hun	nanity of Kanawha ar	nd Putnam County
o evaluate my actual need for a Habitat home, my ability to repay a no-intoneownership and my willingness to be a homebuyer. I understand that visits, a credit check, and employment verification. I have answered all the understand that if I have not answered the questions truthfully, my applica have already been selected to receive a Habitat home, I may be disqualified copy of this application will be retained by Habitat for Humanity even if the all of the supporting documentation I have submitted along with this application also understand that Habitat screens all potential staff (whether paid or useful amilies on the sex offender registry and that by completing this application isted on the first page of the application to a criminal background check.	terest loan and other the evaluation will ince questions on this aption may be denied, and from the program. Application is not appaid), board member the program.	expenses of clude personal plication truthfully. I and that even if I The original or a proved along with ers and applicant
Applicant Signature Date Co-Applica	ant Signature	Date

DOCUMENT CHECKLIST FOR HABITAT HOMEOWNER APPLICATION 11-2015

Yes/No			
	Drivers License or Photo ID for Applicant &		EQUAL HOUSING
	Co-Applicant	DMV: 304-558-3900 or 1-800-642-9066	OFFURIONITY
		Soc Security Office	
		500 Quarrier St. Suite 300	
		Charleston, WV 25301	
	Social Security Cards for all family members	304-347-5217 or 1-800-772-1213	
		12 stubs if you are paid every week.	
		6 stubs if you are paid every two weeks.	
	Paystubs for last 3 months	3 stubs if you are paid once a month.	Your Human Resources Department can provide these for you.
	Award Letter for Social		
	Security/SSI/Disability	1-800-772-1213	The state of the s
		Kanawha County DHHR	Putnam County DHHR
	Award Letter for Family Assistance, Food	4190 Washington St. Chas., WV 25313	3405 Winfield Rd. Winfield, WV 25213
	stamps	304-746-2360 OF 1-800-642-2360	304-386-1520
		DHHR Child Support	
	Statement showing child support that you	pitol St. Village Place Su	
	receive or must pay (divorce decree or court	304-347-8688 or 1-800-	
	papers)	249-3778	
		Kanawh County Court House	Putnam County Court House
		407 Virginia St. Chas., WV 25301	3389 Winfield Rd. Winfield, WV 25213
	Divorce Decree	304-357-0100	304-586-0203
	Last 2 month's bank statements	Checking and/or Savings	Your local branch can print these for you.
	Statement of Day Care Costs	States how much & when you pay	Ask your provider for copies.
	Rent Payment History	3 months of paid receipts	Ask your landlord if you don't have receipts.
		12 month history. Can be faxed to us:	Call provider& they will mail the statement to you or they can
	Utility Payment History	304-720-4352.	fax to us 304-720-4352.
	0 0 1 0 0 0 1 0 0 0 0 0 0 0 0 0 0 0 0 0		
	Cable/Disti/Satemite/Ceii Priorie/Land Line		
	Insurance (car, rent, home)		
	Credit Card(s)		
	Loans: Rent-to-Own, Personal		
	Student Loans		
	W-2		
	Most Recent Tax Return	IRS: 1-800-829-4477	Contact your tax preparer
		The second secon	



Habitat for Humanity Kanawha and Putnam 815 Court Street Charleston, WV 25301 (304) 720-0141

PRIVACY POLICY AND PRACTICES

We at Habitat for Humanity Kanawha and Putnam. (HFHKP) value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of non-public personal information. When you do business with HFHKP, you're asked to provide a variety of personal information. This information is important because it helps HFHKP get a better picture of your needs, provide better service, and complete your transaction more effectively.

Non-public personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. This includes personal financial information such as credit history from a credit reporting agency, income, employment history, financial assets, bank account information and financial debts. It also includes your Social Security number and other information that you have provided to HFHKP on any applications or forms that you have completed.

Non-public personal information does not include information that is available from public sources, such as government records, telephone directories, or real estate records. If we receive Non-public personal information from a nonaffiliated third party, we may disclose and use information in the ordinary course of business to carry out the purpose for which received.

HFHKP takes every measure to safeguard the information you give us or we receive. HFHKP values the customer relationship that we have with you. We have no intention of selling that personal information to third-party businesses.

Information HFHKP collects:

- Information that we receive from you on loan applications and other forms;
- Information about your transactions with us, our member organizations, or others;
- Information we receive from a consumer reporting agency

Information HFHKP shares with our member organizations about existing and former customers:

We may disclose the following information to companies that perform housing counseling and loan origination services on our behalf:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets and income; and
- Information about your transactions with us such as your account balance and payment history
- HFHKP may disclose personal information about you to nonaffiliated third parties as permitted by law. Prior to sharing personal information with unaffiliated third parties, except as described in this policy, HFHKP will give you an opportunity to direct that such information not be disclosed. See the Privacy Choices Form included with this notice.

Information HFHKP shares with our funders:

- Information we receive from you on applications or other forms, such as income, demographics, property information, financing and counseling information
- HFHKP may disclose personal information about you to nonaffiliated third parties as permitted by law. Prior to sharing personal information with unaffiliated third parties, except as described in this policy, HFHKP will give you an opportunity to direct that such information not be disclosed. See the Privacy Choices Form included with this notice.

Confidentiality and Security

HFHKP restricts access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans and making loan decisions. We maintain physical, electronic and procedural safeguards to protect the confidentiality of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication software to protect your information. Our safeguards comply with federal standards to guard your non-public personal information. We do not share account numbers or similar account access numbers for marketing purposes.

PRIVACY CHOICES FORM

Borrower: Borrower: Address: City, State, Zip Code:	
If you prefer that HFHKP not disclose personal info disclosures, that is, you may direct HFHKP not to d	rmation about you to unaffiliated third parties, you may opt out of those lisclose such information (except as permitted by law).
If you want to opt out, that is, direct HFH information (other than disclosures permitt statement below:	KP not to make disclosures about your non-public personal ed by law) as described in this notice, check the appropriate
1 I direct HFHKP not to share no parties, except as provided in this Privac	on-public personal information about me with nonaffiliated third y Policy.
2 I direct HFHKP not to share non-provided in this Privacy Policy.	public personal information about me with its Affiliates, except as
Borrower:	Social Security Number:
Borrower:	Social Security Number:
Current Street Address:	
City/State/Zip Code:	
Home Telephone Number:	
Habitat for Hu	ns above, please mail this form in a stamped envelope to: nmanity Kanawha and Putnam 815 Court Street arleston, WV 25301

Please allow approximately 30 days from HFHKP's receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instruction will remain in effect until you request a written change. HFHKP will allow up to 30 days for you to exercise your right to opt out before we can share your information with nonaffiliated third parties.

(304) 720-0141

Home Affordable Modification Program Government Monitoring Data Form

Information for Government Monitoring Purposes

The following information is requested by the federal government in order to monitor compliance with federal statutes that prohibit discrimination in housing. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender or servicer may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, the lender or servicer is required to note the information on the basis of visual observation or surname if you have made this request for a loan modification in person. If you do not wish to furnish the information, please check the box below.

BORROWER			GO-EORROWER
☐ I do not wish to furnish this information		☐ I do not wish t	to furnish this information
Ethnicity: Hispanic or Latino Not Hispanic or Latino		Ethnicity: His	panic or Latino t Hispanic or Latino
Race: American Indian or Alaska Native Asian Black or African American Native Hawaiian or Other Pacific Islander White		☐ Asi	ck or African American tive Hawaiian or Other Pacific Islander
Sex: Female Male		Sex:	male le
To be completed by Servicers			Name/Address of Interviewer's Employer
This request was taken by: Face-to-face interview	Servicer/Interviewer's Name (print type) & ID Number		Habitat for Humanity of Kanawha & Putnam
│			815 Court Street
Internet	Servicer/Interviewer's Signature		Charleston, WV 25301
	Servicer/Interviewer's Phone Number (include area code) 304-720-0141		
Loan Number:	Servicer/Interviewer's Fax Number (include area code) 304-720-4352		Servicer/Interviewer's email address

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 East Central Region 1111 Superior Ave. Suite 200 Cleveland, OH 44114-2507 or the 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):	
X	X
Print Name:	Print Name:
Date:	Date: