



Apply for our homeownership program today!

Thank you for your interest in becoming a homeowner with Habitat for Humanity of Kent County!

Included in this packet is information about our program requirements, qualifications, and the initial program application. Please make sure to read everything thoroughly. If you have questions or need help filling out the application please contact us at (616) 588-5239. Si tiene preguntas o inquietudes sobre nuestro programa o el proceso por favor llámenos al (616) 588-5258.

Return completed application, copies of the required documents, and your \$10 application fee in person or by mail to:

Habitat Kent, 425 Pleasant St. SW Grand Rapids MI 49503

Office hours Monday-Friday 9:00 a.m.-5:00 p.m.

Office will be open until 6:00 p.m. on Thursdays

Turn in applications after hours by using the secure "Drop Box" mail slot on the Northwest corner of our office

Applications turned in after December 15th, 2021 will not be accepted!





Homeownership Program Initial Application

Application due date: 12/15/2021

Para asistencia en Español, llamar 616-588-5258

Applications turned in after this date will not be accepted

Directions

- 1) Review the program criteria below: Ability to Pay, Willingness to Partner, & Need
- 2) Fill out the entire application being sure to answer all questions
- 3) Turn in the **\$10 application fee check or money order only payable to Habitat Kent & copies of the following supporting documents***

- Pay stubs - most recent 4 weeks worth from Applicant & Co-Applicant showing year-to-date (YTD) income
**Unemployment benefits are not an acceptable form of income*
- Benefit Statements - most recent statements for all income paid to Applicants (i.e. child support, SSI, SSA, VA, etc.)
- Driver's License or State ID - from Applicant & Co-Applicant
- DD214 or VA ID card - from Veterans, or most recent LES - from those currently serving in U.S. military

\$10 Application Fee is waived for Veterans and those currently serving in U.S. military

Program Criteria: Ability to Pay, Willingness to Partner, & Need

Ability to Pay:

- Must be a U.S. Citizen or Permanent Resident (with a "Green Card")
- Have at least 12 months of steady, stable income
- Must have history of paying rent and other bills reliably and have acceptable credit history
- Have the ability to save \$1,500 for a home down payment
- Current debt obligation, excluding housing cost, is no more than 10% of gross income.
- Average gross (before tax) monthly income must fall within the household requirement on the chart below.

Willingness to Partner:

- Willing to partner with Habitat by completing at least 200 "Sweat Equity" volunteer hours working on Habitat construction sites, taking workshops and classes, and performing other approved volunteer activities
- Willing to accept available property locations
- Willing to attend all required meetings, workshops, and classes
- Will maintain or improve financial standing while in the program by working to pay off debts
- Habitat has first right to buy back your home if you sell

Household Size	INCOME CHART		
	<u>Minimum</u> Monthly Applicant/ Co-applicant Gross Income	<u>Maximum</u> Monthly Gross Income (60% AMI)	<u>Veteran</u> <u>Maximum</u> Monthly Gross Income (80% AMI)
1	\$2,380.93	\$2,800.00	\$3,733.33
2	\$2,464.27	\$3,200.00	\$4,266.67
3	\$2,547.60	\$3,600.00	\$4,800.00
4	\$2,630.93	\$4,000.00	\$5,333.33
5	\$2,714.27	\$4,320.00	\$5,762.50
6	\$2,797.60	\$4,640.00	\$6,187.50
7	\$2,880.93	\$4,960.00	\$6,616.67
8	\$2,964.27	\$5,280.00	\$7,041.67

updated 6/17/21

Need:

- Do not currently own a home (owning a mobile home is acceptable)
- Current housing is inadequate, overcrowded, unstable, or too costly
- Do not have more than \$35,000 in cash assets (not including retirement funds & designated college savings funds)

Note: Taking on additional debt after submitting this application may disqualify you

Applicant Information

Applicant	Co-Applicant (optional)*
Name:	Name:
Date of Birth:	Date of Birth:
Social Security #:	Social Security #:
Phone:	Phone:
Email:	Email:
Are you a U.S. citizen or legal permanent resident? Yes No	Are you a U.S. citizen or legal permanent resident? Yes No
Are you a Veteran or currently serving in military? Yes No	Are you a Veteran or currently serving in military? Yes No
Is any other household member a Veteran? Yes No	*A Co-Applicant is <u>NOT</u> a co-signer & must live in Habitat house with applicant

Current Housing Information

***If applicant and co-applicant have *different addresses*, use applicant's and include co-applicant's on a separate piece of paper**

Applicant's Address:			
City:	State:	ZIP Code:	
Housing Type: Apartment House Mobile Home Family/Friends Other:		Housing Status: Own Rent	
Move-in Date:	Monthly Rent:	Are utilities included in rent? Yes No	
# of People Living in Home:	Is your housing subsidized? Yes No	Have Section 8 voucher? Yes No	
Landlord's Name (or Apartment Complex name) :			
Landlord's Address:			
City:	State:	ZIP Code:	
Landlord's Phone:		Landlord's Fax:	
Landlord's Email Address:			

Household Member Information

***List everyone, other than applicants, who would live in your Habitat Home
(Use an additional sheet of paper if there is not enough room here)**

Name	Date of Birth	Gender	Relationship to Applicant

Amount of Savings

Asset Type	Applicant & Co-applicant Average Balance
Checking Account(s)	
Saving Account(s)	
Cash	
CDs, Stocks, or Bonds	

* Do not include retirement accounts or college savings accounts like 401Ks or 529s

Employment Information

Applicant		Co-Applicant	
Are you currently employed? <input type="checkbox"/> Yes <input type="checkbox"/> No		Are you currently employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	
Current Employer		Current Employer	
Employer Name:		Employer Name:	
Address of employer:		Address of employer:	
City:		City:	
State:	Zip:	State:	Zip:
Phone (main line):		Phone (main line):	
Fax:		Fax:	
Average Hours/Week:	Wage:	Average Hours/Week:	Wage:
Start Date:	Is this job seasonal?	Start Date:	Is this job seasonal?
Previous Employer		Previous Employer	
Employer Name:		Employer Name:	
Address of employer:		Address of employer:	
City:		City:	
State:	Zip:	State:	Zip:
Phone (main line):		Phone (main line):	
Start Date:	End Date:	Start Date:	End Date:

***If you have had more than two jobs in the past 12 months, provide the additional employment history on a separate piece of paper**

Additional Income Information

Type of Income		Monthly Amount
Unemployment Benefits		
Social Security		
SSI		
Child Support		
FIP (cash assistance)		
Adoption Subsidy / Foster Care Subsidy		
Pension / Retirement		
Veterans Administration Benefits		
Other:		

Self-Earned Income

*Self-earned income sources include things like Uber, child care business out of your home, hairstyling, Shipt, other delivery services, etc.	
Does applicant or co-applicant have Self-Earned Income? <input type="checkbox"/> Yes <input type="checkbox"/> No	
If "yes" please provide the following:	
1) A statement showing how much revenue you brought in each month over the last 12 months	
2) A statement showing what your total business expenses were each month over the last 12 months	
3) A copy of your most recent Federal Tax Return including Schedule C if you reported self-earned income to the IRS	

Debt Information

***Please list all current debts applicant or co-applicant have**

Type of Debt	Monthly Payment	Approximate Remaining Balance
Car Loan/Car payment		
Student Loan		
Child Support		
Credit Card		
Travel Loan		
Bank Loan		
Pay Day Loan		
Collection Debts		
Tax Lien		
Unsatisfied Judgement		
Other		

Preferred Method of Notification

I want Habitat for Humanity to notify me about my application status using the method I have checked below. I understand that Habitat for Humanity will use the method I select as the primary method of notification. If I do not fill out this section of the application, or if I select both methods, I understand that Habitat for Humanity will use email notification if I provided an email address on page two.

Please email me at: _____
 Please mail notification to my address

Authorization to Release Information & Certification

***All household members who are age 17 and over should sign.**

Applicant & Co-Applicant:

- 1) I authorize Habitat for Humanity of Kent County to pull my credit report
- 2) I authorize Habitat to verify my work history by contacting my current and/or former employer
- 3) I authorize Habitat to verify my rental history by contacting my current and/or former landlord
- 4) I understand that Habitat will screen my name against sex offender registries
- 5) I certify that I have read the Program Criteria listed on page one and believe my household qualifies for this program
- 6) I understand that data collected from this application may be used with other applicant data for statistical analysis

17 year olds & other adult household members:

I understand that Habitat will screen my name against sex offender registries

_____	_____	_____	_____
Applicant's Signature	Date	Co-Applicant's Signature	Date
_____	_____	_____	_____
Household Member	Date	Household Member	Date

Confidentiality of personal information will be maintained according to Habitat for Humanity of Kent County's Privacy Policy



MAKE SURE YOU TURN IN THE REQUIRED SUPPORTING DOCUMENTS (i.e. pay stubs, ID, benefit statements), PAY THE \$10 FEE, & FILL OUT THE APPLICATION COMPLETELY.

FAILURE TO DO SO WILL RESULT IN AN AUTOMATIC DENIAL

Feedback

***How did you hear about Habitat for Humanity's Homeownership Program? (please circle *all* that apply)**

Friend	Employer	Relatives	Caseworker	Place of Worship
Internet	Television	Radio	Newspaper	Other: _____

Information for Government Monitoring Purposes & Statistical Analysis

Please read this statement before completing:

The following demographic information is often requested by the government to monitor our compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information but are encouraged to do so. The law provides that we may neither discriminate on the basis of this information nor on whether or not you choose to furnish it. If you do not wish to furnish this information, please check the box indicating so.

APPLICANT

I do not wish to provide any of this information

1) **Ethnicity:** Hispanic or Latino Not Hispanic nor Latino

2) **Race:** American Indian or Alaskan Native White Black/African American

Native Hawaiian or other Pacific Islander Asian two or more other races

3) **Sex:** Female Male

4) **Marital Status:** Married Separated

Unmarried (single, divorced, widowed)

CO-APPLICANT

I do not wish to provide any of this information

1) **Ethnicity:** Hispanic or Latino Not Hispanic nor Latino

2) **Race:** American Indian or Alaskan Native White Black/African American

Native Hawaiian or other Pacific Islander Asian two or more other races

3) **Sex:** Female Male

4) **Marital Status:** Married Separated

Unmarried (single, divorced, widowed)

How does the Application Process Work?

Part I - Initial Application:

See the directions on page one for more information. Please deliver to our drop box or mail us your Initial Application, copies of the required documents, and your \$10 application fee made out to Habitat for Humanity of Kent County. It MUST be turned in by the deadline listed on the top right corner of page one. Verification forms may be sent to employers and landlords and your credit report may be pulled if you meet our income requirements. We will notify you regarding your status once your application has been processed.

Part II - Additional Information:

If your Initial Application meets the "Ability to Pay" program requirement, you will move to Phase II. At this stage, we will give you more information about the rest of the process and there will be additional paperwork to fill out. You will also need to provide your most recent Federal Tax Return and W2s.

Part III - Interview:

At least two members of our Selection Committee will interview you. The committee assists Habitat staff in making recommendations to the Board of Directors regarding who meets program criteria.

Note that the entire application process from Part I to III can take many months. Please be patient with us and feel free to ask questions when you have them.

Frequently Asked Questions

WHAT IS HABITAT FOR HUMANITY?

Habitat for Humanity is a non-profit, Christian based housing organization dedicated to providing decent and affordable homes through the construction of new homes and through the repair of existing homes. Our Mission Statement is: Seeking to put God's love into action, Habitat for Humanity of Kent County brings people together to build homes, communities, and hope. Our Vision is: A world where everyone has a decent place to live.

HOW MUCH WILL A HABITAT HOME COST?

Habitat homes are financed with affordable mortgages. We sell our homes for the appraised value as set by independent, licensed appraisers. A minimum of a \$1,500 down payment is required of our homebuyers, but we give homebuyers time to save up the down payment.

WHAT SHOULD I DO IF I HAVE QUESTIONS OR NEED HELP FILLING OUT THE APPLICATION?

Please call 616-588-5258 or 616-588-5228. Por favor, llame si tiene preguntas sobre el proceso o el programa.



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, national origin, disability, familial status, age, marital status, sexual orientation, gender identity, or lawful source of income.