



Homeownership Program Eligibility &

Pre-Qualification

Date Received: _____

(Office Use Only)

Dear Program Candidate: Please complete this pre-qualification form to determine if you are eligible to participate in the Habitat for Humanity of St. Joseph County Inc. homeownership program. All information you include on this form will remain confidential in accordance with the Gramm-Leach-Bliley Act. All sections of this form must be filled out completely and accurately. Please allow 2-4 weeks for processing.

SELECTION CANDIDATE INFORMATION

How did you learn about the Habitat of St. Joseph County Inc. homeownership program?

Candidate's Name: _____ Nickname: _____
Last First MI

Current Address: _____
Street Address Apt # City State Zip Code

How long have you lived at this address? _____ (Months/Years)

Date of Birth: / /

Marital Status: ☐ Married ☐ *Separated ☐ Unmarried (single, *divorced or widowed)

***Legal documentation of marital status will be required in order to complete qualification process**

Phone: Home/Cell: _____ Work: _____ E-mail : _____

How long have you lived or worked in St. Joseph County? _____ (Months/Years)

Employer/Major Income Source: _____ Employment Start Date: ____/____/____

Hourly Wage: \$ _____ # hours worked per week: _____ Total Annual (gross) income: \$ _____

Other Annual Income: \$ _____ SSI/Disability ☐ Child Support ☐ Social Security ☐ Other

If you have been employed by your current employer less than one year, please provide two years of employment history. You may use an additional sheet of paper, if needed.

Start date	End date	Employer	Hours/week	Hourly wage
____/____/____	Currently employed			
____/____/____	____/____/____			
____/____/____	____/____/____			

Please explain any gaps in employment over the last two years. You may use an additional sheet of paper, if needed.

CO-CANDIDATE/SPOUSE INFORMATION

Candidate's Name: _____ Nickname: _____
Last First MI

Current Address: _____
Street Address Apt # City State Zip Code

How long have you lived at this address? _____ (Months/Years)

Date of Birth: / /

Marital Status: ☐ Married ☐ *Separated ☐ Unmarried (single, *divorced, widowed)

***Legal documentation of marital status will be required in order to continue qualification process**

What is your relationship to the primary candidate? ☐ Spouse/Life Partner ☐ Parent ☐ Other

Phone: Home/Cell: _____ Work: _____ E-mail : _____

How long have you lived or worked in St. Joseph County? _____ (Months/Years)

Employer/Major Income Source: _____ Employment Start Date: ____/____/____

Hourly Wage: \$_____ # of Hours worked per week: _____ Total Annual (gross) income: \$_____

Other Annual Income: \$_____ SSI/Disability ☐ Child Support ☐ Social Security ☐ Other

If you have been employed by your current employer less than one year, please provide two years of employment history. You may use an additional sheet of paper, if needed.

Start date	End date	Employer	Hours/week	Hourly wage
____/____/____	Currently employed			
____/____/____	____/____/____			
____/____/____	____/____/____			

Please explain any gaps in employment over the last two years. You may use an additional sheet of paper, if needed.

RESIDENT INFORMATION

Number of Adults (18 and over) to occupy the Home: _____ **Number of Children** (17 and younger) to occupy the Home: _____

Dependents: *please list all other individuals who live in your home*

NAME	GENDER	DATE OF BIRTH	AGE	RELATIONSHIP

NEED FOR HOUSING

How long have you lived at your current residence? (Month, year) _____

Are you currently residing in subsidized housing? ☐ YES ☐ NO

Do you currently live with relatives or friends? ☐ YES ☐ NO

How much rent do you pay monthly? \$ _____ Current Landlord/Property Manager: _____

Address: _____

City

State

Zip Code

Fax #: _____

Is the cost of utilities included in your rent?..... YES NO

Does the amount of monthly rent change when your income changes?..... YES NO

Do you have central heating and or air?..... YES NO

Do you feel safe in your current housing?..... YES NO

Is your plumbing in need of repair?..... YES NO

Do you have electrical problems?..... YES NO

Are there any structural problems?..... YES NO

Is maintenance/management responsive to your repair requests?..... YES NO

How many bedrooms do you have?: _____ How many bathrooms do you have?: _____

Tell us why you believe you need a Habitat for Humanity home. *Please feel free to use an additional sheet of paper if needed.*

ABILITY TO PAY

DEBTS				
	Monthly Payment Amount	Interest Rate	Balance on Account	# of Months until Paid
Car Payment	\$		\$	
Student Loans	\$		\$	
Credit Card(s)	\$		\$	
Other _____	\$		\$	

MONTHLY HOUSEHOLD INCOME

Gross <u>Monthly</u> Income Source	Candidate	Co-Candidate	Others in Household	Total
Salary/Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child Support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Retirement/Pension	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

**** Please Note:** Self-employed candidates will be asked to provide additional documentation such as tax returns and financial statements

ESTIMATED MONTHLY EXPENSES

	Candidate	Co-Candidate
Rent	\$	\$
Utilities	\$	\$
Insurance	\$	\$
Child Care	\$	\$
Telephone	\$	\$
Internet/Cable	\$	\$
Groceries	\$	\$
Gasoline	\$	\$
Clothing	\$	\$
Savings Deposits	\$	\$
Church/Charity	\$	\$
Total	\$	\$

ASSETS		
	Financial Institution Name, City	Current Balance
Checking		\$
Savings		\$
Credit Union		\$
Other _____		\$
Other _____		\$
Total		\$

DECLARATIONS		
	Candidate	Co-Candidate
1. Are you a US citizen or permanent resident?	☐ YES ☐ NO	☐ YES ☐ NO
2. Do you have any outstanding judgments or liens because of a court decision against you?	☐ YES ☐ NO	☐ YES ☐ NO
3. Have you declared bankruptcy within the last 2 years?	☐ YES ☐ NO	☐ YES ☐ NO
4. Are you a co-signer on any loans?	☐ YES ☐ NO	☐ YES ☐ NO
5. Have you ever applied for a mortgage?	☐ YES ☐ NO	☐ YES ☐ NO
6. Have you ever owned a home?	☐ YES ☐ NO	☐ YES ☐ NO
7. Have you had a home or property foreclosed on in the past 2 years?	☐ YES ☐ NO	☐ YES ☐ NO
8. Are you currently involved in any lawsuit?	☐ YES ☐ NO	☐ YES ☐ NO
9. Are you paying alimony or child support?	☐ YES ☐ NO	☐ YES ☐ NO
10. Have you ever served in the Armed Forces?	☐ YES ☐ NO	☐ YES ☐ NO
11. Have you ever been arrested, cited, charged or been placed on probation for any criminal violation?	☐ YES ☐ NO	☐ YES ☐ NO

If you answered “yes” to any question 2-11 above, please explain briefly below:

INCOME CERTIFICATION

I HEREBY CERTIFY that the information I have given about my income and assets is correct. I further consent to release of information required or requested by Department of Family Services.

Candidate Signature

Date

Co-Candidate Signature

Date

DECLARATION OF CITIZENSHIP

I HEREBY CERTIFY that I am a Citizen of the United States of America.

Candidate Signature

Date

Co-Candidate Signature

Date

Is there anything else you would like Habitat for Humanity of St. Joseph County Inc. to know about you and your family? Please include any physical or mental limitations, special needs or accommodations required for your family.

You may use an additional sheet of paper if needed.

WILLINGNESS TO PARTNER

To be considered for Habitat for Humanity homeownership, you and your family must be willing to complete a certain number of "sweat equity" hours. "Sweat Equity" is helping build your home and the homes of others and may include clearing the lot and helping with construction, as well as working in the Habitat office, attending classes, or other approved community service activities. Please read each question below and answer truthfully. Co-candidates and spouses must also answer.

	Candidate		Co-Candidate	
	YES	NO	YES	NO
Habitat for Humanity of St. Joseph County Inc. is a drug-free organization and I am willing to keep all family members in my home drug-free.				
I am willing to earn at least 200 "sweat equity" hours at the rate of at least 20 hours per month.				
I am willing to work in partnership with Habitat staff and volunteers.				
I am willing to save at least \$2500 in closing costs (down payment and homeowners insurance).				
I am willing to participate in all required homeownership education classes.				
I am willing to accept a home in the areas where Habitat is building, and understand that while my location preferences are considered, they cannot be guaranteed.				
I am willing to provide all documents and information within 7 days of request in order to ensure my file is complete.				

Please read the following statements carefully. Your signature on page 7 indicates that you understand and agree to the terms outlined below:

I understand that by submitting this eligibility & pre-qualification form, I am authorizing Habitat for Humanity of St. Joseph County Inc. to continually evaluate my actual need for a Habitat for Humanity home, my ability to repay the loan and manage other expenses of homeownership, and my willingness to be a partner family throughout my participation in the program.

I understand that the evaluation of my participation will include credit checks, background checks, employment verifications, landlord references, a financial assessment, personal references and a home visit. My submission of this eligibility form is for program qualification purposes only, and my selection as a partner family is not guaranteed, but contingent upon successful completion of the program and all of its requirements as well as pre-approval for financing. I understand that completion of this form in no way guarantees that I will receive housing through the Habitat for Humanity of Greenville County homeownership program.

(continued)

I certify that all of the information provided in this eligibility & pre-qualification form is accurate and truthful. I understand that providing false or misleading information to Habitat is grounds for rejection of my participation in the program and future assistance with affordable housing through Habitat for Humanity.

I understand that I must notify Habitat immediately of any changes in my information, including but not limited to telephone number, address, employment, and the persons to occupy the home. Failure to do so may be grounds for rejection of my participation in the program and future assistance with affordable housing through Habitat for Humanity.

I understand that this pre-qualification form and all documents received by Habitat becomes the sole property of Habitat for Humanity of Greenville County, even if I am deemed ineligible or disqualified from the program.

Signature of Candidate

Date

Signature of Co-Candidate

Date

AUTHORIZATION AND RELEASE OF INFORMATION

I understand that by completing this qualification form, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay the mortgage loan offered to me and any other expenses related to homeownership including maintenance and repair, as well as my willingness to be a partner through sweat equity. I understand that the evaluation will include a personal interview, home visit, pre-approval for financing, a credit check and a background check.

I have answered all the questions on this form truthfully and understand that my participation will be denied and I will be disqualified from the program if I have provided any false or misleading information, even if I have already been approved to receive a Habitat home. The original or a copy of this form will be retained by Habitat for Humanity even if I am deemed ineligible for the program.

I also understand that Habitat for Humanity screens all prospective families on the sex offender registry. By completing this form and signing below, I am also submitting myself to such an inquiry. I further understand that by completing this qualification form, I am submitting myself to a criminal background check.

Signature of Candidate

Date

Signature of Co-Candidate

Date

Mail completed form to:

OR

Drop-off completed form to:

Habitat for Humanity of St. Joseph County Inc.
524 E. McKinley Ave.
Mishawaka, IN 46545

Habitat for Humanity of St. Joseph County
524 E. McKinley Ave.
Mishawaka, IN 46545

Email completed form Homeownership@habitat-for-humanity.org