



Application for Housing

Chippewa Valley Habitat for Humanity is an ecumenical, non-profit housing ministry whose purpose is to build or renovate decent, affordable houses in partnership with families, couples or single people who could not otherwise own a home. Houses are sold to qualified participants on a no-profit, no-interest basis with mortgage payments ranging from 10-30 years.

Family Selection Criteria

Need

- A. Inadequate current shelter: problems with heating, water supply, electricity, bathroom(s), kitchen, structure, or other health and safety conditions.
- B. Inadequate number of bedrooms for family size and/or gender.
- C. Income should be between 25% and 50% of the Area Median Income. Higher incomes may be allowed in some cases. We will calculate your income from the information you provide us.
- D. Inability to obtain a conventional or government-assisted home mortgage from a financial institution. A letter of denial will be required.

Ability to Pay

- A. Ability to demonstrate a history of financial responsibility. Credit references will be requested and verified.
- B. Pay 2% of the anticipated mortgage as a down payment (approximately \$1,000-1,500). Monthly payments toward the down payment will begin after the Letter of Acceptance is signed by all parties. The monthly payment amount will be negotiated with each family. If the family fails to meet the requirements in the Letter of Acceptance or decides not to continue in the program, the collected funds will be refunded.
- C. Meet Habitat guidelines for housing payments and debts as related to income. We will calculate this from the information you provide us.

Willingness to Participate as a Partner with Habitat

- A. Agree to meet the Habitat "sweat equity" requirement, which is 400 hours of labor on your house and the houses of others (100 on other sites, 250 hours on own home, 50 hours flexible). Work contributed by friends and relatives can be counted toward fulfillment of the sweat equity requirements on your home. Work may include construction, clean-up, office work, publicity, etc.
- B. Attend classes in financial counseling, household management and home maintenance skills. These hours will count toward your sweat equity requirement.

Please complete the attached application as completely as possible. All information you provide on the application will be confidential. If you have questions, call the Habitat for Humanity representative at (715) 833-8993.



Chippewa Valley Habitat for Humanity
2233 Golf Rd.
Eau Claire, WI 54701
715-833-8993

The following is a checklist of information that the Family Selection Committee needs in order to process your application. Please include copies of the following items with your application. Without this information, we **will not** be able to begin the review process.

Financial Record Checklist

Gather copies of these records for each applicant:

Check
when done

1.	Last 2 years tax returns with W-2's	
2.	Most recent pay stubs covering at least a month's time period	
3.	Last 2 bank statements	
4.	Proof of other income – Child support and alimony (copy of order and copy of payment record for the last 12 mo.), Social Security Disability (need copy of the award letter), W-2, social security, disability, etc.	
5.	Landlord's Name and Address for payment reference	
6.	Employer's Name and Address for income verification	
7.	Social Security Numbers are required for all applicants	
8.	List of ALL current monthly payments/bills Examples: Car payments, credit card payments, insurance, student loans, child support, utility, rent, loans, and miscellaneous payments	

Note that the term "Co-Applicant" applies only to an adult who will also be sharing in the responsibilities of home ownership (where applicable).

Thank you for your interest in the Habitat for Humanity program. If you have questions, problems, or need help obtaining the necessary documents, please give us a call (833-8993).



Chippewa Valley Habitat for Humanity

Please return your completed application and signed authorization to Chippewa Valley Habitat for Humanity, 2233 Golf Road, Eau Claire, WI 54701.

Application FOR HOUSING



Equal Housing
Opportunity

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, sexual orientation, or national origin.

Dear Applicant: We need you to complete this application to determine if you qualify for a Habitat for Humanity house. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential.

1. APPLICANT INFORMATION									
Applicant					Co-Applicant				
Applicant's name					Co-Applicant's name				
Social Security Number		Home Phone		Age	Social Security Number		Home Phone		Age
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)					<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)				
Dependents (people who live with you not listed by co-applicant)					Dependents (people who live with you not listed by 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 Living at Present Address for Less Than Two Years Complete the Following									
Last Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent					Last Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				
Number of Years _____					Number of Years _____				
Last Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent					Last Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				
Number of Years _____					Number of Years _____				
Community You Want to Live in (Please Circle)									
Eau Claire		Chippewa Falls		Menomonie		Mondovi			
Other: _____									

2. EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
Name and Address of Current Employer	Years On This Job	Name and Address of Current Employer	Years On This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

If Working at Current Job Less Than One Year, Complete the Following Information

Name and Address of Current Employer	Years On This Job	Name and Address of Current Employer	Years On This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

3. MONTHLY INCOME AND COMBINED MONTHLY BILLS

Income				Expenses	
Gross Monthly Income	Applicant	Co-Applicant	² Others in Household	³ Monthly Bills	Monthly Amount
¹ Base Employment Income	\$	\$	\$	Rent	\$
AFDC/TANF				Utilities	
Food Stamps				Car Payments	
Social Security				Insurance	
SSI				Child Care	
Disability				School Lunch	
Alimony				Average Credit Card Payment	
Child Support				Student Loans	
Other: _____				Alimony/Child Support	
Other: _____				Job-Related Expenses	
Total	\$	\$	\$	Other: _____	
² List additional household members over 18 who receive income:				Other: _____	
Name	Age	Monthly Wages		Other: _____	
_____	_____	\$ _____			
_____	_____	\$ _____			
_____	_____	\$ _____			
				Total	\$
				¹ Self-employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements.	
				³ please attach copies of last month's bills.	

4. ASSETS

List Checking and Savings Accounts Below

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 \$
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 \$

8. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____/month Unpaid Balance \$ _____

Do you own land? No Yes (It yes, please describe, including location) _____

Is there a mortgage on the land? No Yes If yes: Monthly Payment \$ _____ Unpaid Balance \$ _____

9. PERSONAL PROPERTY

Do you own a:	Yes	No	Do you own a:	Yes	No
Stove	<input type="checkbox"/>	<input type="checkbox"/>	Car (#1)	<input type="checkbox"/>	<input type="checkbox"/>
Refrigerator	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year _____		
Washer	<input type="checkbox"/>	<input type="checkbox"/>	Car (#2)	<input type="checkbox"/>	<input type="checkbox"/>
Dryer	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year _____		

10. SOURCE OF DOWNPAYMENT AND CLOSING COSTS

Where will you be getting the money to pay the down payment and closing costs (for example: savings, parents)? If you are borrowing money to pay these costs, explain how and from whom.

11. DEBT

To Whom Do You and the Co-Applicant Owe Money (include credit cards)

Column 1			Column 2		
Name and Address of Company	Monthly Payment	Unpaid Balance	Name and Address of Company	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. Left to pay:			Mos. Left to pay:	
Name and Address of Company	Monthly Payment	Unpaid Balance	Name and Address of Company	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. Left to pay:			Mos. Left to pay:	
Name and Address of Company	Monthly Payment	Unpaid Balance	Name and Address of Company	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. Left to pay:			Mos. Left to pay:	
Name and Address of Company	Monthly Payment	Unpaid Balance	Name and Address of Company	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. Left to pay:			Mos. Left to pay:	
Column 1: Subtotal of Payments	\$	/month	Column 2: Subtotal of Payments	\$	/month
Total Monthly Debt Payments\$			/month		

12. DECLARATIONS

Please check the Box That Best Answers the Following Questions For You and the Co-Applicant

	Applicant		Co-Applicant	
a. Do you have any debt because of a court decision against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Have you been declared bankrupt within the past 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Have you had property foreclosed on in the last 7 years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. 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

Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question a through e, however, please explain on a separate sheet of paper.

13. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Please Read This Statement Before Completing the Box Below: The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor the lender's 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 a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Race/National Origin:	Race/National Origin:
<input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> American Indian or Alaskan Native
<input type="checkbox"/> Asian or Pacific Islander	<input type="checkbox"/> Asian or Pacific Islander
<input type="checkbox"/> White, not of Hispanic origin	<input type="checkbox"/> White, not of Hispanic origin
<input type="checkbox"/> Black, not of Hispanic origin	<input type="checkbox"/> Black, not of Hispanic origin
<input type="checkbox"/> Hispanic	<input type="checkbox"/> Hispanic
<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Other (specify) _____
Gender:	Gender:
<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male
Birthdate: ____/____/____	Birthdate: ____/____/____
Marital Status:	Marital Status:
<input type="checkbox"/> Married	<input type="checkbox"/> Married
<input type="checkbox"/> Separated	<input type="checkbox"/> Separated
<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	<input type="checkbox"/> Unmarried (incl. single, divorced, widowed)

14. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

Print Name	_____	Print Name	_____
X _____		X _____	
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.

To Be Completed Only By the Person Conducting the Interview	
This application was taken by: <input type="checkbox"/> Face-to-Face interview <input type="checkbox"/> By Mail <input type="checkbox"/> By Telephone	Interviewer’s Name (print or type)
	Interviewer’s Signature _____ Date _____
	Interviewer’s Phone Number _____



Chippewa Valley Habitat for Humanity
2233 Golf Road
Eau Claire, WI 54701
(715) 833-8993

BORROWER'S CERTIFICATION AND AUTHORIZATION

BORROWER'S CERTIFICATION

The Undersigned Certify the Following:

I/We have applied for a mortgage loan from Habitat for Humanity. In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the application or other documents, nor did I/we omit any pertinent information.

AUTHORIZATION TO RELEASE INFORMATION

To Whom It May Concern:

I/We have applied for a mortgage loan from Habitat for Humanity. As part of the application process, Habitat for Humanity may verify information contained in my/our loan application and in other documents required in connection with the loan at any time before the loan is closed.

I/We authorize you to provide to Habitat for Humanity any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market, investment and similar account balances; credit history; and copies of income tax returns.

Habitat for Humanity may address this authorization to any party named in the loan application.

A copy or fax of this authorization may be accepted as an original.

Your prompt reply to Habitat for Humanity is appreciated.

Applicant

Co-Applicant

 Print Name

 Print Name

 Signature

 Signature

 Address

 Address

 Social Security Number

 Birth Date

 Social Security Number

 Birth Date