



Dear Potential Homeowner,

Thank you for your interest in partnering with Habitat for Humanity of Oshkosh. Habitat Oshkosh will work with you to provide an opportunity to purchase affordable house, at no profit to us, at a no interest mortgage. During this process we offer many opportunities for you to learn the skills you need to own and maintain a home.

To determine eligibility we look at 3 basic criteria; need for adequate housing, ability to pay and willingness to partner. To establish need you must not own your home and you income must fall within the following guidelines:

Family Size	Minimum Income	Maximum Income
1	\$13,650	\$22,750
2	\$15,600	\$26,000
3	\$17,550	\$29,250
4	\$19,500	\$32,500
5	\$21,100	\$35,100

To determine your ability to pay, we calculate your debt-to-income ratio, look at your past financial responsibility and if you have a steady source of income. You must be willing to partner with us and put in "sweat equity" hours, 250 hours for a one adult family and 500 hours for a two adult family.

To determine if you qualify for a Habitat house you must complete the following application fully and honestly and also **include the following documents.**

- Most Recent Federal tax return
 - If self employed-2 years of tax returns
 - Applicable for each person over the age of 18 yrs old
- Pay stubs for two pay period from your place(s) of employment
 - Applicable for each person over the age of 18 yrs old
 - Includes alimony and child support, if applicable.
- Utility bills for 1 month
- Rent/house payment stub
- Most recent bank statement
- Credit report
- You can get a free credit report from: www.annualcreditreport.com.
- Public assistance income documents (if applicable)

If you have any questions regarding these documents or about your eligibility, **please call our office at 920.235.3535**. We want to work with you to fill out this application!

Applications are accepted on a rolling basis, so please turn in your application as soon as possible.

We look forward to hearing from you!

Sincerely,

The Family Selection Committee



Mail to: P.O Box 2692, Oshkosh, WI 54903
 Drop off at: 1640 S. Koeller St. Oshkosh, WI
 Phone Number: (920) 235-3535

Application FOR HOUSING



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 fill out this form as completely and accurately as possible. Failure to do so may result in the delay or denial of your application. All information provided will be kept confidential.

Applicant Information

Applicant	Co-applicant
Applicant's Name _____	Co-applicant's Name _____
Social Security Number _____ Date of Birth _____	Social Security Number _____ Date of Birth _____
E-mail _____ Phone Number _____	E-mail _____ Phone Number _____
Check one: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Includes single, divorced, widowed)	Check one: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Includes single, divorced, widowed)

Other Household Members (Please list any dependents and others who will be living with you)

Name _____	Date of Birth _____	Relationship _____	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name _____	Date of Birth _____	Relationship _____	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name _____	Date of Birth _____	Relationship _____	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name _____	Date of Birth _____	Relationship _____	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name _____	Date of Birth _____	Relationship _____	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name _____	Date of Birth _____	Relationship _____	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name _____	Date of Birth _____	Relationship _____	<input type="checkbox"/> Male <input type="checkbox"/> Female

Willingness to Partner

To be considered for a Habitat home, you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working at the Habitat ReStore, or other approved activities.

I am willing to complete the required sweat-equity hours (250 hours for a one adult family, 500 hours for a two adult family):	Applicant:	Yes <input type="checkbox"/>	No <input type="checkbox"/>
	Co-applicant:	Yes <input type="checkbox"/>	No <input type="checkbox"/>

On a separate sheet of paper, please explain how you and your family intend to participate in the building of your home and how you are going to complete your sweat equity hours.

Residency History

Applicant

Co-applicant

Current Address (street, city, state, zip code)

Current Rent

Is Rent Subsidized?
 Yes No

Years Lived at the Address

Current Landlord's Name

Landlord's Phone Number

Current Landlord's Address

Current Address (street, city, state, zip code)

Current Rent

Is Rent Subsidized?
 Yes No

Years Lived at the Address

Current Landlord's Name

Landlord's Phone Number

Current Landlord's Address

If Living at Current Address for Less than 2 years, Complete the Following:

Past Address (street, city, state, zip code)

Years Lived at the Address

Own Rent

Past Address (street, city, state, zip code)

Years Lived at the Address

Own Rent

Present Housing Conditions

Number of bedrooms in the place you are currently living (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living Room Dining Room Other (please describe below)

In the space below, please describe the condition of the place you currently live. Why do you need a Habitat home?

Property Information

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

Do you own land? No Yes

If yes, please describe, including location:

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

If you are approved for a Habitat home, how should your name(s) appear on the legal documents?

Employment Information

Applicant			Co-applicant		
Name of Current Employer		Phone Number	Name of Current Employer		Phone Number
Employer Address			Employer Address		
Position/Title		Years at this Job	Position/Title		Years at this Job
Hourly Wage	Average Hours/Week	Average Weeks/Year	Hourly Wage	Average Hours/Week	Average Weeks/Year

If Working at Current Job for Less than One Year, Complete the Following:

Name of Last Employer		Phone Number	Name of Last Employer		Phone Number
Employer Address			Employer Address		
Position/Title		Years at this Job	Position/Title		Years at this Job
Hourly Wage	Average Hours/Week	Average Weeks/Year	Hourly Wage	Average Hours/Week	Average Weeks/Year

Monthly Income and Combined Monthly Bills

Gross Monthly Income	Applicant	Co-applicant	Others in Household ²	Monthly Bills ³	Monthly Amount
Base Employment Income ¹	\$	\$	\$	Rent	\$
AFDC/TANF				Utilities	
Food Stamps				Car Payments	
Social Security				Insurance	
SSI				Child Care	
Disability				School Lunch	
Alimony				Credit Card Payments	
Child Support				Student Loans	
Other				Alimony/Child Support	
Total	\$	\$	\$	Total	\$

¹Self-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.

***If you or your dependents receive any of the following: child support, alimony, social security, disability, etc., please list how long those benefits will continue.**

² List additional household members over 18 who receive income:

Name	Age	Monthly Wages
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Source of Down Payment and Closing Costs

Please explain where you will be getting the money to pay the down payment (\$500) and closing costs (for example: savings, parents, etc?) If you are borrowing money to pay these costs, explain how and from whom.

**Assets – Please List All Cash and/or Property Assets
(including checking and savings accounts, bonds, certificates of deposit, stock, property and/or vehicles)**

Applicant	Co-applicant
<hr/> Name of Bank/Credit Union Phone Number <hr/> Bank/Credit Union Address <hr/> Account Number Balance	<hr/> Name of Bank/Credit Union Phone Number <hr/> Bank/Credit Union Address <hr/> Account Number Balance
<hr/> Name of Bank/Credit Union Phone Number <hr/> Bank/Credit Union Address <hr/> Account Number Balance	<hr/> Name of Bank/Credit Union Phone Number <hr/> Bank/Credit Union Address <hr/> Account Number Balance
<hr/> Other Assets (please specify) <hr/> Description <hr/> Estimated Value \$	<hr/> Other Assets (please specify) <hr/> Description <hr/> Estimated Value \$
<hr/> Property Assets (please specify address) <hr/> Description (current use of property) <hr/> Estimated Value \$	<hr/> Property Assets (please specify address) <hr/> Description (current use of property) <hr/> Estimated Value \$

Debts / Liabilities - List Monthly Payments on Credit Cards, Loans, Child Support, ALL OPEN Accounts & ANY COLLECTION Accounts

Applicant	Co-applicant
<hr/> Name of Creditor/Lender <hr/> Creditor/Lender Address <hr/> Account Number Monthly Payment Balance	<hr/> Name of Creditor/Lender <hr/> Creditor/Lender Address <hr/> Account Number Monthly Payment Balance
<hr/> Name of Creditor/Lender <hr/> Creditor/Lender Address <hr/> Account Number Monthly Payment Balance	<hr/> Name of Creditor/Lender <hr/> Creditor/Lender Address <hr/> Account Number Monthly Payment Balance
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<hr/> Name of Creditor/Lender <hr/> Creditor/Lender Address <hr/> Account Number Monthly Payment Balance	<hr/> Name of Creditor/Lender <hr/> Creditor/Lender Address <hr/> Account Number Monthly Payment Balance

In the space below, please explain any past due amounts—the reason for them, how you are trying to pay them off, etc. If you need space, use a separate sheet of paper.

DECLARATIONS

Please Check the Box that Best Answers the Following Questions for You and the Co-applicant.

	APPLICANT	CO-APPLICANT
A. Have you filed bankruptcy in the last 7 years? Date: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
B. Have you had property foreclosed on in the last 7 years? Date: _____	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
C. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
D. Do you have any debt because of collections?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
E. Do you have any debt because of judgments/liens against you?	<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 f, however, please explain on a separate sheet of paper.

How did you hear about Habitat for Humanity?

Applications are accepted on a rolling basis, so please send in your application as soon as possible.

Applications can be dropped off at our office:
Habitat ReStore
1640 S. Koeller St.
Oshkosh, WI 54902

Applications can also be mailed to our P.O. Box:
Habitat for Humanity of Oshkosh
P.O. Box 2692
Oshkosh, WI 54903

Please double check that you have filled out the application completely and honestly. Make sure that you have included all necessary papers listed on the first page of the application packet.

Incomplete applications will not be accepted.

If you have any questions or concerns, please call (920) 235-3535.

General Release

The undersigned applicant(s) applied for a Habitat for Humanity of Oshkosh, Inc. home and a no-interest loan to finance the purchase price of the home. The applicant(s) authorize(s) Habitat for Humanity of Oshkosh, Inc. to evaluate the applicant's actual need for a Habitat home, ability to repay both the loan and other expenses of home ownership, and the willingness to participate in the Habitat partnership. The evaluation will include personal visits, credit check(s), sex offender registry check(s), and contact(s) of references. The applicant(s) authorize(s) Habitat to obtain records pertaining to them and their family as requested, including necessary records related to financial matters including State or Federal taxes, court proceedings, Department of Human Resources, medical care and employment. The applicant(s) release(s) Habitat and its member volunteers from any liability which may arise in connection with the release of information. The original or a copy of this application will be retained by Habitat for Humanity of Oshkosh, Inc. even if the application is not approved. Providing fraudulent information will cause the application to be denied, and that even if the applicant(s) has already been selected to receive a Habitat home, s/he may be disqualified from the program.

I understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members, and applicant families on the sex offender registry. By signing this release, I am submitting to such an inquiry and allow Habitat for Humanity of Oshkosh, Inc. to check any and all information I have provided in this application, including but not limited to rental history, employment, personal references, and credit references included herein.

To my creditor:

I/We authorize you to provide Habitat for Humanity any and all information and documentation they request. Such documentation may include, but is not limited to, the following types of information:

1. Employment history
2. Credit history and reports
3. Balances on savings accounts, checking accounts, investment accounts, etc.
4. Payment history and delinquencies
5. Amounts owed on accounts
6. Cash values on life insurance policies
7. Security agreements and pledges for purpose of security
8. Loan amounts, terms, payment schedules, etc.
9. Copies of tax returns or W2 forms
10. National Sexual Offender Registry
11. Social security awards, child support payments, or residency verification
12. Any other documents pertaining to my financial, credit and liability circumstances

Applicant's Signature

Date

Co-applicant's Signature

Date

x

x

Within the limits of the law, Habitat for Humanity of Oshkosh, Inc. will do its best to keep the information in this application confidential.



EQUAL HOUSING OPPORTUNITY

We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity through 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, family status or national origin.

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.

Applicant

Co-applicant

I do not wish to furnish this information

Race/National Origin:

- American Indian or Alaskan Native
- Native Hawaiian or other Pacific Islander
- Black/African American
- Caucasian
- Asian
- American Indian or Alaskan Native AND Caucasian
- Asian AND Caucasian
- Black/African American AND Caucasian
- American Indian or Alaskan Native AND Black/African American
- Other (specify) _____

Ethnicity:

- Hispanic
- Non-Hispanic

Sex:

- Female
- Male

Birth date: ____/____/____

Marital Status:

- Married
- Separated
- Unmarried (includes single, divorced, widowed)

I do not wish to furnish this information

Race/National Origin:

- American Indian or Alaskan Native
- Native Hawaiian or other Pacific Islander
- Black/African American
- Caucasian
- Asian
- American Indian or Alaskan Native AND Caucasian
- Asian AND Caucasian
- Black/African American AND Caucasian
- American Indian or Alaskan Native AND Black/African American
- Other (specify) _____

Ethnicity:

- Hispanic
- Non-Hispanic

Sex:

- Female
- Male

Birth date: ____/____/____

Marital Status:

- Married
- Separated
- Unmarried (includes single, divorced, widowed)