

PLEASE NOTE: Habitat for Humanity of LaSalle-Bureau-Putnam Counties, Inc. is currently in an **OPEN APPLICATION PERIOD** for our Homeownership Program for a future house build in Princeton, IL in 2024.

Habitat for Humanity Homeownership

Eligibility for Habitat for Humanity is based on: Need, Willingness to Partner, and the Ability to Pay (an affordable, low interest monthly mortgage payment which includes principle, interest, taxes, and insurance).

NEED: You can be considered for a Habitat home if your present housing is inadequate and/or substandard, and if you are unable to obtain adequate housing through a conventional loan; no down payment may be required.

WILLINGNESS TO PARTNER: When selected, you become a Habitat "Partner Family". Each homeowner partner family contributes 500 hours of "sweat equity" per family on the construction site and in various other capacities. Partners are also required to complete homeownership courses covering topics such as personal finance, home maintenance, etc.

Note: Accommodations to the completion of sweat equity can be made for documented disabilities in accordance with the ADA.

ABILITY TO PAY: To be selected for a Habitat home, the applicant(s) who will be listed on the mortgage note must:

- have documented, adequate, and reliable income to make their monthly mortgage, real estate taxes, and insurance payments.
- Not have an annual household income more than \$66,500 for a family of four or \$87,800 for family of 5 or more (Bureau County).
- Have a minimum credit score of 640 or have a verifiable non-traditional credit history
- Must not have had any judgements, bankruptcies, or foreclosures within the last 36 months.

Please note that we request that you list all sources of income on the attached pre-qualification worksheet, but that in determining eligibility, we look for steady income that is reliable, verifiable, and expected to continue for at least three years or more. These figures include all forms of income as listed on the attached pre-qualification form.

RESIDENCY STATUS: Any person(s) who will be listed on the future mortgage note(s) must be legal U.S. citizens or have permanent resident alien status verification.

Habitat for Humanity of LaSalle-Bureau-Putnam Counties, Inc is 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, national origin, age, marital status or sources of income.

Please answer ALL of the following questions for each prospective applicant.

This form is for information only and is not a formal application.
An application will be mailed if pre-qualification for the program is accepted.

Full Legal Name

Name: _____

Social Security # _____ Birthdate: _____

Street Address: _____

City, State, and Zip: _____

Home Phone: _____ Cell Phone: _____

Email address: _____

Status: ☐ Married ☐ Separated ☐ Unmarried

Gender: ☐ Male ☐ Female Disabled? ☐ Yes ☐ No

US Citizen or Permanent Resident Alien ☐ Yes ☐ No

Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native ☐ Asian

☐ Black or African American ☐ White

☐ Native Hawaiian or Other Pacific Islander

Employer: _____

Employer Address: _____

Years Employed Here: _____ Work Phone: _____

Monthly GROSS (before taxes) Income: _____

Any other income received? (List gross monthly amount)

SS/SSI: _____ Child Support/Alimony: _____

AFDC/TANF: _____ Food Stamps: _____

Foster Care: _____ Other: _____

MONTHLY DEBT (list below) CREDIT SCORE _____

Please list all monthly debt for applicant and co-applicant.

House/Rent: _____ per month Total due: _____

Auto Loan Pmt: _____ per month A/C Bal: _____

Auto Loan Pmt: _____ per month A/C Bal: _____

Personal Loan: _____ per month A/C Bal: _____

Student Loan: _____ per month A/C Bal: _____

Credit Card: _____ per month A/C Bal: _____

Credit Card: _____ per month A/C Bal: _____

Child Support/Alimony Paid: _____ per month

Childcare Paid: _____ per month or week

Full Legal Name

Name: _____

Social Security # _____ Birthdate: _____

Street Address: _____

City, State, and Zip: _____

Home Phone: _____ Cell Phone: _____

Email address: _____

Status: ☐ Married ☐ Separated ☐ Unmarried

Gender: ☐ Male ☐ Female Disabled? ☐ Yes ☐ No

US Citizen or Permanent Resident Alien ☐ Yes ☐ No

Ethnicity: ☐ Hispanic or Latino ☐ Not Hispanic or Latino

Race: ☐ American Indian or Alaska Native ☐ Asian

☐ Black or African American ☐ White

☐ Native Hawaiian or Other Pacific Islander

Employer: _____

Employer Address: _____

Years Employed Here: _____ Work Phone: _____

Monthly GROSS (before taxes) Income: _____

Any other income received? (List gross monthly amount)

SS/SSI: _____ Child Support/Alimony: _____

AFDC/TANF: _____ Food Stamps: _____

Foster Care: _____ Other: _____

HOUSEHOLD SIZE

Please list all household members not listed above:

Name: _____ Birthdate: _____

Name: _____ Birthdate: _____

Name: _____ Birthdate: _____

Name: _____ Birthdate: _____

Name: _____ Birthdate: _____

Do any of the other household members receive any monthly income? If so, please list what type and the monthly amount:

Do you presently own a home? ☐ Yes ☐ No How did you hear about our program? _____

Signature _____ Date _____

Signature _____ Date _____