

## Homeownership Application Cover Sheet

For more information on our Homeownership Program visit: [Lake-GeaugaHabitat.org](http://Lake-GeaugaHabitat.org)

### WHAT IS HABITAT?

Lake-Geauga Habitat for Humanity is a nonprofit organization that builds and renovates homes for sale to low- and moderate-income families. We are dedicated to building decent, affordable homes in partnership with families in need. Habitat enjoys broad support from individuals, businesses, civic groups, churches, schools, and local government. Construction and renovation is a cooperative effort between volunteers and the buyers of the home. Participating families provide at least 300 hours of sweat equity toward building their own home and other families' homes.

Homes are purchased with a zero-interest equivalent, 20 to 30-year mortgage. Mortgage payments will be no more than 30% of income and includes escrow for real estate tax and home insurance. Utilities are paid by the homebuyer.

### HOW ARE FAMILIES CHOSEN?

- ✓ **NEED:** Consideration is given if present housing is overcrowded, not affordable, in poor repair, or under a subsidized rental program.
- ✓ **INCOME:** Total annual household income from all sources which can be verified for your family size must be within the limits listed on the right.
- ✓ **CREDIT HISTORY:** All collections, judgments and liens must be satisfied. Loan and credit payments must be paid on time. Applicants must not have an active bankruptcy (less than 3 years old). Debt-to-income (DTI) ratio cannot exceed 30% when adding in Habitat's affordable mortgage.
- ✓ **SWEAT EQUITY:** Applicants must be willing to partner with Habitat by earning at least 300 sweat equity hours working with the staff and volunteers on various Habitat projects, including helping to build their own Habitat home.

FAMILY SIZE	INCOME
1 Person	\$24,795 - \$44,080
2 People	\$28,305 - \$50,320
3 People	\$31,860 - \$56,640
4 People	\$35,370 - \$62,880
5 People	\$38,205 - \$67,920
6 People	\$41,040 - \$72,960
7 People	\$43,875 - \$78,000
8 People	\$46,710 - \$83,040

### APPLICATION SUBMISSION

Completed applications and application fees may be mailed or dropped off to Lake-Geauga Habitat for Humanity's affiliate office.

**HABITAT ADDRESS:** 100 Parker Court Suite 6, Chardon, OH 44024.

Application envelopes must be addressed to Samantha Fisher.

Revised 6/24/2021



# DO YOU QUALIFY?

Lake-Geauga Habitat for Humanity believes homeownership is a “hand up, not a hand out.” Once approved, our partner applicants participate in the construction of their future home, participate in home buyer and financial fitness education, perform community service and outreach, and qualify for an affordable mortgage in order to purchase their home.

## IN NEED OF BETTER HOUSING

Potential homebuyers might be dealing with poorly maintained, unhealthy or overcrowded housing; unaffordable rent; inaccessible housing for people living with disabilities; or have other shelter needs.



## WILLING TO PARTNER WITH HABITAT

Habitat homebuyers put in 300 hours of “sweat equity,” helping build their own home and the homes of others in the program. This also includes financial fitness and home maintenance courses.

## ABLE TO MAKE AFFORDABLE MORTGAGE PAYMENTS

Habitat offers homebuyers an affordable homeownership opportunity. This income from the sale of homes at closing helps Lake-Geauga Habitat for Humanity build more affordable homes in our community.



100 Parker Court, Suite 6 • Chardon, Ohio 44024  
440.226.3000

[Lake-GeaugaHabitat.org](http://Lake-GeaugaHabitat.org)





## Application for Homeownership

For more information on our Homeownership Program visit: [Lake-GeaugaHabitat.org](http://Lake-GeaugaHabitat.org)

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 in accordance with the Gramm-Leach-Bliley Act.

Effective January 1, 2021, Habitat requires a \$10 (Non-refundable) Application fee to cover part of the cost of the credit report for the Application for Homeownership. Submit a check or money order for \$10 payable to "Lake-Geauga Habitat for Humanity" when you turn in your application for homeownership. We do not accept cash or credit cards.

### 1. APPLICANT INFORMATION

Applicant	Co-Applicant
Applicant's <b>Full</b> Name: _____	Co-Applicant's <b>Full</b> Name: _____
Social Security Number: _____ Date of Birth: _____ Age: _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	Social Security Number: _____ Date of Birth: _____ Age: _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)
Phone Number: _____ Email: _____	Phone Number: _____ Email: _____

If you are selected for a Habitat house, who else will live in the house with you?

Name:	Age	Date of birth	Male	Female	Relationship
_____	_____	_____	<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"/>	_____

Current Address: _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own	Current Address: _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own
Number of years: _____ (If less than 2 years fill out previous address)	Number of years: _____ (If less than 2 years fill out previous address)

If Living At Present Address for Less Than Two Years, Complete the Following

Previous Address: _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own	Previous Address: _____ <input type="checkbox"/> Rent <input type="checkbox"/> Own
Number of years: _____ (If less than 2 years, add previous address to attached sheets)	Number of years: _____ (If less than 2 years, add previous address to attached sheets)

**2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE**

Date Application Received: \_\_\_\_\_  
More Information Requested: Yes No  
Date Application Completed: \_\_\_\_\_  
Accepted Denied  
Date Letter Sent: \_\_\_\_\_

Date of Home Visit: \_\_\_\_\_  
Date Verifications Received: \_\_\_\_\_  
Landlord: \_\_\_\_\_ Employer: \_\_\_\_\_  
Date of Orientation: \_\_\_\_\_

**3. WILLINGNESS TO PARTNER**

To be considered for Habitat homeownership, you and your family must be willing to complete 300 hours of “sweat-equity”. 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 in the Habitat office, working in the ReStore, attending homeownership classes or other approved activities

Willingness to partner also means that you will return calls, emails and other requests for information within 48 hours.

**I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS AND RESPOND QUICKLY TO EMAILS AND PHONE CALLS**

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

**4. PRESENT LIVING CONDITIONS**

Number of bedrooms (please circle) 1 2 3 4 5      Number of bathrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen                      Living room                      Dining room                      Basement

Other (please describe) \_\_\_\_\_

If you rent your residence, what is your monthly rent payment? \$ \_\_\_\_\_/month

Name, address and phone number of current landlord:  
\_\_\_\_\_

In the space below, describe the condition of the house or apartment where you live. Why do you feel you need a Habitat home?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

**5. PROPERTY INFORMATION**

If you own your residence, what is your mortgage payment? \$ \_\_\_\_\_/month with an unpaid balance of \$ \_\_\_\_\_  
Do you own land? Yes No      If yes, please describe (include location)

If you wish your property to be considered for building your Habitat home, please attach land documentation.

Is there a mortgage on the land? Yes No  
If yes, the monthly payment is \$ \_\_\_\_\_ and there's an unpaid balance of \$ \_\_\_\_\_

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

## 6. EMPLOYMENT INFORMATION

Applicant	Co-Applicant
Name and Address of Current Employer _____ _____ Business Phone: _____ Years on This Job: _____ Position: _____ Hourly Wage: \$ _____ Hours Worked Per Week: _____	Name and Address of Current Employer _____ _____ Business Phone: _____ Years on This Job: _____ Position: _____ Hourly Wage: \$ _____ Hours Worked Per Week: _____

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

Name and Address of Current Employer _____ _____ Business Phone: _____ Years on This Job: _____ Position: _____ Hourly Wage: \$ _____ Hours Worked Per Week: _____	Name and Address of Current Employer _____ _____ Business Phone: _____ Years on This Job: _____ Position: _____ Hourly Wage: \$ _____ Hours Worked Per Week: _____
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## 7. MONTHLY INCOME AND COMBINED MONTHLY BILLS

Income Source	Applicant	Co-applicant	Others in Household	Monthly Bills	Monthly Amount
Employment Income	\$	\$	\$	Rent	\$
TANF				Utilities	
Food Stamps				Car Payments	
Social Security				Insurance	
SSI				Child Care	
Disability				School Lunch	
Alimony				Avg. Credit Card Payment	
Child Support				Student Loans	
Other				Alimony/Child Support	
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>Total</b>	<b>\$</b>

**OTHERS IN HOUSEHOLD OVER THE AGE OF 18 WHOSE INCOME IS NOT LISTED IN THE PREVIOUS TABLE**

Name	Income Source	Monthly Gross Income	Date of Birth

**FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE**

\$ \_\_\_\_\_ Monthly

\$ \_\_\_\_\_ Annually

D/I: \_\_\_\_\_ %

**8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS**

Where will you get the money to make the down payment and closing costs (for example, savings, parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

**9. 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 <span style="float:right">Balance \$</span>	Account Number <span style="float:right">Balance \$</span>
Name and address of Bank, Savings & Loan, or Credit Union:	Name and address of Bank, Savings & Loan, or Credit Union:
Account Number <span style="float:right">Balance \$</span>	Account Number <span style="float:right">Balance \$</span>
Name and address of Bank, Savings & Loan, or Credit Union:	Name and address of Bank, Savings & Loan, or Credit Union:
Account Number <span style="float:right">Balance \$</span>	Account Number <span style="float:right">Balance \$</span>

Do you own a Car (#1)? Yes No

If yes, list make and year: \_\_\_\_\_

Do you own a Car (#2)? Yes No

If yes, list make and year: \_\_\_\_\_

## 10. DEBT

### To Whom Do You and the Co-Applicant Owe Money?

Debt	Monthly Payment	Unpaid Balance	Months Left to Pay
Car			
Furniture, Appliance, & Televisions			
Cell Phone Contracts			
Credit Card			
Medical			
Student Loans (even if deferred)			
Other			

## 11. 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 outstanding 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 declared bankruptcy within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven 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 currently delinquent or in default on any federal debt or an other loan, mortgage, financial obligation, or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. 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

*If you answered "yes" to question a through f, or "no" to question g, please provide a detailed explanation. Please attach a separate sheet if needed.*

## 12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Lake-Geauga Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through fulfilling sweat equity requirements, responding quickly to requests for information, and supporting the mission of Habitat for Humanity. I understand that the evaluation will include a personal visit, a credit check and employment verification. I also understand that Habitat for Humanity screens all applicants to ensure they are not on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am also submitting myself to a criminal background check.

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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

Applicant Signature	Date	Print Name
X_____	_____	_____
Co-Applicant Signature	Date	Print Name
X_____	_____	_____

### 13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant Signature

Co-Applicant Signature

X \_\_\_\_\_

X \_\_\_\_\_

### 14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

**PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:** We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. *You are not required to provide this information.* We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birth date:</b> _____ / _____ / _____  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birth date:</b> _____ / _____ / _____  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)



## Privacy Statement and Notice

At Lake-Geauga Habitat for Humanity, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to serve our customers more efficiently, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms
- Information about your transactions with us or others
- Information we receive from a consumer reporting agency

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, etc.
- Information about your transactions with us or others such as your loan balance, payment history, etc.
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history

Lake-Geauga Habitat for Humanity's employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents
- Nonprofit organizations, government entities, or other subsidy providers

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties you may call Lake-Geauga Habitat for Humanity at 440-226-3000.