



**YOU MUST MEET THE FOLLOWING BASIC REQUIREMENTS TO BE CONSIDERED FOR SELECTION:**

- You must have attended a Homeowner Information Meeting within the past 6 months.
- You must have lived or worked in Lee or Hendry County for the past 12 months.
- You must be a US Citizen or Permanent Resident.
- If married, you must apply with your spouse.
- You must have 2 years of verifiable income and the ability to repay the mortgage.
- You must wait 3 years after foreclosure or bankruptcy has been finalized.

**SUBMIT ALL OF THE FOLLOWING DOCUMENTS AT TIME OF APPLICATION:**

- Pre-Application with original signature(s). NO faxes.
- Most Current Home Selection Form (mark home(s) you are interested in)
- \$20 Credit Report Fee (check or money order ONLY)

**-COPIES ONLY, DO NOT BRING ORIGINALS- FOR THE FOLLOWING DOCUMENTS:**

- Proof of Income (30 days of pay stubs or other income sources)  
\* If self-employed, most recent tax return along with a current year-to-date financial statement
- Bank statements (30 days) for ALL accounts held by members of the household
- Copy of Photo ID for ALL adults in house (18 years or older)

Your income must not exceed maximum amount shown below for your family size

LEE COUNTY		HENDRY COUNTY	
Family Size	Maximum Income	Family Size	Maximum Income
1	\$35,700	1	\$29,200
2	\$40,800	2	\$33,400
3	\$45,900	3	\$37,550
4	\$50,950	4	\$41,700
5	\$55,050	5	\$45,050
6	\$59,150	6	\$48,400
7	\$63,200	7	\$51,750
8	\$67,300	8	\$55,050



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.

Thank you!





Habitat for Humanity of Lee and Hendry Counties, Inc.  
 1288 N. Tamiami Trail, N. Fort Myers, FL 33903  
 239-652-HOME (4663)

# Pre-Application

## Habitat Homeownership Program

v6.0



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 complete this pre-application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill it out as completely and accurately as possible. All information you include on this pre-application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION																																									
Applicant	Co-applicant																																								
<b>Applicant's name</b>	<b>Co-applicant's name</b>																																								
Social Security number _____ Telephone # _____ Date of Birth _____	Social Security number _____ Telephone # _____ Date of Birth _____																																								
<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)																																								
E-mail: _____	E-mail: _____																																								
<b>Dependents and others who will live with you (not listed by co-applicant)</b>	<b>Dependents and others who will live with you (not listed by co-applicant)</b>																																								
<table border="0"> <thead> <tr> <th>Name</th> <th>DOB</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	Name	DOB	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"/>	<table border="0"> <thead> <tr> <th>Name</th> <th>DOB</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table>	Name	DOB	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"/>
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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																																								
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### 2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date received: \_\_\_\_\_  
 Date of notice of incomplete application letter: \_\_\_\_\_  
 Date of adverse action letter: \_\_\_\_\_  
 Date of letter to proceed: \_\_\_\_\_

Date of information meeting attendance: \_\_\_\_\_  
 Home Selection(s): \_\_\_\_\_  
 Date of Selection Committee Approval: \_\_\_\_\_  
 Date of Partnership Agreement: \_\_\_\_\_

### 3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, 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 in the Habitat office or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:	Applicant	Yes	No
		<input type="checkbox"/>	<input type="checkbox"/>
	Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

### 4. PRESENT HOUSING CONDITIONS

Number of bedrooms (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) \_\_\_\_\_

	Yes	No
Was your home impacted by Hurricane Irma?	<input type="checkbox"/>	<input type="checkbox"/>
Were you displaced by Hurricane Irma?	<input type="checkbox"/>	<input type="checkbox"/>

If you rent your residence, what is your monthly rent payment? \$ \_\_\_\_\_ / month  
 (Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

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

### 5. PROPERTY INFORMATION

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

Do you own land?     No     Yes    Monthly payment \$ \_\_\_\_\_    Unpaid balance \$ \_\_\_\_\_

### 6. EMPLOYMENT INFORMATION

Applicant		Co-applicant					
Name and address of <b>CURRENT</b> employer		From	To	Name and address of <b>CURRENT</b> employer		From	To
		Pay Rate: \$ Hours per week: #				Pay Rate: \$ Hours per week: #	
Job Title	Paid: Weekly _____ Bi-Weekly _____ Other _____	Business phone		Job Title	Paid: Weekly _____ Bi-Weekly _____ Other _____	Business phone	
<b>If working at current job less than two years, complete the following information</b>							
Name and address of <b>LAST</b> employer		From	To	Name and address of <b>LAST</b> employer		From	To
		Pay Rate: \$ Hours per week: #				Pay Rate: \$ Hours per week: #	
Job Title	Paid: Weekly _____ Bi-Weekly _____ Other _____	Business phone		Job Title	Paid: Weekly _____ Bi-Weekly _____ Other _____	Business phone	

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



**11. DEBT**

Account	To whom do you and the co-applicant(s) owe money?					
	Applicant			Co-applicant		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Automobile	\$	\$	\$	\$	\$	\$
Other motor vehicle/boat	\$	\$	\$	\$	\$	\$
Furniture, appliance, televisions (includes rent-to-own)	\$	\$	\$	\$	\$	\$
Alimony	\$	\$	\$	\$	\$	\$
Child support	\$	\$	\$	\$	\$	\$
Student Loan	\$	\$	\$	\$	\$	\$
Payday\Title loans	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Total medical	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
<b>Total</b>	\$	\$	\$	\$	\$	\$

Monthly expenses			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cellphone	\$	\$	\$
Landline	\$	\$	\$
Groceries	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	\$	\$	\$

**12. DECLARATIONS**

Please circle the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments 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 three 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 past three 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? If Permanent Resident, in what country were you born? _____.	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Have you ever served in the military?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Have you ever applied for a Habitat home before?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "no" to question f, or "yes" to any other question, please explain.

**13. AUTHORIZATION AND RELEASE**

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay the loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

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 application will be retained by Habitat for Humanity along with all related documentation even if the application is not approved. I understand that additional requirements must be met before being selected for the Habitat program.

I also understand that Habitat for Humanity screens all applicant families 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 submitting myself to a criminal background check.

Applicant signature	Date	Co-applicant signature	Date
X _____		X _____	

Print name _____	Print name _____
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Other household members 18 years and older:

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

Print Name: _____	Date: _____	Print Name: _____	Date: _____
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Signature: _____	Signature: _____
------------------	------------------

Print Name: _____	Date: _____	Print Name: _____	Date: _____
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Signature: _____	Signature: _____
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**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.



**14. 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 ethnicity, 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
<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>Birthdate:</b> ____/____/____  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. 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>Birthdate:</b> ____/____/____  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)

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 <span style="float: right;">Date</span>
	Interviewer's phone number





**Habitat for Humanity of Lee and Hendry Counties, Inc.  
Privacy Statement and Notice**

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

When collecting, storing, and retrieving applicant, partner family, tenant, 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, our affiliates, or others;
- Information we receive from a consumer reporting agency;
- Information we receive from you during interviews

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

- Information we receive from you on applications or other forms, such as name, address, social security number, income, age, assets, family size, ethnicity, and other information from the application;
- Information about your transactions with us, our affiliates, or others such as your payment history or amounts due to us;
- Information we receive from a consumer reporting agency such as your credit history;
- Information gathered from interviews with us, such as family size

Habitat for Humanity of Lee and Hendry Counties, Inc., 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 or banks providing loan funding;
- Nonprofit organizations, public sector agencies or governments

We may also disclose nonpublic information about you to nonaffiliated third parties as permitted by law, in connection with our normal operating practices.

We do not disclose any nonpublic personal information about you to anyone, except as permitted by law. We maintain physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

I acknowledge that I have received a copy of Habitat for Humanity of Lee and Hendry Counties, Inc. Privacy Statement and Notice.

Applicant Signature	Date	Co-applicant Signature	Date
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\_\_\_\_\_

\_\_\_\_\_

Print Name \_\_\_\_\_

Print Name \_\_\_\_\_





Habitat for Humanity of Lee and Hendry Counties, Inc.
Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission for the Southeast Region with offices at: Suite 1500, 225 Peachtree Street NE, Atlanta GA 30303 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require it, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these resources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

I acknowledge that I have received a copy of Habitat for Humanity of Lee and Hendry Counties, Inc. Equal Credit Opportunity Act Notice.

Applicant Signature

Date

Co-applicant Signature

Date

\_\_\_\_\_

\_\_\_\_\_

Print Name \_\_\_\_\_

Print Name \_\_\_\_\_



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