

application packet



Habitat
for Humanity®



**do any of these words resonate with you or speak to you?
if yes, turn the page to see how to get started.**



LET'S GET STARTED!!!

(APPLICATION STARTS ON PAGE 5)

STEP 1: DON'T PUT OFF APPLYING! Many Habitat homeowners said they took months to even years to finally apply to build and buy a home with Habitat. If you are concerned or unsure if you qualify, please don't assume you are not qualified. Even if you apply and your application is denied, you will be provided with the reason(s) for the denial so you can, possibly, reapply in the future. You will never know if you are eligible unless you apply.

STEP 2: REVIEW HABITAT'S THREE CRITERIA FOR QUALIFYING

- 1) Must have Need for Adequate Housing:** Must be living in substandard or inadequate housing that does not meet your needs. In addition, subsidized housing meets this criteria or anyone whose current housing expenses exceeds 30% of their income. We encourage you to apply and let us determine if you meet this criteria.
- 2) Must have Ability to Pay:** Must be able to afford an estimated monthly mortgage payment of \$500 (including taxes and insurance). The ability to pay criteria are listed as part of Step 4.
- 3) Must be Willing to Partner:** This is a public partnership with many responsibilities and expectations for each homebuyer. At Habitat, we often say we give away nothing to our homebuyers, but an opportunity. To be considered to build and purchase a Habitat home you must be willing to invest "sweat equity" hours. You earn sweat equity hours by working to help in building your home and the homes of others, attending home buying classes, working in the Habitat ReStores or other approved activities.

HOW MANY HOURS MUST BE EARNED?

250 Sweat Equity Hours- One Applicant Households where only one person is officially purchasing the home must earn 250 hours of sweat equity.

500 Sweat Equity Hours- Two applicant (applicant and co-applicant) households must earn 500 hours of sweat equity.

NOTE: Must be comfortable with friends and family knowing you are purchasing a home with Habitat. This is a public partnership that can involve news coverage, social media coverage and information about homebuyers and build sites are shared on the Habitat website.

STEP 3: CONFIRM YOUR HOUSEHOLD MEETS THE BELOW INCOME REQUIREMENTS

2019 INCOME GUIDELINES TO QUALIFY FOR A HFHGC HOME

Family Size	Minimum Monthly Gross Income	Maximum Monthly Gross Income
1	\$1,425.00	\$3,795.80
2	\$1,629.00	\$4,337.50
3	\$1,833.00	\$4,879.20
4	\$2,146.00	\$5,420.80
5	\$2,514.00	\$5,858.30
6	\$2,883.00	\$6,291.70
7	\$3,251.00	\$6,725.00
8	\$3,619.00	\$7,158.30

STEP 4: CONFIRM YOU MEET THE FOLLOWING REQUIREMENTS

- 1) **Inability to qualify for a conventional mortgage through a traditional mortgage lender** – No information is required, Habitat will verify this during review of your application.
- 2) **No bankruptcy within the past three years** (must be three years from date of discharge)
- 3) **No eviction within the past 12 months**
- 4) **No foreclosure within the past 3 years**
- 5) **Must be a first-time homebuyer** an individual or family who has not owned a home during the three-year period prior to purchase of a home, some exceptions apply.
- 6) **No felony convictions for anyone in household over age 18 within past five years**
- 7) **No open judgments or liens.**
- 8) **Debt/Income ratio cannot exceed 40% of monthly income spent on estimated mortgage payment of \$500 and monthly debt combined.**
- 9) **No more than \$2,000 in uncollected past due, bad debt.** Example: If a credit card has a \$3,000 balance and payments are current, this is not considered a “bad” debt. However, if the credit card is in default and is in collection that would be considered a “bad” debt.
- 10) **You can check your credit by visiting www.annualcreditreport.com.** You are entitled to receive one free copy from each of the three credit reporting agencies one time per year by visiting this website

NOTE: Married applicants can apply individually, but spouse must be listed on application as member of household, provide all income and asset information, consent to a background check and agree to sign a release of dower rights at time of home purchase. The spouse who is not an applicant will not have their income or debts counted when determining if the applicant meets the ability to pay criteria, but their income and assets will be considered to determine if the household income is within Habitat's guidelines.

STEP 5: DETERMINE IF YOU ARE WILLING TO BUILD WHERE HFHGC IS CURRENTLY BUILDING. The last page of this application is the current list of available build sites. If you are not interested in any of these build sites, then you are encouraged to keep checking back by visiting our website at www.habitatcincinnati.org for an updated build site list and apply as soon as a suitable build site is posted. If there are any additions to our build site list, they are posted the 10th of each month.

OR, you can go ahead and apply with the understanding that as you finish the application process, it is not expected that the final list of build sites provided prior to the Home interview available will include any additional sites, but it is always a possibility.

APPLY NOW TO SEE IF QUALIFIED: Also, you might consider applying now to determine if you qualify. Then, if you don't qualify, you can find out why and possibly fix the situation. This may help you be ready to reapply when a build site is listed that you would like to apply. It is better to find out now you may not qualify and have time to fix the situation, then find out later when a build site is listed you want to purchase.

IMPORTANT: If you would like to be considered for any of the currently listed build sites, your completed application with **ALL** requested documentation for each household member (listed on Page 10 of application) must be received by **Monday, June 3rd**. **NOTE:** If you are reapplying, review this list on Page 10 of application and make sure you have submitted any information that you know is outdated from any prior applications. **Your application must be received by HFHGC and complete by March 11th if you wish to be considered for a current build site.**

WHAT IF UNABLE TO SUBMIT APPLICATION BY JUNE 3RD . If a build site is still listed after June 3rd, that means it has not been matched as of that date. BUT, we will not be able to guarantee that the site is still available for you to be considered if your application and ALL required documentation is received after **MONDAY, JUNE 3, 2019**. are encouraged to apply and if eligible for Habitat, you will be invited to a Pre-Interview Meeting where a final list of available build sites will be presented for you to review and determine if you would like to be considered for one of those available build sites.

LIST OF AVAILABLE BUILD SITES IS UPDATED THE 10TH WITH ANY CHANGES THE 10TH OF EACH MONTH

NOTE: Tour of homes, review of building plans, or additional specifics on these build sites, etc. are not available until an applicant has completed the application process and HFHGC has determined you are eligible for our program. **At that time, Habitat will host a meeting with all qualified applicants to review in detail the list of available build sites.**

STEP 6: GATHER REQUIRED DOCUMENTATION AND COMPLETE YOUR APPLICATION.

Note: If you turn in an application and documents are missing, **DON'T PANIC!** We will provide you an opportunity to turn in any missing documentation required to complete the review of your application. Please turn in only information that applies to your household. List of documents required are on Page 10 of this application.

STEP 7: IF APPLICANT(S) MEET THE ABILITY TO PAY CRITERIA AND ALL REQUIRED DOCUMENTATION HAS BEEN RECEIVED. THEN, at this time, the applicant(s) will be sent the current list of available build sites and an invitation to a **PRE-INTERVIEW MEETING** where this list of the available build sites and site matching process will be reviewed.

STEP 8: HOME INTERVIEW: After applicant(s) have attended Pre-Interview meeting to review build sites and have confirmed interest in any of the available build sites, applicant(s) will be interviewed in their current residence by a team of two Habitat volunteers to better assess the need for housing and willingness to partner with Habitat. Notified of approval/denial within 30-days of the home interview.

WHAT IF NOT INTERESTED IN THE BUILD SITES TO BE REVIEWED AT PRE-INTERVIEW MEETING?

If applicant(s) do not attend the Pre-Interview meeting and/or do not express any interest in any of the available build sites, their application will be denied. However, as new build sites are listed on the website in the future, and if they would like to be considered, Habitat will work with those applicants to expedite their application process. New applications do have to be submitted and Habitat will review their prior application to see if any documentation is still current. All efforts will be made to expedite the review of their new application, so that they may be considered for this new build site.



Application for Housing

MAIL TO: HFHGC, 4910 PARA DRIVE, CINCINNATI, OHIO 45237

Call Helen Spieler if you have questions at 513-482-5604

Dear Applicant(s): You need to complete this application for HFHGC to determine if you qualify for a Habitat for Humanity house. Please fill out the application completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

How did you hear about Habitat? _____ (Habitat homeowner, mailing, community agency, employer, website, craigslist, event)

If Habitat homeowner referred you, please write their name here: _____

Completed by HFHGC, Office Use Only) Date Received _____

APPLICANT INFORMATION

Applicant		Co-Applicant	
Applicant's Full Name (with middle initial)		Co-Applicant's Full Name (with middle initial)	
Social Security Number	Date of Birth	Social Security Number	Date of Birth
Phone Number	Cell Phone	Phone Number	Cell Phone
Email Address		Email Address	
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)		Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	

ADDRESS INFORMATION

Applicant Current Address			Co-Applicant Current Address		
STREET ADDRESS _____			STREET ADDRESS _____		
APT. # _____			APT. # _____		
NAME OF APARTMENT COMPLEX _____			NAME OF APARTMENT COMPLEX _____		
City	State	Zip Code	City	State	Zip Code
Number of years living at this address:	<input type="checkbox"/> Rent <input type="checkbox"/> Own		Number of years living at this address:	<input type="checkbox"/> Rent <input type="checkbox"/> Own	

Applicant Previous Address If living at Current Address for less than one (1) year

Co-Applicant Previous Address If living at Current Address for less than one (1) year

Street			Street		
City	State	Zip Code	City	State	Zip Code
Number of years living at this address:	<input type="checkbox"/> Rent <input type="checkbox"/> Own		Number of years living at this address:	<input type="checkbox"/> Rent <input type="checkbox"/> Own	

DEPENDENTS and others who will live with you in home (additional can be listed on next page)

Name	Social Security Number		
Relationship to Applicant/Co-Applicant	Age	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name	Social Security Number		
Relationship to Applicant/Co-Applicant	Age	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name	Social Security Number		
Relationship to Applicant/Co-Applicant	Age	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female

Name	Social Security Number		
Relationship to Applicant/Co-Applicant	Age	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name	Social Security Number		
Relationship to Applicant/Co-Applicant	Age	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name	Social Security Number		
Relationship to Applicant/Co-Applicant	Age	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name	Social Security Number		
Relationship to Applicant/Co-Applicant	Age	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female
Name	Social Security Number		
Relationship to Applicant/Co-Applicant	Age	Date of Birth	<input type="checkbox"/> Male <input type="checkbox"/> Female

WILLINGNESS TO PARTNER

Applicants with a co-applicant must complete 500 hours of "sweat equity" and applicants with no co-applicant must complete 250 hours. Your help in building your home and the homes of others is called "sweat equity." As part of partnering with Habitat for Humanity, you are committing to the following:

- Earn a minimum of 8 hours of sweat equity per month UNTIL your home begins construction
- 100 of your total sweat equity hours must be worked on home construction
- Working on your construction site each Saturday while your home is under construction
- Attend Financial Peace University classes available through HFHGC
- Attend Home Ownership classes covering topics such as maintenance, lawn care and purchase process
- Attending monthly Habitat Partner Family Group meetings

By checking "YES" below, I commit to partner with Habitat for Humanity of Greater Cincinnati and complete 250 or 500 (whichever is applicable) hours of "sweat equity". I commit to fulfilling all of the requirements listed above.

Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No
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You are responsible for paying up to \$800 towards the first year homeowner's insurance premium. Example: If the premium is \$500, then you must pay the full \$500. If the premium is \$1200, then you must pay \$800 and Habitat will pay the difference of \$400 and then add that amount to the purchase price of your home. Future insurance premiums are due in full once per year and will be paid through your monthly mortgage payment.

I agree to pay up to \$800 towards the first year of homeowner's insurance.

Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No	Co-Applicant	<input type="checkbox"/> Yes <input type="checkbox"/> No
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PRESENT HOUSING CONDITIONS: (DO NOT LEAVE ANY BLANKS, IT IS IMPORTANT TO WRITE DOWN WHY YOU THINK YOUR PRESENT HOME IS INADEQUATE)

Number of bedrooms (please circle)	1	2	3	4	5	Number of bathrooms (please circle)	1	1.5	2	2.5	3
Does your rent include utilities? <input type="checkbox"/> Yes <input type="checkbox"/> No						If your utilities are included, we need a current statement from Duke Energy or your local utility company verifying that you are able to have utilities in your name.					

Amount of your monthly rent? _____ Is your rent subsidized? ☐ Yes ☐ No

Give examples of why you think your present home is inadequate for your family's needs: (USE EXTRA PAGE, IF NEEDED, DON'T LEAVE BLANK)

LANDLORD INFORMATION (MUST BE FILLED IN COMPLETELY)			
Applicant Current Landlord		Co-Applicant Current Landlord	
Current Landlord Name	Current Landlord Phone	Current Landlord Name	Current Landlord Phone

Current Landlord Street Address			Current Landlord Street Address		
City	State	Zip Code	City	State	Zip Code
If living at Current Address for less than one (1) year, please complete the following:					
Applicant Previous Landlord			Co-Applicant Previous Landlord		
Prior Landlord Name		Current Landlord Phone	Current Landlord Name		Prior Landlord Phone
ADDRESS OF FORMER RESIDENCE			ADDRESS OF FORMER RESIDENCE		
City	State	Zip Code	City	State	Zip Code
EMPLOYMENT INFORMATION (Self-employed applicants must provide 2 years of Federal 1040 Tax Returns. Verification must also be provided for all self-employment income for YTD income earned)					
Applicant			Co-Applicant		
Is applicant currently employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	How many jobs does the applicant currently have? _____	Is the applicant self-employed? (see above) <input type="checkbox"/> Yes <input type="checkbox"/> No	Is applicant currently employed? <input type="checkbox"/> Yes <input type="checkbox"/> No	How many jobs does the applicant currently have? _____	Is the applicant self-employed? (see above) <input type="checkbox"/> No <input type="checkbox"/> Yes
Name of <u>Current</u> Employer			Name of <u>Current</u> Employer		
Street Address			Street Address		
City	State	Zip Code	City	State	Zip Code
Start Date	Monthly Gross (before taxes) Wages		Start Date	Monthly Gross (before taxes) Wages	
If working at job less than one (1) years, list previous employers for last three (3) years below: If there are additional employers within the past three (3) years, please list on a separate sheet.					
Applicant			Co-Applicant		
Name of <u>Previous</u> Employer OR INFORMATION FOR SECOND JOB (use this space if currently working more than one job, but please note that are also currently employed at this job below)			Name of <u>Previous</u> Employer OR INFORMATION FOR SECOND JOB (use this space if currently working more than one job, but please note that are also currently employed at this job below)		
Street Address			Street Address		
City	State	Zip Code	City	State	Zip Code
Type of Business	Business Phone		Type of Business	Business Phone	
Start Date	End Date	Monthly Gross (before taxes) Wages	Start Date	End Date	Monthly Gross (before taxes) Wages
LEGAL DOCUMENTS					
If you are approved for a Habitat home, how should your name(s) appear on the legal documents? (please print)					
Applicant:					
Co-Applicant:					

MONTHLY INCOME INFORMATION (Continued on next page)

All income listed must be verified. Please see list of required income documentation on page 6 of this application.

Income Source	Applicant (DO NOT LEAVE BLANK, WRITE IN \$0 OR N/A IF YOU DO NOT RECEIVE THAT TYPE OF INCOME)	Co-Applicant (DO NOT LEAVE BLANK, WRITE IN \$0 OR N/A IF YOU DO NOT RECEIVE THAT TYPE OF INCOME)	Additional household members over 18 who receive income (Must list income below for EVERYONE IN HOUSEHOLD OVER AGE 18)	
Wages	\$	\$	Name	\$
Veteran's Administration/Military Benefits	\$	\$	Name	\$
Social Security	\$	\$	Name	\$
SSI	\$	\$	Name	\$
Disability	\$	\$	Name	\$
Alimony	\$	\$	Name	\$
Child Support	\$	\$	Name	\$
TANF (OWF)	\$	\$	Name	\$
Periodic Payments from trusts, annuities, inheritance, retirements or pension?	\$	\$	Name	\$
Income from personal or real property	\$	\$	Name	\$
Other	\$	\$	Name	\$
TOTAL MONTHLY INCOME	\$	\$	\$	

CURRENT MONTHLY BILLS (AGAIN, PLEASE DO NOT LEAVE BLANKS, WRITE IN 0, IF IT DOESN'T APPLY TO YOU)

Please list bills only once. Do not duplicate if same for Applicant and Co-Applicant.

Monthly Expense	Applicant	Co-Applicant
Car Payments	\$	\$
Average Total Credit Card Payments How many credit cards?	\$ How many credit cards? _____	\$ How many credit cards? _____
Student Loan Payments	\$	\$
Alimony	\$	\$
Child Support (If you pay child support, list here)	\$	\$
Other Debt:	\$	\$
Other Debt:	\$	\$

ASSETS

List checking and savings accounts, real estate, stocks, bonds, whole life insurance, retirement accounts, pensions, etc. for each person in household over age 18.

Does the applicant have a checking account? <input type="checkbox"/> Yes <input type="checkbox"/> No How many checking accounts? _____ Does the applicant have a savings account? <input type="checkbox"/> Yes <input type="checkbox"/> No How many savings accounts? _____ Does the applicant have any other assets: ex. IRA, Stocks, Retirement, pensions, etc.? <input type="checkbox"/> Yes <input type="checkbox"/> No Does any other member in household over age 18 Have any of the above assets? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, please provide information requested below or on attached sheet of paper with information for each account.	Does the co-applicant have a checking account? <input type="checkbox"/> Yes <input type="checkbox"/> No How many checking accounts? _____ Does the co-applicant have a savings account? <input type="checkbox"/> Yes <input type="checkbox"/> No How many savings accounts? _____ Does the co-applicant have any other assets: ex. IRA, Stocks, Retirement, pensions, etc.? <input type="checkbox"/> Yes <input type="checkbox"/> No Does any other member in household over age 18 Have any of the above assets? <input type="checkbox"/> Yes <input type="checkbox"/> No If so, please provide information requested below or on attached sheet of paper with information for each account.
Name of Bank, Savings & Loan or Credit Union	TYPE OF ACCOUNT Balance \$
Name of Bank, Savings & Loan or Credit Union	TYPE OF ACCOUNT Balance \$
Other Asset (s) - Such as real estate property or personal property (not including vehicles) If you own any property, home, land, etc., it should be listed here.	Value \$
Have the applicant or the co-applicant disposed of assets (given away money or assets) for less than the fair market value in the past two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No
Does the applicant or co-applicant have income assets or sources other than those listed above? If Yes, please list below.	<input type="checkbox"/> Yes <input type="checkbox"/> No
Other Asset	Value \$

DECLARATIONS

Questions:	Applicant	Co-Applicant
a. Do you have any outstanding judgments because of court decision?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankruptcy within the last three (3) years? (It must be three years from date of discharge for HGHGC to consider application)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on within the last three (3) 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? If yes, please provide a printout of the prior 12-month payment history	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you a U.S. citizen or do you have permanent resident status in the U.S.?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Is anyone in household a U.S. Veteran of the Armed Forces?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Has anyone in household, over age 18, been convicted of a felony? (Felony convictions within 5-years, will disqualify an application)	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Please attach a separate sheet of paper with detail explanation if you answered "YES" to any question or "NO" to question F.

AUTHORIZATION AND RELEASE

I understand that by filing out this application and signing below, I am authorizing Habitat for Humanity of Greater Cincinnati to evaluate my actual need for the Habitat homeownership program, my ability to repay the no-interest loan or (zero-interest equivalent loan) and other expenses of home ownership, and my willingness to be a Partner Family through sweat equity.

I understand that the evaluation will include a home interview with my family at our current home, credit check and employment verification, a check against the Specially Designated Nationals list and a criminal background check. Habitat for Humanity of Greater Cincinnati also screens all potential staff, board members, and applicant families on the sexual offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that completing this application, I am submitting myself to a criminal background check.

I have answered all of the questions on this application truthfully. I understand that if I have not answered the questions truthfully, the application may be denied, even if I have already been selected to build and buy a Habitat home, and I may be disqualified from the program. The original copy of this application will be retained by Habitat for Humanity of Greater Cincinnati, even if the application is not approved, for at least a period of three years.

APPLICANT SIGNATURE _____ **DATE** _____

CO-APPLICANT SIGNATURE _____ **DATE** _____

RIGHT TO RECEIVE COPY OF APPRAISAL -HFHGC is required to notify you that if you were approved to build and buy a home with HFHGC, we will order an appraisal in connection with your loan. 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** _____

The following information is needed for EACH person in household over age 18.

- Require ALL paystubs for **EACH** person in household over age 18 for the prior three months.
- A signed copy of last year's Federal Income Tax Return
- Public assistance records stating the current monthly amount received (TANF, Social Security, SSI, Disability, etc.) for any person in household receiving such assistance, including minors.
- Child Support Information- For each child under age 18 on the application, require a 12-month payment history or verification that there is no order in place.
- Copy of utility bills for previous month
- Rent receipts for last 3 months & **Completed Landlord Reference Form on Page 12.**
- Prior 6 months of statements of all checking accounts
- Current statement for any savings account
- Current statement for retirement accounts such as 401K, IRA, stocks, life insurance, etc.
- Statements for outstanding debts (credit cards, child support, auto loans, student loans, etc.)
- If you have any "bad" debts reported or listed on credit report, you will need to provide a current statement and a written payment plan to bring that debt current.

Application will not be considered if you have over \$2,000.00 in uncollected, past-due debt.

- Open judgments or liens, must be paid and/or released
- Copies of two (2) of the following documents each for the applicant and co-applicant: driver's license, Permanent Resident Card (Green Card), Social Security Card, state photo ID, passport.

Check yes or no if you will give permission to HFHGC to share your contact information (Applicants' names, address, phone number and email) with SmartMoney, a member agency of CityLink, if a referral for financial and money management training is considered beneficial.

☐ Yes

☐ No

Applicant

Co-Applicant

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

Habitat for Humanity of Greater Cincinnati does not discriminate against any person on the basis of race, ethnicity, age, religion, sex, gender, sexual orientation, gender identity, gender expression, national origin, physical or mental ability, genetic information, military status, marital status, medical condition, or any category identified by state or local government in their operations or delivery of service.

REMEMBER: Attach all documentation for your household as requested on the Items Needed List on Page 4

Mail completed applications to:

Habitat for Humanity of Greater Cincinnati
4910 Para Drive
Cincinnati, Ohio 45237



Equal Housing Opportunity
Equal Housing Lender

NOTE: If you drop off the application at the Habitat office, we will not be able to review your information/application while you wait or make copies of information.

APPLICATIONS ARE NOT ACCEPTED BY EMAIL OR FAX

IF YOU HAVE ANY QUESTIONS: Contact Helen Spieler, the Family Services Manager at HFHGC, at 513-482-5604 or by email at helen.spieler@habitatcincinnati.org. **DO NOT EMAIL YOUR APPLICATION.**

NEXT STEPS:

Habitat will respond by mail within 30 days of receiving your application with one of the following:

1. **INTERVIEW NOTIFICATION- INVITATION TO PRE-INTERVIEW MEETING AND RECEIVE FINAL LIST OF BUILD SITES** – If you attend Pre-Interview meeting and express interest in available build site, We will discuss your current need for housing and your willingness to partner during a home interview with you, and your entire household, at your residence.
2. **INCOMPLETE NOTICE-** Requesting additional information that is required before review of application can be completed.
3. **NOTICE OF ADVERSE ACTION-** Application has been denied with details of the reason(s) so that you may be able to remedy any issues and reapply.

GOVERNMENT MONITORING INFORMATION

Applicant Name (Printed)	Co-Applicant Name (Printed)
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Please read the following statement before completing the information 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. 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 this information, 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.		
Ethnicity			Ethnicity		
<input type="checkbox"/> Hispanic or Latino			<input type="checkbox"/> Hispanic or Latino		
<input type="checkbox"/> Not Hispanic or Latino			<input type="checkbox"/> Not Hispanic or Latino		
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"/> Native Hawaiian or other Pacific Islander			<input type="checkbox"/> Native Hawaiian or other Pacific Islander		
<input type="checkbox"/> Black/African American			<input type="checkbox"/> Black/African American		
<input type="checkbox"/> White/Caucasian			<input type="checkbox"/> White/Caucasian		
<input type="checkbox"/> Asian			<input type="checkbox"/> Asian		
<input type="checkbox"/> Other (specify):			<input type="checkbox"/> Other (specify):		
Sex			Sex		
<input type="checkbox"/> Female	<input type="checkbox"/> Male		<input type="checkbox"/> Female	<input type="checkbox"/> Male	
Date of Birth			Date of Birth		
Marital Status			Marital Status		
<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> Married	<input type="checkbox"/> Separated	<input type="checkbox"/> Unmarried (single, divorced, widowed)

Combined Annual Income: \$
Total Number of Dependent Children:

To Be Completed by the Person Conducting the Interview	
This application was taken by: <input type="checkbox"/> face-to-face interview <input checked="" type="checkbox"/> mail <input type="checkbox"/> telephone	
Interviewer's Name (print or type)	
NO INTERVIEWER, APPLICATION COMPLETED SOLEY BY APPLICANT AND RETURNED TO HABITAT OFFICE FOR REVIEW	
Interviewer's Signature NO INTERVIEWER AS STATED ABOVE, APPLICATIONS ARE NOT TAKEN BY INTERVIEW, BUT COMPLETED BY APPLICANT(S) AND RETURNED TO HABITAT OFFICE FOR REVIEW	Date
Interviewer's Phone Number NON-APPLICABLE...THERE IS NO INTERVIEWER	



LANDLORD REFERENCE FORM

A tenant, past or prior, has applied for housing through the Habitat for Humanity of Greater Cincinnati homeownership program and has given us written permission to contact you for a landlord reference. We would appreciate your help in answering the following questions. All information will be kept confidential in conjunction with the Gramm-Leach-Bliley Act. Your prompt return of the requested information will be appreciated. Thank you very much for your assistance.

PLEASE RETURN FORM TO: MAIL: HFHGC, 4910 Para Drive, Cincinnati, Ohio 45237 or
FAX: to 513-621-6869 or **EMAIL:** to helen.spieler@habitatcincinnati.org

TENANT(s) NAME _____
ADDRESS: _____

When did the tenant rent from you? Please list month and year _____ to _____

Amount of monthly rent \$ _____

Is monthly rent subsidized? Please circle YES or NO. If yes, what is their portion? \$ _____

Applicant's payment history (circle one): Excellent Satisfactory Unsatisfactory

Landlord's Name _____ Address of Landlord _____

Phone number of Landlord _____

Does tenant owe any money at this time toward a past due amount? If so, how much? \$ _____

ADDITIONAL COMMENTS:

SIGNATURE OF LANDLORD _____ DATE _____

If you have any questions, please contact Helen Spieler,
HFHGC Homebuyer Services Manager at 513-482-5604.