



Habitat for Humanity- New York City Family Partner Application

<p>REQUIRED DOCUMENTS CHECKLIST (MUST submit with completed application):</p> <p><input type="checkbox"/> Photo ID for everyone in household (Choose 1: Passport, Driver's License, State Issue Non-Driver Photo ID)</p> <p><input type="checkbox"/> Social Security Card & Birth Certificates</p> <p><input type="checkbox"/> Current Bank Statements (ALL accounts, last 6 months)</p> <p><input type="checkbox"/> 1040 Income Tax Returns with W-2 Forms for the past 2 years, (please sign page 2 of Form 1040)</p> <p><input type="checkbox"/> Proof of Income (6 most recent, consecutive pay-stubs)</p> <p><input type="checkbox"/> Verification of support income or public assistance (copy of award letter)</p> <p><input type="checkbox"/> \$25 Check/Money Order for processing fee (non-refundable)</p> <p><input type="checkbox"/> Official proof of child support (if applicable)</p> <p><input type="checkbox"/> Green Card (non-citizens)</p>	<p>Eligibility Criteria:</p> <ul style="list-style-type: none"> • *Meet income guidelines as specified in table below • Have a FICO credit score of 620 or higher • Be a first-time homebuyer • Qualify for mortgage financing • Have a Debt to Income Ratio (DTI) not to exceed 38% • Have no open collections, charge-offs, or unsatisfied public records • Have no bankruptcies within the past 3 years <table border="1" style="width: 100%; border-collapse: collapse; text-align: center;"> <thead> <tr> <th style="padding: 5px;">Household Size</th> <th style="padding: 5px;">Minimum Income</th> <th style="padding: 5px;">Maximum Income</th> </tr> </thead> <tbody> <tr> <td style="padding: 5px;">2</td> <td style="padding: 5px;">\$32,750</td> <td style="padding: 5px;">\$52,400</td> </tr> <tr> <td style="padding: 5px;">3</td> <td style="padding: 5px;">\$36,850</td> <td style="padding: 5px;">\$58,950</td> </tr> <tr> <td style="padding: 5px;">4</td> <td style="padding: 5px;">\$40,900</td> <td style="padding: 5px;">\$65,450</td> </tr> <tr> <td style="padding: 5px;">5</td> <td style="padding: 5px;">\$44,200</td> <td style="padding: 5px;">\$70,700</td> </tr> <tr> <td style="padding: 5px;">6</td> <td style="padding: 5px;">\$47,450</td> <td style="padding: 5px;">\$75,950</td> </tr> </tbody> </table> <p style="font-size: small; margin-top: 5px;">*As per U.S. Department of Housing and Urban Development 2011 Figures **Chart subject to change without notice</p>	Household Size	Minimum Income	Maximum Income	2	\$32,750	\$52,400	3	\$36,850	\$58,950	4	\$40,900	\$65,450	5	\$44,200	\$70,700	6	\$47,450	\$75,950
Household Size	Minimum Income	Maximum Income																	
2	\$32,750	\$52,400																	
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6	\$47,450	\$75,950																	

SECTION 1: APPLICANT INFORMATION		
Applicant's Full Name:	Cell Phone:	
E-mail Address:	Home Phone:	Work Phone:
Marital Status: <input type="checkbox"/> Single <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Divorced <input type="checkbox"/> Widow		

Residency Information	
Current Address (Street, Apt.#, City, State, Zip Code) <input type="checkbox"/> Own <input type="checkbox"/> Rent How long have you lived there? ____ Years	Would you care to use your present landlord as a reference? Yes <input type="checkbox"/> No <input type="checkbox"/> If No, Why? (Attach a separate sheet if necessary) Current Landlord's Name and Phone Number:

How did you hear about Habitat for Humanity- New York City?			
<input type="checkbox"/> Faith Institution	<input type="checkbox"/> Friend	<input type="checkbox"/> Internet Search	<input type="checkbox"/> Radio
<input type="checkbox"/> HPD Website	<input type="checkbox"/> Habitat Home Owner	<input type="checkbox"/> Housing Fair	<input type="checkbox"/> School
<input type="checkbox"/> Community Group	<input type="checkbox"/> Flyer/Promotional Material	<input type="checkbox"/> Newspaper	<input type="checkbox"/> Work
<input type="checkbox"/> Family Member	<input type="checkbox"/> Habitat Website	<input type="checkbox"/> Other website	<input type="checkbox"/> Other



Household Information (List all persons who will live in the apartment or house)							
Full Name	Relationship to Applicant	Occupation/School	Date of Birth	Age	Sex F / M	Social Security #	If not currently living with you, please state why
	Self						

SECTION 2: CURRENT LIVING CONDITIONS

What is the monthly rent on your current home? \$ _____ What amount is your responsibility? \$ _____

Number of bedrooms in your apartment: (circle one) 1 2 3 4 5 6

Describe the conditions of your present home:

SECTION 3: EMPLOYMENT AND INCOME

How many members of household are currently employed? _____

Employment and Income Record (Please list work history of ALL working members of household for the last 2 years, begin with current employer. Use additional paper if necessary.)

Name	Employer Name and Business Type	Address/Phone #	Position	Wages	
				Gross Yearly:	Amt./week:
Self			Title: _____	_____	_____
			Start and End Dates: _____		
Co-Applicant 1			Title: _____	_____	_____
			Start and End Dates: _____		
Co-Applicant 2			Title: _____	_____	_____
			Start and End Dates: _____		

SECTION 4: COMBINED MONTHLY INCOME AND MONTHLY BILLS¹

¹Total Income and Expenses for ALL adult household members

Source of Income	Gross Monthly Income
Employment	\$ _____
Social Security Income	_____
Disability-- must show proof that this will be continued after purchase of home	_____
Alimony	_____
Child Support	_____
Other	_____
Total	\$ _____

Monthly Expenses	Monthly Amount
Student Loans and other debt – If deferred give full amount of loan and anticipated monthly payment and loan term.	\$ _____
Alimony	_____
Child Support	_____
Child Care	_____
Other	_____
Total	\$ _____



SECTION 5: ADDITIONAL INFORMATION

*Are you a U.S. citizen? Yes No

Are you a veteran? Yes No

Please state disabilities or needs, if any, which would require special living arrangements:

Each member of the household 16 years or older must contribute **200 hours of "sweat equity"** (no more than 400 hours per family) labor as follows:

- Volunteer to help build the project (i.e. assist with painting, drywall, flooring, punch work, etc.)
- Volunteer at a non-profit organization, Habitat media-related event, or at the Habitat office

Is there any reason why you or your family will not be able to meet this obligation? Yes No

If yes, please explain:

*All family members that will be living in the dwelling unit must provide proof of being permanent, legal residents of the United States.

SECTION 6: CREDIT REPORT & BACKGROUND CHECK REQUEST

Habitat-NYC is required to obtain a credit report and perform a background check for each adult applicant.

By signing below, you agree to allow Habitat-NYC to conduct a consolidated credit report and background check. Please include a money order or certified check made out to Habitat-NYC in the amount of **\$25 per adult** for the credit and background check.

BORROWER

CO-BORROWER

Name _____

Address _____

DOB _____

SS# _____

Signature _____

Signature _____

Date: _____

Date: _____



SECTION 8: ANTI-DISCRIMINATION: RECORD-KEEPING DATA

INFORMATION FOR GOVERNMENT MONITORING PURPOSES (OPTIONAL)

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 the equal 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, or on whether you choose to not 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 the above information, please check the box below. (Lender must review the above material to assure the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the loan applied for.)

Applicant:

Ethnicity: (select only one)

- Hispanic or Latino
- Not Hispanic or Latino

Race: (select one or more)

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex: Male Female

Co-Applicant:

Ethnicity: (select only one)

- Hispanic or Latino
- Not Hispanic or Latino

Race: (select one or more)

- American Indian or Alaska Native
- Asian
- Black or African American
- Native Hawaiian or Other Pacific Islander
- White

Sex: Male Female

<p>To Be Completed by Affiliate</p> <p>This application was collected via:</p> <p><input type="checkbox"/> face to face interview</p> <p><input type="checkbox"/> by mail</p> <p><input type="checkbox"/> by telephone</p>	<p>Received by (print or type name)</p> <hr/> <p>Signature: _____ Date: _____</p>
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- Please Return:
1. **Completed Application,**
 2. **Required Documents**
 3. **\$25 Money Order or Check**

To:
Habitat for Humanity - New York City
Attn: Homeownership Department
 111 John Street – 23rd Floor
 New York, N.Y. 10038

