



\_\_\_\_\_2010

Dear Applicant:

Habitat for Humanity – New York City is pleased to invite you to complete the enclosed application for our Atlantic Avenue Project. Below is an explanation of our selection policies and rules to be aware of while applying.

**The Habitat-NYC application process is project-specific. This application is only for our Atlantic Avenue Residence in Ocean Hill-Brownsville, Brooklyn. Please do not send in this application if you are interested in a different area, as we do not keep waiting lists. You will be required to visit the area first to verify if you are interested.**

- **Only 1- and 2- Bedroom Units Available! Therefore, Only 1 - 4 member families can apply**
- **Applicants will be accepted on a first come, first serve basis because units are moving quickly**
- **Completed application, supporting documents, and check or money order must be returned all together to Habitat-NYC, 111 John Street, 23<sup>rd</sup> Floor, New York, NY 10038**
- **Please fill out all applicable information. You may enter N/A for “not applicable” if a section does not apply to your family’s situation.**
- **Submission of an application does not guarantee purchase or reservation of a home.**
- **Only first-time homebuyers should apply.**
- **Application information changes will not be accepted. NO EXCEPTIONS. Therefore, be sure to enter the correct information initially.**
- **One application per household allowed. If more than one application per household is received, all applications for that household will be disqualified. NO EXCEPTIONS.**
- **Applicants must be credit-worthy and must apply for owner-occupancy as their primary residence.**
- **An initial review of your application will determine the number of bedrooms needed, based on the family size.**
- **Please write legibly. After your application has been reviewed, you will receive notification on the status of your application. Please allow ample time for review of your application. We discourage phone calls, which only add delay to the evaluation of your application.**
- **Incomplete applications will not be considered.**
- **You will be required to pay \$25 for your credit report and background check.**
- **Please make copies of your application and supporting documents prior to submission. We will not be able to make copies for you at the Habitat-NYC office.**

We thank you in advance for putting the time and energy into completing this application.

Sincerely,

The Family Partner Program  
Habitat for Humanity - New York City

# HABITAT NYC

## SELECTION CRITERIA FOR ATLANTIC AVENUE RESIDENCE

In order to qualify for a Habitat-NYC home, you must be a first-time home buyer and meet the following and other criteria.

### NEED

Priority is given to families living in either substandard or overcrowded housing conditions or having a severe rent burden (paying more than 50 percent of household income for rent). Final applicants will receive a home visit to verify need.

### WILLING TO PARTNER

Families must be willing to help build their home and the homes of their neighbors by providing 300 hours of “sweat equity” per household member over the age of 16. A maximum of 600 hours will be required per household with more than one eligible adult.

### INCOME REQUIREMENTS

Unit Type	Household Size	Required Annual Household Income Range Minimum – Maximum
1 bedroom	1	\$24,800 - \$39,700
1 bedroom	2	\$28,350 - \$45,350
2 Bedrooms	3	\$31,900 - \$51,040
2 Bedrooms	4	\$35,450 - \$56,720

Qualified applicants must meet annual gross income and family size guidelines.

#### **Additional requirements include but are not limited to:**

- Must have no accounts in collection within the last 2 years
- Must have no charge offs within the last 2 years
- Must have no public records within the last 2 years
- Must have no bankruptcies within the last 3 years
- Must have 1% of offering price for up-front cash down-payment
- Must have at least \$3,500 in savings to use for closing costs (Up Front)
- Must have a FICO score of 620 or higher (credit score)



## **REQUIRED DOCUMENTS**

**Copies of the following documents must be submitted with your application for all members of the household (if applicable):**

- Green Card (non-citizens)
- Personal ID (choose 1): Passport, Drivers License, Birth Certificates
- Social Security Cards; Birth Certificates for minors
- Marriage Certificate (if applicable)
- Current bank statements for all bank accounts (for the last 2 months; all pages)
- 1040 Income tax Returns with W2 forms for the past 2 years (**only** copies with signatures accepted; If address is different from 1040, you must provide a notarized letter stating the reason for the difference).
- Proof of income (6 consecutive pay stubs).
- Verification of support income or public assistance (copy of award letter)
- Official proof of child support; if applicable (Must be court ordered document, divorce agreement or other such official document)



### Los Documentos Requerido

**Copias de los siguientes documentos deben ser sometido con su aplicación para todo los miembros de la familia (si aplica):**

- La Residencia (para los no ciudadanos)
- Identificación: pasaporte, licencia de conducir
- La tarjeta del Seguro Social; Acta de Nacimiento para los menores de edad
- Acta de matrimonio (si aplica)
- Los últimos Cuatro estado financiero de su cuenta bancaria (por los últimos dos meses)
- La forma de los tases 1040 y Las formas de los W-2 por dos años (sólo copias con firmas serán aceptadas; por dos años (si su dirección es diferente de su 1040s debe incluir una carta notariada donde explique la razón)
- Pruebas de ingreso (6 pagos consecutivos)
- Verificación de ingreso si recibe asistencia pública (copia de la carta donde ha sido aprobada)
- Debe proveer evidencia si recibe soporte por su hijo

# Atlantic Ave. Residence Site Visit Form

1868-1874 Eastern Parkway

It is mandatory that you visit the site prior to sending in your application, to verify that you would like to live in that area. Include a signed copy of this form, along with your application. APPLICATIONS WITHOUT THE SIGNED FORM WILL NOT BE PROCESSED!

Directions:

## By Subway

A, C, L, J and Z to Broadway Junction.

Take the Van Sinderen Avenue exit.

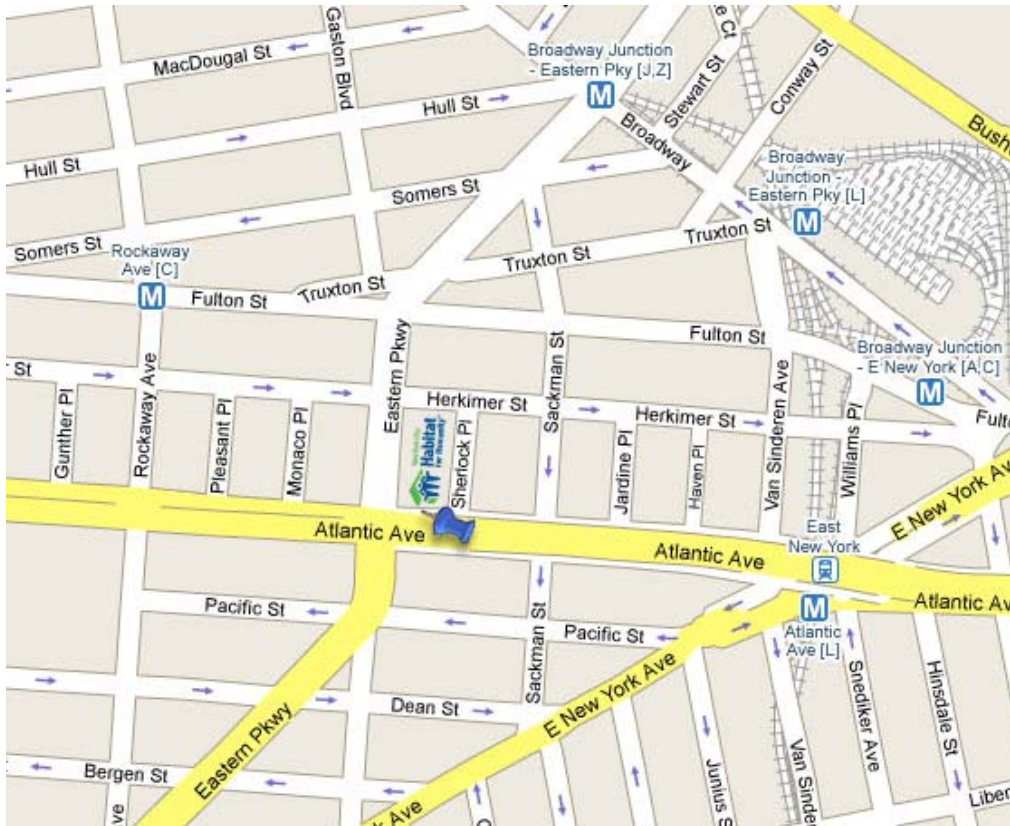
When you exit the station you will be facing Van Sinderen Avenue.

Make a right on Van Sinderen Avenue (1/2 a block) to Fulton Street. Make a right onto Fulton Street and walk 2 blocks to Eastern Parkway. At Eastern Parkway make a left and walk 2 blocks to Atlantic Ave. Then take a left to 2331 Atlantic Ave. The gate to the site is on Atlantic Avenue Street ( between Sherlock Place and Eastern Parkway).

*Always check [www.mta.info](http://www.mta.info) for changes or disruptions in train service.*

## By Car

From Manhattan: Take Manhattan Bridge. Manhattan Bridge becomes Flatbush Avenue Exit. Go straight on Flatbush Avenue for approximately 0.5 miles. Cross over Atlantic Avenue and go one block. Turn left onto 5<sup>th</sup> Avenue and right onto Atlantic Avenue. Stay on Atlantic Avenue for approximately 3.5 miles. The site is on the northeast corner of Atlantic Avenue and Eastern Parkway.

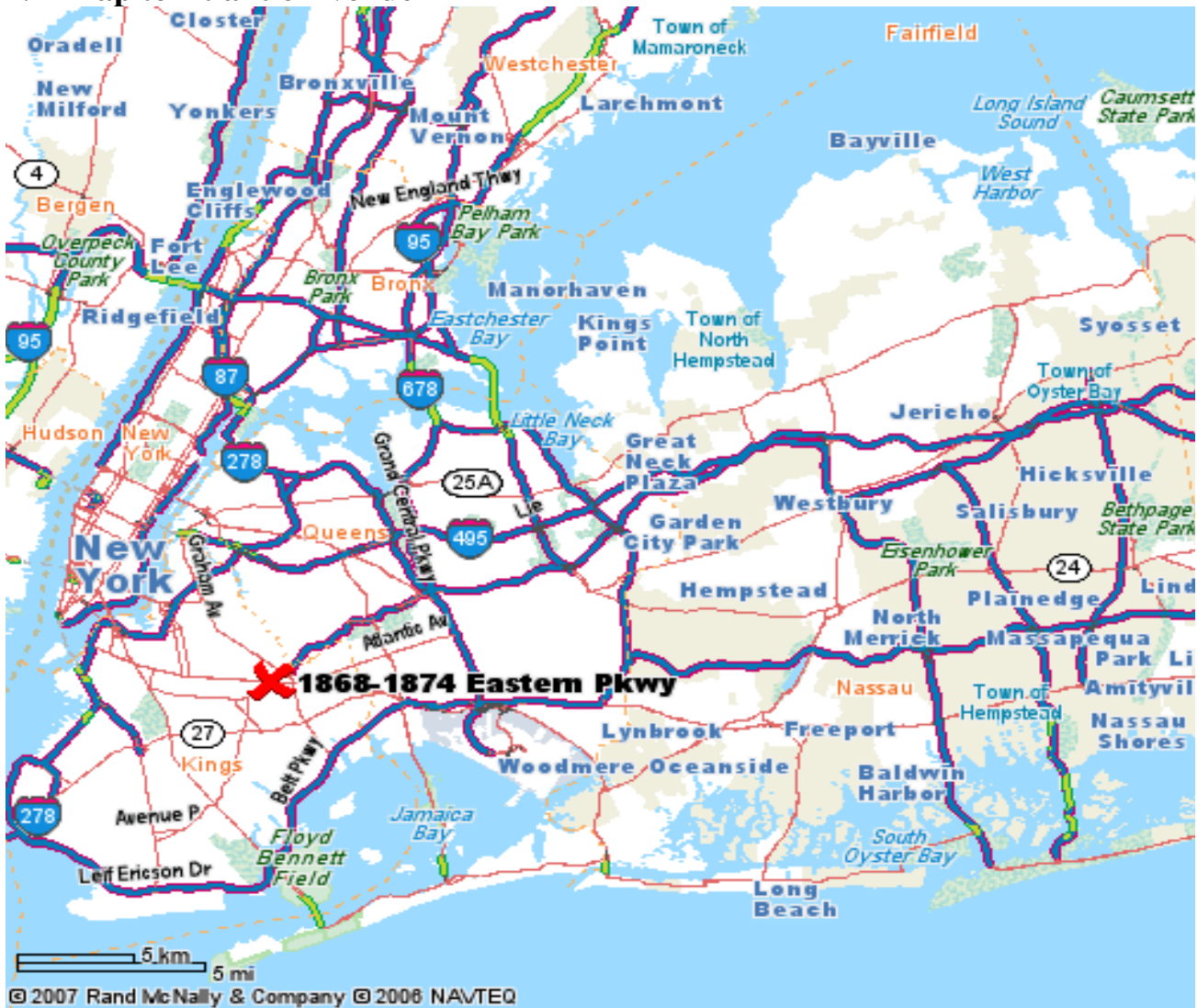


I, \_\_\_\_\_ have visited the site and confirm that I would like to  
Print Name  
purchase one of the Atlantic Avenue homes.

\_\_\_\_\_  
Signature

Date \_\_\_\_\_

## NY Map to Atlantic Avenue



Date: \_\_\_\_\_

# Habitat Partner Application

Please Answer ALL Questions

<b>For Office Use Only:</b>	
Date Received	___/___/___
Interview:	_____
Letter Sent:	_____

Atlantic Ave. Residence Application

**SECTION 1: APPLICANT INFORMATION**

Applicant's Name:	Home Phone: Cell Phone:
E-mail Address:	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 ( <i>Street, apt. #, city, state, zip code</i> )	Would you care to use your present landlord as a reference? Yes <input type="checkbox"/> No <input type="checkbox"/> If no, why? (attach separate sheet if necessary)
<input type="checkbox"/> Own <input type="checkbox"/> Rent   How long have you lived there? ____ yrs	Current Landlord's name and phone number:

If less than 2 years at current residence, please list last five years of addresses.

Dates	Address
_____	_____
_____	_____
_____	_____

**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 Numbers	If not currently living with you, please state why
<b>Self</b>							

**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:

How did you hear about this opportunity?

Website:    Habitat-NYC <input type="checkbox"/> NY Gov [i.e. HPD] <input type="checkbox"/> Other _____	Word of mouth:    Friend/Colleague <input type="checkbox"/> Street Flier <input type="checkbox"/> Organization/ Faith Group <input type="checkbox"/> _____ *** Please also enter name of organization for Colleague option.
Home-Buyer Seminar: Habitat-NYC <input type="checkbox"/> PRATT AREA CC <input type="checkbox"/> Cypress Hills LDC <input type="checkbox"/> Help USA <input type="checkbox"/> NHS <input type="checkbox"/> Other <input type="checkbox"/>	
Habitat NYC Mailing <input type="checkbox"/> Other Mailing <input type="checkbox"/> _____	

**SECTION 3: EMPLOYMENT AND INCOME**

How many members of household are currently employed? \_\_\_\_

<b>Employment and Income Record</b> (please list work history of ALL working members of household for the last 5 years, begin with current employer. Use additional paper if necessary.)					
Name	Employer Name and Business Type	Address/Phone #	Position	Wages	
SELF			Title:	Gross Yearly:	Amt./week :
			Start and End Dates:		
			Title:	Gross Yearly:	Amt./week :
			Start and End Dates:		
			Title:	Gross Yearly:	Amt./week :
			Start and End Dates:		
			Title:	Gross Yearly:	Amt./week :
			Start and End Dates:		
			Title:	Gross Yearly:	Amt./week :
			Start and End Dates:		
			Title:	Gross Yearly:	Amt./week :
			Start and End Dates:		
			Title:	Gross Yearly:	Amt./week :
			Start and End Dates:		
			Title:	Gross Yearly:	Amt./week :
			Start and End Dates:		

**SECTION 4: COMBINED MONTHLY INCOME AND MONTHLY BILLS<sup>1</sup>**

Source of Income	Gross Monthly Income
Employment	\$
AFDC/TANF	
Social Security Income	
Disability; must show proof that it will be continued after purchase of home	
Alimony	
Child Support	
Other	
<b>Total</b>	<b>\$</b>

Monthly Expenses	Monthly Amount
Student Loans – If deferred, give full amount of loan and anticipated monthly payment and loan term.	\$
Alimony	
Child Support	
Child Care	
Other	
<b>Total</b>	<b>\$</b>

<sup>1</sup> Total Income and Expenses for ALL adult household members

**SECTION 5: ADDITIONAL INFORMATION**

Are you a U. S. citizen? Yes  No

If no, are you a resident alien? Yes  No  (Please attach a copy of birth certificate or alien registration card)

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

Each member of the household 16 years or older must contribute 300 hours of "sweat equity" labor as follows:

- You and your family must be willing to help build the project
- Volunteer at the Habitat office, in the community or at Habitat-related media events

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

If yes, please explain:

You will be expected to maintain your ability to meet the expenses of homeownership. You and your family must be willing to attend monthly Habitat Family Partner meetings to discuss issues related to the Habitat program. Once you own your home, you will be expected to attend monthly condo association meetings with the other Habitat Family Partners/Homeowners to discuss issues related to the management of the buildings (i.e. financial planning, maintenance, house rules).

**AUTHORIZATION AND RELEASE**

The undersigned applicant(s) applies for a Habitat for Humanity – New York City home and a mortgage to finance the purchase price of the home. Applicant(s) authorizes Habitat -NYC to evaluate applicant’s ability to repay the loan and meet the other expenses of home ownership, and willingness to participate in the Habitat-NYC partnership. The evaluation will include a credit and background check. The original copy of this application will be retained by Habitat -NYC even if the application is not approved. All information is kept confidential and Habitat-NYC agrees it will not make any of this information accessible to any groups or individuals not associated with the Habitat -NYC program or the Family Selection process.

I certify that I have read the above application and that the information contained therein is true and correct. I understand information contained in this application shall be incorporated in and become a part of the purchase contract for the home and if incorrect or untrue, shall be grounds for cancellation of said contract.

Notice: The federal Equal Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age; because all or part of the applicant’s income derives from any public assistance program; or because the applicant has exercised in good faith any right under the Consumer Credit Protection Act. The federal agency that administers compliance with law concerning this creditor is the Federal Trade Commission, Washington DC 20580.

Note: ALL ADULT MEMBERS (persons 18 and over) OF THE HOUSEHOLD MUST SIGN

Date \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Signature \_\_\_\_\_

Date \_\_\_\_\_ Signature \_\_\_\_\_

Return completed application to:

FAMILY PARTNER COORDINATOR  
HABITAT FOR HUMANITY – NEW YORK CITY  
111 John Street – 23<sup>rd</sup> Floor  
New York, NY 10038



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 – New York City  
STATEMENT OF AN ADULT  
NOT CURRENTLY EMPLOYED**

I, \_\_\_\_\_,

Print Name

residing at \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

hereby state that I am at least 18 years of age, and I am not currently employed.

*Check as many as apply.*

I am a student. *(Please provide proof of status.)*

Full-time

Part-time

I am a stay-at-home parent.

I am currently seeking employment.

I am unable to work because of

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

Signature

Sworn to before me in the county of \_\_\_\_\_

on \_\_\_\_\_, \_\_\_\_\_

\_\_\_\_\_  
Notary Public Signature



**Credit Report & Background Request**

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Habitat-NYC is required to obtain a credit report and perform a background 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.

Please sign below to authorize  
(Please print applicant and co-applicant information clearly)

Applicant	
Name:	<input type="text"/>
Address:	<input type="text"/>
DOB:	<input type="text"/>
SSN:	<input type="text"/>

Co-Applicant	
Name:	<input type="text"/>
Relationship to Applicant:	<input type="text"/>
Address:	<input type="text"/>
DOB:	<input type="text"/>
SSN:	<input type="text"/>

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

\_\_\_\_\_  
Signature

Date: \_\_\_\_\_

**Section 8: Child Support Affidavit**



**CHILD SUPPORT AFFIDAVIT**

**\*\*\* The following must be completed if you include children on your application and you do not receive child support:**

The undersigned, being duly sworn, deposes and says:

1. I am not entitled to and/or do not receive child support payments for the following minor children and/or adult children under 23 years of age and enrolled in a post-secondary institution:

<b>Name/s of Minor or Adult Children</b>	<b>Age</b>
1) _____	_____
2) _____	_____
3) _____	_____
4) _____	_____
5) _____	_____

2. The above list includes all applicable members of my household that are under my care and/or custody and will be living in the Habitat for Humanity - New York City home.

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

\_\_\_\_\_  
Signature

Address:  
\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Sworn to before me on the \_\_\_\_ day of \_\_\_\_\_, 20\_\_

\_\_\_\_\_  
Notary Public Signature

Stamp here:



**Homeowner Applicant  
Voluntary Information**

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

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:**

- I do not wish to furnish this information
- Race/  American Indian or Alaskan Native
- National  Asian or Pacific Islander
- Origin  White, not of Hispanic Origin
- Black, not of Hispanic Origin
- Hispanic
- Other (specify) \_\_\_\_\_

- Sex:  Male  Female

**Co-Applicant:**

- I do not wish to furnish this information
- American Indian or Alaskan Native
- Asian or Pacific Islander
- White, not of Hispanic Origin
- Black, not of Hispanic Origin
- Hispanic
- Other (specify) \_\_\_\_\_

- Male  Female

<p><b>To Be Completed by Affiliate</b></p> <p>This application was collected via:</p> <ul style="list-style-type: none"> <li><input type="checkbox"/> face to face interview</li> <li><input type="checkbox"/> by mail</li> <li><input type="checkbox"/> by telephone</li> </ul>	<p>Received by (print or type name)</p>
	<p>Signature: _____ Date: _____</p>