



_____, 2010

Dear Applicant:

Habitat for Humanity – New York City is pleased to invite you to complete the enclosed application for a beautiful 3-bedroom attached single family home located at 812 East 150 Street in the South Bronx (2 blocks from the 6 Train). Below is an explanation of our family selection policies and rules to be aware of while applying.

- **The Habitat-NYC application of interest process is project-specific. Please only fill this application of interest if you are interested in purchasing a unit in a multi-family co op building in the Longwood section of South Bronx. You will be required to visit the area to verify if you are interested prior to final acceptance in the program.**
- **Only 3- 6- 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, 23rd Floor, New York, NY 10038**
- **Please try to 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 of interest does not guarantee purchase or reservation of a home.**
- **Only first-time homebuyers should apply.**
- **Application of interest information changes will not be accepted. NO EXCEPTIONS. Therefore, be sure to enter the correct information initially.**
- **One application of interest per household allowed. If more than one application of interest per household is received, all application of interests 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 of interest will determine the number of bedrooms needed, based on the family size.**
- **Please write legibly. After your application of interest has been reviewed, you will receive notification on the status of your application of interest. Please allow ample time for review of your application of interest. We discourage phone calls, which only add delay to the evaluation of your application of interest.**
- **Incomplete application of interests will not be considered.**
- **You will be required to pay \$25 for your credit report and background check.**
- **Please make copies of your application of interest 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 of interest.

Sincerely,

The Family Partner Program
Habitat for Humanity - New York City

HABITAT-NYC

SELECTION CRITERIA FOR 812 EAST 150TH STREET SOUTH BRONX SINGLE FAMILY 3BEDROOM HOME

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

SELECTION PROCESS

Habitat-NYC selects its families through a thorough vetting process. Applicants must be first-time homebuyers and meet income and credit/financial stability criteria. Once that threshold is met, a family has a home visit to demonstrate need. A family's need – based on living in dangerous, overcrowded, and/or with a rent burden over 50% of income – is also taken into account. As part of the vetting process, a family is interviewed by a panel consisting of local leaders and Habitat-NYC staff. The Board of Directors for Habitat-NYC then makes the final selection decision, based on feedback from the local leaders and Habitat-NYC staff.*

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 other Habitat the homes 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**

Families must earn between **50** and **80** percent of the HUD area median income. Please see the table below for income ranges.

Household Size	Minimum Income	Maximum Income
3	\$35,650	\$57,050
4	\$39,600	\$63,350
5	\$42,800	\$68,450
6	\$45,950	\$73,500

** As per U.S. Department of Housing and Urban Development 2010 Figures.

Additional requirements include but are not limited to:

- Must have no accounts in collection
- Must have no charge offs
- Must have no public records
- Must have no bankruptcies within the last 3 year
- 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 ability to save an additional \$200 monthly towards closing costs
- Must have a FICO score of **620** or higher (credit score)

* Completing an application of interest is not a guaranty that the applicant will be eligible for or receive an apartment.



REQUIRED DOCUMENTS

Copies of the following documents must be submitted with your application of interest 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)
- 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)
- Evidence of child support (if applicable)



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

Habitat Partner Application of interest

Please Answer ALL Questions

812 East 150 Street, Bronx NY Application

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

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
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:
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? _____

Employment and Income Record (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		
			Title:	Gross Yearly:	Amt./week:
SELF			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 BILLS¹

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 – If deferred, give full amount of loan and anticipated monthly payment and loan term.	\$
Alimony	
Child Support	
Child Care	
Other	
Total	\$

¹ 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)

* Completing an application of interest is not a guaranty that the applicant will be eligible for or receive an apartment.

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 of interest will be retained by Habitat -NYC even if the application of interest 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 of interest and that the information contained therein is true and correct. I understand information contained in this application of interest 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 SIGNS

Date _____ Signature _____

Date _____ Signature _____

Date _____ Signature _____

Date _____ Signature _____

Return completed application of interest to:

FAMILY PARTNER COORDINATOR
HABITAT FOR HUMANITY – NEW YORK CITY
111 John Street – 23rd 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.

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**Habitat for Humanity NYC
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



Credit Report & Background Request

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: _____



CHILD SUPPORT AFFIDAVIT

*** The following must be completed if you include children on your application of interest 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:

Table with 2 columns: Name/s of Minor or Adult Children, Age. Rows 1-5 with blank lines for input.

- 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:

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

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