



_____, 2010

Dear Applicant:

Habitat for Humanity – New York City is pleased to invite you to complete the enclosed application of interest for our forthcoming multi family condominium project located at 512-514 & 544 Lafayette Avenue and 118 Hart Street in the Bedford Stuyvesant Brooklyn community. Below is an explanation of our 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 condominium building in the Bedford Stuyvesant section of Brooklyn. You are required to visit the area where the home is to verify if you are interested in living there prior to final acceptance in the program.**
- **For this project, there are only 2 and 3 bedroom condominiums available and a family size of 2 or more is required in order to qualify for these units.**
- **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 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 are qualified to 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 purchase the home as their primary residence (owner occupancy required).**
- **An initial review of your application of interest will determine the number of bedrooms needed, based on factors including the family size and composition.**
- **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.**
- **At application submittal, please include a money order or certified check made out to Habitat-NYC in the amount of \$25 per adult for a credit and background check for each adult.**
- **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 HART & LAFAYETTE BROOKLYN PROJECT

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 gross household 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, along with meeting all income and credit 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 gross 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**

Families must earn between **50** and **80** percent of the HUD area median income, **adjusted for family size and configuration*****. Please see the table below for income ranges. Additional income criteria apply.

Income Requirements* (Units are reserved for various income brackets)

Income Requirements		
Unit Type	Minimum Income	Maximum Income
2 bedroom	42,893	61,450***
3 bedroom	39,831	71,250***

** As per U.S. Department of Housing and Urban Development 2009 Figures.

** Chart Subject to Change With-out Notice

*** 2 bedroom maximum amount is for a 4 member family; 3 bedroom maximum amount is for a 6 member family

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 **10%** of offering price for cash down-payment, due at signing of contract

Must have **\$2,500** for up-front deposit in a Habitat savings account to use for closing costs & bank fees

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 an applicant will be eligible to purchase 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); office providing support income must provide written confirmation of continuance of said income beyond the purchase of the home
- Official proof of child support; if applicable (Must be court ordered, divorce agreement or other 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 estados 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; si su dirección es diferente de su 1040s debe incluir una carta notariada donde explique la razón)
- Pruebas de ingreso (6 pagos consecutivos) para todos los miembros de la familia que trabajan.
- Verificación de ingreso si recibe asistencia pública (copia de la carta donde ha sido aprobada)
- Debe proveer evidencia oficial si recibe soporte por su hijo



Hart Street/Lafayette Avenue Complex
512-514 & 544 Lafayette Avenue and 118 Hart Street

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

Directions to 514-544 Lafayette Avenue and 118 Hart Street:

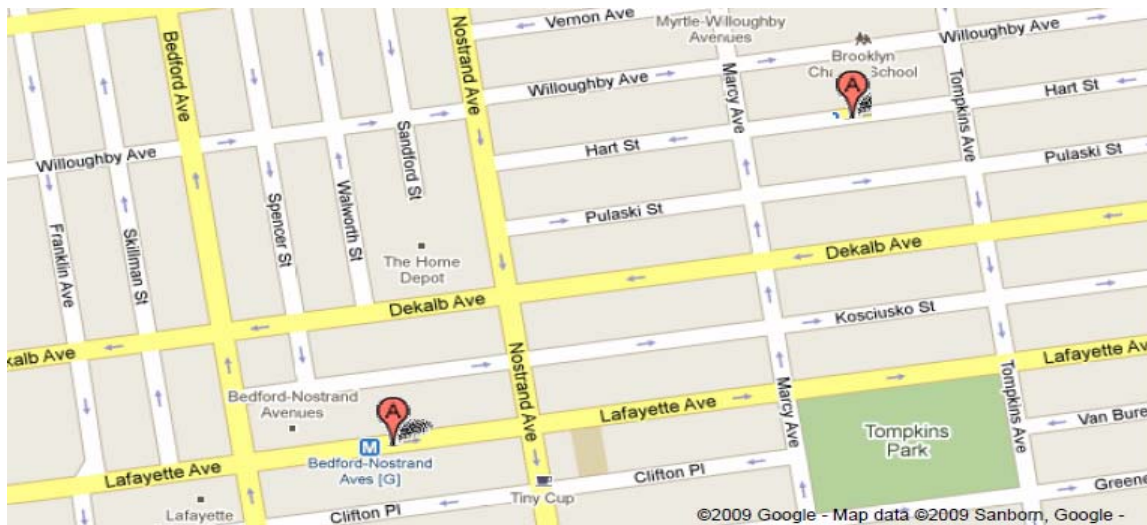
514-544 Lafayette Avenue

Take G Train to Bedford-Nostrand Avenues
Exit near intersection of Lafayette Avenue and Nostrand Avenue
Start out going west on Lafayette Ave

By subway

118 Hart Street

Take the G train to Myrtle-Willoughby Avenues
Exit near intersection of Myrtle Ave and Marcy Ave
Start out going South on Marcy Ave towards Vernon Ave
Turn left onto Hart St



I, _____ have visited the site and confirm that I would like to purchase one
Print Name

of the Hart/Lafayette homes.

Signature

Date: _____



Habitat Partner Application of interest

Please Answer ALL Questions

Hart & Lafayette Brooklyn 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 (Street, apt. #, city, state, zip code)	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"/> NYC.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 by: Habitat-NYC <input type="checkbox"/> PRATT / PACC <input type="checkbox"/> Cypress Hills LDC <input type="checkbox"/> Help USA <input type="checkbox"/> NHS of _____ <input type="checkbox"/> Community Board _____ 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	Wages	
				Gross Yearly:	Amt./week :
SELF			Title:		
			Start and End Dates:		
			Title:		
			Start and End Dates:		
			Title:		
			Start and End Dates:		
			Title:		
			Start and End Dates:		
			Title:		
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			Start and End Dates:		
			Title:		
			Start and End Dates:		
			Title:		
			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

This advertisement is not an offering. No offering can be made until an offering plan is filed with the Department of Law of the State of New York. This advertisement is made pursuant to the Cooperative Policy Statement No. 1 issued by the New York State Attorney General, File No. CP09-0071. The photos and renderings are for artistic representation purposes only and may differ from the finished product. Sponsor: Hart Lafayette Housing Development Fund Corporation, c/o Habitat for Humanity New York City, Inc., 111 John Street, 23rd Floor, New York, New York 10038. Equal Housing Opportunity.



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 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.



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 comprehensive credit report and background check.

At application submittal, 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.

Applicants with less than 18 months of traditional credit history must provide non-traditional credit history (e.g. canceled rent checks; canceled utility bills, car insurance and phone bill canceled checks; checks must be written by applicant).

”You are advised to visit annualcreditreport.com for a free tri-credit report to check your credit prior to applying.”

**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 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:

Name/s of Minor or Adult Children	Age
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>To Be Completed by Affiliate</p> <p>This application of interest 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>	Received by (print or type name)
	Signature: _____ Date: _____

