

Please use this page as a checklist for all applicable items and make sure ALL of the following information is included with your application. Please return this form with your application and documentation.

If an item does not apply to you, please write N/A.

Please **DO NOT** give us original documents (documents will not be returned).

- ALL sections of the Application have been completed
- Check or money-order for \$35 application fee (*non-refundable*)
- All required documents listed below are attached to application (*please DO NOT submit originals*)

Identification/Personal Information

- Photo identification for all adults
- Birth Certificates for all household members
- Applicant's and/or Co-applicant's permanent legal residency if not a U.S. Citizen
- Social Security cards for all household members
- Legal guardianship documents for children you are raising but are not your biological children
- Copy of divorce decree (*if divorced*)

Employment/Income

- Past 6 pay stubs (*or, if paid weekly, 12 pay stubs*) for all working adults in the household
- Last two years' W2s or tax returns (*1040 or 1040EZ*) for all working adults in the household
- If self-employed or own a business: Last two years of Profit & Loss statements and tax returns
- Social Security Income award letter
- Child Support Court Order and proof (*receipts, etc.*) that income is being received
- Disability Income award letter
- Supplemental Income and Benefits statement (*SSI*)
- Retirement Benefits Statement
- Documentation for any other sources of monthly income
- If there has been any gap in employment history longer than ONE MONTH, please explain each gap by attaching a letter of explanation to your application

Assets

- Copies of three months of statements of each checking account held by Applicant or Co-Applicant
- Copies of three months of statements of each savings account held by Applicant or Co-Applicant

Debts & Expenses

- Proof of most recent rental payment
- Copies of last 3 months of all utility statements (*i.e. gas, electric, sewer, water, trash pickup, cable, internet service, cell phone, etc.*)
- Copies of last 3 months of auto payments and most recent auto-insurance statement
- Copy of most recent payment for child care
- Child Support Court Order and proof (*receipts, etc.*) that support is being paid
- Copies of most recent statement for all credit cards
- Most recent copy of furniture, appliance, television, etc. rental statements
- Written explanation of any outstanding debt obligations, or large debts recently paid off that may still show up on a credit report

How to submit your completed Application:

If you have provided all the information requested on your application, and you used the checklist above, you are ready to submit your application.

Please bring your application to our administrative office
between 9:30 am and 12:30 pm Monday through Friday at:

Blue Ridge Habitat for Humanity
400 Battaile Drive | Winchester, VA 22601

If there is missing information, you may be asked to submit your application once you have obtained your missing information.

Please keep a copy of this information for your records.

Dear Applicant:

Thank you for your interest in the Blue Ridge Habitat for Humanity (BRHFH) Homeownership Program, which provides opportunities for affordable homeownership to individuals and families of modest or moderate income in Frederick, Clarke, and Shenandoah Counties as well as Winchester City, VA. With the goal of successful homeownership through a partnership relationship, the BRHFH homeownership program is not a giveaway or quick fix solution to immediate housing needs.

Please read this document carefully before completing the application. This document contains details regarding the application, the selection process, and the requirements that must be fulfilled for applicant and future homeowners if selected.

Guidelines to qualify for BRHFH Homeownership Program

Qualified applicants for the BRHFH Homeownership program must:

- Participate in a BRHFH Information session. Go to blueridgehabitat.org for registration information.
- Have lived or worked in Winchester city or Frederick, Clarke, or Shenandoah Counties for at least one year.
- Provide proof of U.S. citizenship or permanent residency.
- Have a **need for decent, affordable housing**. For example, a housing need may be living in poorly maintained or overcrowded housing conditions, be in a transitional housing program, or paying an unaffordable monthly rent.
- Be **willing to partner with BRHFH** through volunteer labor, called sweat equity, including building, or renovating your future home and/or the home of other future homeowners, volunteering in the BRHFH ReStore, completing homebuyer education classes, or other volunteer tasks.
- Demonstrate the financial **ability to pay** an affordable monthly mortgage by:
 - Showing proof of steady income for the past 12 consecutive months.
 - Maintaining reasonably good credit with debts being addressed by timely payments or other special arrangements. Perfect credit is not required; however, we are looking for responsible applicants for future homeownership.
 - Agreeing to permit BRHFH to verify employment and other income, verify checking and savings accounts, screen through the Sexual Offenders database, obtain a credit report, and ask for additional documents as needed.
 - Showing that the combined annual gross (before taxes/deductions) income of *all* household members over 18 years of age who would live in the home falls within the qualifying ranges listed on the BRHFH website (blueridgehabitat.org). Please note that these ranges may slightly each year.

Sweat Equity Requirements

Sweat equity is a core tenet of Habitat for Humanity's Homeownership Program and is meant to provide financial and homeownership education as well as give partner families a sense of pride as they work side by side with volunteers and BRHFH staff on the build site. A minimum of 250 sweat equity hours are required and will increase based on family make-up.



Blue Ridge Habitat for Humanity

400 Battaile Drive
Winchester, VA 22601
Phone: 540.662.7066

Email: housing@blueridgehabitat.org

Application

Habitat Homeowner Application



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.

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

1. APPLICANT INFORMATION

Applicant	Co-applicant																																																
Applicant's name	Co-applicant's name																																																
Social Security Number _____ Birthdate _____ Age: _____ Home Phone _____ Cell Phone _____ Email _____ Preferred method of Contact (Circle one) Home Phone Cell Phone Email <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security Number _____ Birthdate _____ Age: _____ Home Phone _____ Cell Phone _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)																																																
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Present Address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____	Present Address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years _____																																																
If you have lived at your present address for less than two years, complete the following:																																																	
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Mailing Address – (If different from physical address)																																																	

Mailing Address <hr/> <hr/>	Mailing Address <hr/> <hr/>
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2. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your family must be willing to complete a certain number of “sweat-equity” hours. Your help in building your home and the homes of others is called “sweat equity,” and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

		Yes	No
I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:	Applicant:	<input type="checkbox"/>	<input type="checkbox"/>
	Co-Applicant:	<input type="checkbox"/>	<input type="checkbox"/>

3. HOUSING LOCATION

In which location are you looking for a Habitat Home?

- | | |
|---|--|
| <input type="checkbox"/> Winchester City | <input type="checkbox"/> Shenandoah County |
| <input type="checkbox"/> Frederick County | <input type="checkbox"/> Clarke County |

Referred by: _____

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) **1 2 3 4 5**

Other rooms in the place where you are currently living:

- | | | | |
|--------------------------------------|-----------------------------------|--------------------------------------|--------------------------------------|
| <input type="checkbox"/> Kitchen | <input type="checkbox"/> Bathroom | <input type="checkbox"/> Living Room | <input type="checkbox"/> Dining Room |
| <input type="checkbox"/> Other _____ | | | |

If you rent your residence, what is your monthly rent payment? \$ _____ /month

(Please supply a copy of your lease or a copy of a money order receipt or cancelled rent check.)

Name, address, and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____ /month Unpaid balance \$ _____
 Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____
 If you wish your property to be considered for building your Habitat home, please attach land documentation.

6. EMPLOYMENT INFORMATION

Applicant		Co- applicant	
Name and Address of CURRENT employer	Years on this Job	Name and Address of CURRENT employer	Years on this Job
	Monthly (gross) Wages \$		Monthly (gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone
if working at current Job less than one year, complete the following information			
Name and Address of LAST employer	Years on this Job	Name and Address of LAST employer	Years on this Job
	Monthly (gross) Wages \$		Monthly (gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

7. MONTHLY INCOME

Income Source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Other:	\$	\$	\$	\$
Other:	\$	\$	\$	\$
Other:	\$	\$	\$	\$

Total	\$	\$	\$	\$
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PLEASE NOTE: Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.	HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE			
	Name	Income source	Monthly income	Date of birth

8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or pay for closing costs (for example, savings or parents)? If you borrow the money, whom will you borrow it from and how will you pay it back?

9. ASSETS

Name of bank, savings and loan, credit union, etc.	Address	Type of Account (Credit, savings, etc.)	Account number	Current Balance
				\$
				\$
				\$
				\$
				\$
				\$
				\$

10. DEBT

TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?						
Applicant				Co-applicant		
Account	Monthly Payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$		\$	\$	

Boat	\$	\$		\$	\$	
Furniture, appliance, TVs (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child Support	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other:	\$	\$		\$	\$	
Other:	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

Do you own a...

- | | | |
|-------------|------------------------------|-----------------------------|
| Boat | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Mobile Home | <input type="checkbox"/> | <input type="checkbox"/> |
| Washer | <input type="checkbox"/> | <input type="checkbox"/> |
| Dryer | <input type="checkbox"/> | <input type="checkbox"/> |

Do you own a...

- | | | |
|---------------------|------------------------------|-----------------------------|
| Car (#1) | Yes <input type="checkbox"/> | No <input type="checkbox"/> |
| Make and Year _____ | | |
| Car (#2) | <input type="checkbox"/> | <input type="checkbox"/> |
| Make and Year _____ | | |

11. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven 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. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper.

12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

I understand that the evaluation will include personal visits, a credit check and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant signature

Date

Co-applicant signature

Date

X _____

X _____

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.

13. RIGHT TO RECEIVE COPY OF THE APPRAISAL DISCLOSURE

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ **Co-applicant's name** _____