



Habitat
for Humanity[®]
of Oshkosh, Inc.



SUBMIT AN APPLICATION FOR OUR HOME BUYER PROGRAM

**HABITAT HELPS BUILD
HOMES FOR THOSE WHO
DON'T OTHERWISE QUALIFY
FOR A HOME MORTGAGE**

- 🏠 Our mortgages are interest free!
- 🏠 Up to 30 years to pay off your mortgage!
- 🏠 Our down-payment requirement is only \$500!

A new, safe and affordable home is possible! Our mission seeks to put God's love in action by bringing people together to build homes, communities and hope – for you. Yes, you. If you're interested, please read on and complete the attached application.

Habitat's home buyer program empowers individuals and families to improve their lives through the stability and security of homeownership. Habitat homes are not given away, but are sold at no-interest to individuals and families that qualify based on need, ability to pay, residency and willingness to partner.

Habitat for Humanity provides equal housing opportunities for all, and ensures fair and equal access to its programs and services regardless of race, color, religion, gender, national origin, family status, disability, marital status, ancestry, sexual orientation, source of income, or other characteristics protected by law.

The home buyer selection process includes, but is not limited to, a review of your financial status, job history, residency, and current living situation. You must meet income guidelines, have acceptable credit, a minimal level of debt, and be willing and able to perform 250 hours of "sweat equity" to help build your home and those of others.



You may qualify if you can say “yes” to all of the following statements:

- I live and/or work in the City of Oshkosh and have done so for the past 6 months.
- I have a job history of two years or I receive other sources of income such government benefits, a pension or disability benefits.
- I have a need to leave the place where I now live, because:
 - It has problems with the structure, roof, floor, heating and cooling system, water supply, electricity, bathrooms or kitchen; or
 - It has an inadequate number of bedrooms as determined by the number, ages and gender of my household members; or
 - My current neighborhood is unsafe.
- I do not qualify for a conventional loan (mortgage).
- I agree to have a credit check.
- I will allow a background check and a home visit.

**** Note: Income standards change on an annual basis as determined by HUD.**

- My family’s annual income meets Habitat’s current standards as shown below:

Family Size	Family Income- Min (30%)	Family Income- Max (60%)
1 Person	\$14,940	\$29,880
2 People	\$17,070	\$34,140
3 People	\$19,200	\$38,400
4 People	\$21,330	\$42,660
5 People	\$23,040	\$46,080
6 People	\$24,750	\$49,500
7 People	\$26,460	\$52,920
8 People	\$28,170	\$56,340



Please mail this completed application to Habitat for Humanity Oshkosh, PO Box 2692, Oshkosh, WI 54903, ATTN: Family Services. All adult applicants must send a \$10 application fee along with their application (\$20 for a couple). All applications must be mailed or they will not be accepted.

Here are some of the documents that we will need to see. Your application is not considered complete until we have all of the following:

- 🏠 Copies of your last **four** wage statements.
- 🏠 Proof of additional income or public assistance (current benefits letter), including:
 - SSA, SSI, food stamps, pension, etc.
- 🏠 Verification of child support, including:
 - Court letter, child support agreement, proof of receipt of funds actually being received or paid, etc.
- 🏠 Documentation of current rent
 - Receipts, letter from landlord or rental agreement
- 🏠 Copies of **current** utility bills
- 🏠 Documentation of **current** revolving debt
 - Car payments, loan payments, insurance payments, credit card statements, etc.
- 🏠 Complete tax returns for the previous **two years** for each adult applicant.

We really look forward to hearing from you!

If you have questions, or need help completing your application, please contact:

Elizabeth
Family Services
(920) 235-3535



Please mail applications to:
 PO Box 2692
 Oshkosh, WI 54903
 Attn. Family Services

Application

Habitat Home Buyer Program



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.

Applications will be accepted December 1, 2018 through February 1, 2019. Applications submitted outside of this window will be automatically denied.

Dear Applicant: Please complete this application to determine if you qualify for the 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. Please also provide all documents listed on the application cover letter

1. APPLICANT INFORMATION

Applicant			Co-applicant				
Applicant's name			Co-applicant's name				
Social Security number.	Phone.	Date of Birth	Social Security number.	Phone	Date of Birth		
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)			<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)				
Dependents and others who will live with you (not listed by co-applicant)			Dependents and others who will live with you (not listed by applicant)				
Name	Age	Male	Female	Name	Age	Male	Female
_____		<input type="checkbox"/>	<input type="checkbox"/>	_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>	_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>	_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>	_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>	_____		<input type="checkbox"/>	<input type="checkbox"/>
Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				
Number of years _____			Number of years _____				
If living at present address for less than two years, complete the following							
Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent				
Number of years _____			Number of years _____				

2. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, 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.

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

3. PRESENT HOUSING CONDITIONS

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

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room Other (please describe) _____

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 canceled rent check.)

Are any utilities included? Check all that apply Heat Water Electric

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? (Use a separate sheet if necessary)

Do you own land? No Yes

Monthly payment on owned land \$ _____

7. ASSETS

Name of bank, savings and loan, credit union, etc.	Address	City, state	ZIP	Account number	Current balance
					\$
					\$
					\$
					\$
					\$
					\$

8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

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

9. DECLARATIONS

Please circle 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 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. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. 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 e, or "no" to question f, please explain on a separate piece of paper.

10. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my need for the Habitat Home Buyer Program, my ability to repay the zero-interest loan and other expenses of homeownership, and my willingness to be a partner through sweat equity and beyond. I understand that the evaluation will include personal visits, a credit check, a background 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. 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 applicant families on the sex offender registry and other background checks. By completing this application, I am submitting myself to such inquiries. I further understand that by completing this application, I am submitting myself to a criminal background check and hard credit 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.

11. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: 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 equal credit 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, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note ethnicity, race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____/____/____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)