You will need to turn in with your application* the following additional information:

1.) Copy of your 2 most recent W2 Forms
2.) Copy of your 2 most recent income tax returns or IRS letters on non-filing status
3.) Two letters of recommendation from people who have known you for a long time.
4.) Copy of Social Security cards and driver's license for all household members.
5.) Copy of your most recent utility bills.
6.) Proof of all household income: thirty days of paystubs or approved alternative, Attorney General print out of actual payments received for 12 months, Social Security retirement or disability award letters, statements of pension or other benefits, acceptable proof of any other income.
7.) Letter from your Landlord (s) stating your payment history for previous 12 months.
8.) Bank statements for previous 6 months.

These items are needed to start evaluating your application. Depending on individual circumstances, other items may be requested as needed to establish credit worthiness.

Prior to move in, income will again be verified to ensure minimum levels are still met. Credit will also be checked again at this time to ensure there are no new adverse judgments or unacceptable debt.

Please return your application to: HFHOJC, 610 Trinity, Beaumont, Texas 77701 within 14 days. Applications not received or not complete will not be considered. If you need extra time to gather documents, you MUST contact the office BEFORE your application due date for an extension. Again, documents submitted late without pre-authorized approval will not be considered.

****All forms must be signed by applicant and co-applicant. In some cases, there are multiple copies of the same forms. This is to ensure we have adequate forms to verify all information. If your co-applicant is your legal spouse, one CREDIT REQUEST form can be completed; if your co-applicant is not your spouse, they must complete a separate form. If you have lived at your current address for less than two years, please complete a RENTAL VERIFICATION form for your current and past landlords. If you work more than one job, or have been on your current job for less than two years, you must complete an EMPLOYMENT VERIFICATION form for each job; the same is true for your co-applicant and any household member over 18 and not a full-time high school student. More forms are available at our office.***

Habitat for Humanity®

Application FOR HOUSING

EQUAL HOUSING OPPORTUNITY

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: We need you to complete this application to determine if you qualify for a Habitat for Humanity house. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential.

1. APPLICANT INFORMATION

Applicant	Co-applicant
Applicant's Name	**Co-applicant's Name**
Social Security Number · Home Phone · Age ☐ Married ☐ Separated ☐ Unmarried (Incl. single, divorced, widowed)	Social Security Number · Home Phone · Age ☐ Married ☐ Separated ☐ Unmarried (Incl. single, divorced, widowed)
Dependents and others who will live with you (not listed by co-applicant) Name · Age · Male Female ______ ___ ☐ ☐ ______ ___ ☐ ☐ ______ ___ ☐ ☐ ______ ___ ☐ ☐ ______ ___ ☐ ☐	**Dependents** and others who will live with you (not listed by applicant) Name · Age · Male Female ______ ___ ☐ ☐ ______ ___ ☐ ☐ ______ ___ ☐ ☐ ______ ___ ☐ ☐ ______ ___ ☐ ☐
Present Address (street, city, state, ZIP code) ☐ Own ☐ Rent Number of Years ______	Present Address (street, city, state, ZIP code) ☐ Own ☐ Rent Number of Years ______
If Living at Present Address for Less Than Two Years, Complete the Following	
Last Address (street, city, state, ZIP code) ☐ Own ☐ Rent Number of Years ______	Last Address (street, city, state, ZIP code) ☐ Own ☐ Rent Number of Years ______

2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date Received: ______________________

More Information Requested? ☐ Yes ☐ No

Date Letter Sent: ______________________

Date Application Completed: ______________________

Date of Home Visit: ______________________

☐ Accepted ☐ Denied

Date Letter Sent: ______________________

3. 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, or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant:	☐	☐
Co-applicant:	☐	☐

4. 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 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 (If yes, please describe, including location) ________________

____

Is there a mortgage on the land? ☐ No ☐ Yes If yes: Monthly Payment $ ____________ Unpaid Balance $ ____________

If you are approved for a Habitat home, how should your name(s) appear on the legal documents?

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 AND COMBINED MONTHLY BILLS

Gross Monthly Income	Applicant	Co-Applicant	[2]Others in Household	[3]Monthly Bills	Monthly Amount
[1]Base Employment Income	$	$	$	Rent	$
AFDC/TANF				Utilities	
Food Stamps				Car Payments	
Social Security				Insurance	
SSI				Child Care	
Disability				School Lunch	
Alimony				Average Credit Card Payment	
Child Support				Student Loans	
Other				Alimony/Child Support	
Total	$	$	$	**Total**	$

[1]Self-employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

[3]Please attach copies of last month's bills.

[2]List additional household members over 18 who receive income:

Name	Age	Monthly Wages
		$
		$
		$

8. SOURCE OF DOWNPAYMENT AND CLOSING COSTS

Where will you be getting the money to pay the down payment and closing costs (for example: savings, parents)? If you are borrowing money to pay these costs, explain how and from whom.

9. ASSETS

List Checking and Savings Accounts Below

Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance $	Account Number: Balance $
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance $	Account Number: Balance $
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance $	Account Number: Balance $

Do you own a:	Yes	No	Do you own a:	Yes	No
Stove	☐	☐	Car (#1)	☐	☐
Refrigerator	☐	☐	Make and Year ______		
Washer	☐	☐	Car (#2)	☐	☐
Dryer	☐	☐	Make and Year ______		

10. DEBT

To Whom Do You and the Co-applicant Owe Money?

Car	Monthly Payment $ / Unpaid Balance $ Mos. left to pay:	Name and Address of Company	Monthly Payment $ / Unpaid Balance $ Mos. left to pay:
Furniture	Monthly Payment $ / Unpaid Balance $ Mos. left to pay:	Name and Address of Company	Monthly Payment $ / Unpaid Balance $ Mos. left to pay:
Credit Card	Monthly Payment $ / Unpaid Balance $ Mos. left to pay:	Alimony/Child Support	$ /month
		Job-related Expenses	$ /month
		(Child Care, Union Dues, etc.)	$ /month
Medical	Monthly Payment $ / Unpaid Balance $ Mos. left to pay:	**Column 2: Subtotal of Payments**	$ /month
		Column 1: Subtotal of Payments	$ /month
Column 1: Subtotal of Payments	$ /month	**Total Monthly Expenses**	$ /month

11. DECLARATIONS

Please Check the Box That Best Answers the Following Questions for You and the Co-applicant.

	Applicant	Co-applicant
a. Do you have any debt because of a court decision against you?	☐ Yes ☐ No	☐ Yes ☐ No
b. Have you been declared bankrupt within the past 7 years?	☐ Yes ☐ No	☐ Yes ☐ No
c. Have you had property foreclosed on in the past 7 years?	☐ Yes ☐ No	☐ Yes ☐ No
d. Are you currently involved in a lawsuit?	☐ Yes ☐ No	☐ Yes ☐ No
e. Are you paying alimony or child support?	☐ Yes ☐ No	☐ Yes ☐ No
f. Are you a U.S. citizen or permanent resident?	☐ Yes ☐ No	☐ Yes ☐ No

Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question **a** through **e**, however, please explain on a separate sheet 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 a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family. 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. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members, and applicant families on the sex offender registry. By completing this application, I am submitting to such an inquiry.

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.

3012/25M/CAER/2-06

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

13. 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 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. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

Applicant	Co-applicant
☐ I do not wish to furnish this information	☐ I do not wish to furnish this information
Race/National Origin:	**Race/National Origin:**
☐ American Indian or Alaskan Native	☐ American Indian or Alaskan Native
☐ Native Hawaiian or Other Pacific Islander	☐ Native Hawaiian or Other Pacific Islander
☐ Black/African American	☐ Black/African American
☐ Caucasian	☐ Caucasian
☐ Asian	☐ Asian
☐ American Indian or Alaskan Native AND Caucasian	☐ American Indian or Alaskan Native AND Caucasian
☐ Asian AND Caucasian	☐ Asian AND Caucasian
☐ Black/African American AND Caucasian	☐ Black/African American AND Caucasian
☐ American Indian or Alaskan Native AND Black/African American	☐ American Indian or Alaskan Native AND Black/African American
☐ Other (specify)	☐ Other (specify)
Ethnicity:	**Ethnicity:**
☐ Hispanic ☐ Non-Hispanic	☐ Hispanic ☐ Non-Hispanic
Sex:	**Sex:**
☐ Female ☐ Male	☐ Female ☐ Male
Birthdate: ____/____/____	**Birthdate:** ____/____/____
Marital Status:	**Marital Status:**
☐ Married	☐ Married
☐ Separated	☐ Separated
☐ Unmarried (Incl. single, divorced, widowed)	☐ Unmarried (Incl. single, divorced, widowed)

To Be Completed Only By the Person Conducting the Interview	
This application was taken by:	Interviewer's Name (print or type)
☐ Face-to-face Interview	Interviewer's Signature Date
☐ By Mail	
☐ By Telephone	Interviewer's Phone Number

WHO BUILDS THE HOUSES?

A Building Committee oversees House design and construction. Combinations of hired labor, volunteers, homebuyers, and other members of the Habitat community build the houses. The prevailing philosophy is that "We are our brother's/sister's helper".

SUPPOSE I WANT TO MOVE-WHAT HAPPENS TO MY HOUSE THEN?

Habitat has the first option of buying your house back, it's part of the contract. You will not lose money. The idea of Habitat, however, is to build a permanent community. Family selection will be based on the premise that members of the community will wish to live in their homes permanently.

WHAT DO I DO TO QUALIFY FOR A HABITAT HOUSE?

You must first complete the application form. Next, you must be interviewed by the Family Selection Committee. If your application is approved, you will be notified by mail. The process could take several months before it is completed.

DO I NEED A DOWN PAYMENT?

Yes, a down payment of $1,000 will be expected before the family moves into the Habitat home. This is deducted from the amount owed on your home. Additionally, closing costs of approximately $1500-$2000 are due at closing. We can assist you in setting up an IDA account which provides a 2:1 savings match; in other words, when you save your $1,000 down payment, it will be matched by a $2,000 grant. Any part of the $2,000 grant not needed for closing costs will be deducted from the amount owed on your home.

You may have other questions before committing. Members of the Family Selection Committee may answer them during your interviews, or by calling 832-5853. We want you to be absolutely certain that you want to own a home in the Habitat community, and we will do our best to help you in any way we can.

We want you to know Habitat is a religiously motivated program working to provide decent housing for people in need. Though our motivation may be based on religion, we adhere to a strict non-proselytizing policy and we work with families regardless of their beliefs. It is one of over 1,583 such programs in this country and 439 overseas based on the premise that people need capital, not charity, to upgrade their housing. It seeks people with the desire to help themselves and others experience the dream of home ownership* in a community where love prevails and the future offers opportunity for growth and fulfillment.

Note:** ***Home ownership is a big responsibility. House payments alone do not make "The Dream." Upkeep, repairs, replacement maintenance are at the homeowner's expense, not Habitat's.

Agreed to and Signed: ________________________________ Date: ____________________
Applicant

Agreed to and Signed: ________________________________ Date: ____________________
Co-Applicant

Family Selection Criteria

Habitat for Humanity of Jefferson County, Beaumont, Texas

1. **Need for Adequate Shelter**
   a) Current shelter has problem with the heating system, water supply, electricity, bathroom(s), kitchen, structure, etc.
   b) Current shelter has an inadequate number of bedrooms as determined by number, ages, and sex of household members.
   c) The current neighborhood is unsuitable (unsafe or unsanitary)
   d) The family is unable to obtain a conventional or government-assisted mortgage loan to purchase a home.
   e) The household gross income must be at or below 80 percent of median family income for the community.
2. **Ability to Pay for a Habitat Home**
   f) The family must be at or below 80 percent of median family income for the community.
   a) A family selected for a Habitat home must pay cash down payment of $1,000 and $1,500-$2,000 in closing costs. A grant may be available to assist the applicants with some matching funds for the down payment.
   b) The family must have the ability to make monthly house payments along with the current debt.
   c) Only the Family Selection chair & staff question or discuss credit. The family must have a satisfactory credit history and references. Evidence of capability to pay off any and all bad debts and financial judgments must exist. All financial judgment must be cleared prior to closing. Payments on bad debts must begin immediately upon signing of the letter of acceptance.
   d) Household income must not be threatened by home ownership, i.e., household income must not stop or substantially decrease if the applicant owns a home.
3. **Willingness to Partner with Habitat**
   An approved applicant must be willing to partner with habitat by:
   a) Completing 300 hours of sweat equity before closing (100 hours must be performed prior to construction beginning on their home & 50 of the total hours must be in The REstore).
   b) Attending Financial Fitness, Homebuyers Education anad Post-Purchase Education classes.
   c) Maintaining their home upon occupancy.
   d) Helping others to be homeowners by volunteering.
   e) Participating in Habitat's support program, which includes financial counseling as needed and household management education.

All applicants will be considered without regard to race, color, religion, sex, or national origin.

Agreed to & signed : ______________________________________ Date:_____________

Applicant

Agreed to & signed: ______________________________________ Date: _____________

Co-Applicant

HABITAT PARTNERSHIP

Habitat for Humanity is not a one-way street. It is not one group of people doing all the giving and another group doing the receiving. It is a partnership in which both parties accept certain jobs. All experience the joy of giving and the satisfaction of receiving.

The jobs of the Habitat Board and team members are to raise funds, build houses, select families and keep records. What are the jobs of the home-buying families?

First, to be faithful in "sweat equity" hours as required by the Habitat's Sweat Equity Policy. This is the best chance of giving as well as getting. Such a gift of labor helps keep the cost of the houses down and speeds up the rate at which houses can be built. Also, it provides the best chance for Habitat Partnership – members of home buying families working side by side with volunteers from the Community.

Second, to make monthly house payments on time, by the first of each month. House payments provide the money with which to build more houses. Therefore, if the payments are late, families that have already received the blessing of living in a good home are hurting another family's chance of having a home.

Third, to keep their home and yard in good condition. This means that lawns should be kept mowed, yards picked up, cars parked in driveways or parking pads instead of in the street, no junk cars parked on property, etc. The house should look nice and neat. If these things are done people donating money to Habitat will be satisfied that their contribution has been blessed, and they will continue their interest.

Fourth, if over the term of your loan, your taxes and insurance increase, so will your mortgage payments. Be aware that your mortgage payments include taxes, insurance and principal.

Fifth, to accept the selling restrictions in your contract of purchase.

Agreed to and Signed:______________________________________Date: ____________
Applicant

Agreed to and Signed: ______________________________________Date: ___________
Co-Applicant

House Design Criteria

Habitat for Humanity of Jefferson County, Inc.'s construction of houses reflects the Habitat philosophy of building simple, decent and affordable homes.

HFH's House Design Criteria complies with HFHI's design criteria and serves as the basic criteria to be followed with some minor deviations due to family needs, state and local building code requirement. The criteria includes:

1. The basic home foundation is slab.

2. Not including exterior storage and stairwells, the living space does not exceed:

   - 975 sq. ft. for a 2 bedroom home
   - 1,075 sq. ft. for a 3 bedroom home
   - 1,175 sq. ft. for a 4 bedroom home

3. The basic 2 & 3 bedroom home has only one bathroom. The 3 bedroom may have a 2nd bathroom depending on family size. The 4 bedroom has 2 bathrooms.

4. Homes include:

   - 2,3, or 4 bedrooms (depending upon family size)
   - 1 or 2 baths (depending upon family size)
   - Central Air & Heat
   - Refrigerator, electric range & dishwasher
   - Ceiling Fans – Living Room/Bedrooms
   - Separate 8' x 8' Storage Unit
   - Driveway
   - Homeowners do not have a choice of floor plans. That is determined by availability and suitability.

5. Each home has a covered primary entrance.

6. One entrance is accessible to the home for persons with mobility difficulty.

7. All passage doors use a 3'0" door (meeting 2'8" minimum clearance width), and all halls are 3'4" minimum from frame to frame. If a family member is disabled, additional adaptations may be needed.

8. Homes do not have a carport/garage, washer/dryer nor microwave.

Agreed to & signed____ Date_______________

Applicant

Agreed to & signed____ Date_______________

Co-applicant

HABITAT-Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.
EMPLOYER-Please complete either Part II or Part III as applicable. Sign and return directly to lender named in item 2.

PART I-REQUEST

1. TO (Name & address of employer)	2. FROM (Name & address of lender) **Family Selection Committee** **Habitat for Humanity** **P.O. Box 3174** **Beaumont, TX 77704**

3. Signature of HABITAT	4. Title	5. Date	6. Lender's No. (Optional)

I have applied to purchase a HABITAT FOR HUMANITY home and stated that I am now or was previously employed by you. My signature below authorizes verification of this information.

7. Name & address of applicant (include employee or badge number)	8. Signature of applicant

PART II-VERIFICATION OF PRESENT EMPLOYMENT

Employment Data	Pay Data	
9. Applicant's date of employment	13A. Base Pay ____ Annual ____ Hourly ____ Monthly ____ Other (specify) ____ Weekly $__________	13C. Military Personnel only Pay Grade ______________ Type / Monthly Amount
10. Present position	13B. Earnings Type / Year to Date / Past Year	Base Pay $
		Rations $
11. Probability of continued employment	Base Pay $ $	Quarters $
	Overtime $ $	
12. If overtime or bonus is applicable, is it likely to continue?	Commission $ $	Pro Pay $
Overtime ___ yes _____ no Bonus ___ yes _____ no	Bonus $ $	Overseas or combat $

If paid hourly, please indicate average hours worked per week during current and past year

PART III-VERIFICATION OF PREVIOUS EMPLOYMENT

14. Dates of employment From ___________ To _____________	15. Salary /Wage at termination per (year) (month) (week) Base ________ Overtime _________ Commission __________ Bonus ________

16. Reason for leaving	17. Position held

18. Signature of employer	19. Title	20. Date

Confidentiality of the information you have furnished will be preserved except where disclosure of this information is required by law. This form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

HABITAT-Complete items 1 through 7. Have applicant complete item 8. Forward directly to employer named in item 1.
EMPLOYER-Please complete either Part II or Part III as applicable. Sign and return directly to lender named in item 2.

PART I-REQUEST

1. TO (Name & address of employer)	2. FROM (Name & address of lender) **Family Selection Committee** **Habitat for Humanity** **P.O. Box 3174** **Beaumont, TX 77704**

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10. Present position	13B. Earnings Type / Year to Date / Past Year	Base Pay $
		Rations $
11. Probability of continued employment	Base Pay $ $	Quarters $
	Overtime $ $	
12. If overtime or bonus is applicable, is it likely to continue? Overtime ___ yes _____ no Bonus ___ yes _____ no	Commission $ $	Pro Pay $
	Bonus $ $	Overseas or combat $

If paid hourly, please indicate average hours worked per week during current and past year

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Confidentiality of the information you have furnished will be preserved except where disclosure of this information is required by law. This form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

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1. TO (Name & address of employer)	2. FROM (Name & address of lender) **Family Selection Committee** **Habitat for Humanity** **P.O. Box 3174** **Beaumont, TX 77704**

3. Signature of HABITAT	4. Title	5. Date	6. Lender's No. (Optional)

I have applied to purchase a HABITAT FOR HUMANITY home and stated that I am now or was previously employed by you. My signature below authorizes verification of this information.

7. Name & address of applicant (include employee or badge number)	8. Signature of applicant

PART II-VERIFICATION OF PRESENT EMPLOYMENT

Employment Data	Pay Data	
9. Applicant's date of employment	13A. Base Pay ____ Annual ____ Hourly ____ Monthly ____ Other (specify) ____ Weekly $__________	13C. Military Personnel only Pay Grade _____________ Type / Monthly Amount
10. Present position	13B. Earnings Type / Year to Date / Past Year	Base Pay $ Rations $
11. Probability of continued employment	Base Pay $ $ Overtime $ $	Quarters $
12. If overtime or bonus is applicable, is it likely to continue? Overtime ___ yes ____ no Bonus ___ yes ____ no	Commission $ $ Bonus $ $	Pro Pay $ Overseas or combat $

If paid hourly, please indicate average hours worked per week during current and past year

PART III-VERIFICATION OF PREVIOUS EMPLOYMENT

14. Dates of employment From ___________ To ____________	15. Salary /Wage at termination per (year) (month) (week) Base ________ Overtime _________ Commission __________ Bonus ________

16. Reason for leaving	17. Position held

18. Signature of employer	19. Title	20. Date

Confidentiality of the information you have furnished will be preserved except where disclosure of this information is required by law. This form is to be transmitted directly to the lender and is not to be transmitted through the applicant or any other party.

REQUEST FOR DISCLOSURE OF
CREDIT BUREAU FILE INFORMATION

NAME:___________________________________**SPOUSE:**____________________________

PRESENT ADDRESS: ____

CITY: ___________________________________**STATE:**____________**ZIP:** ____________

FORMER ADDRESS: ____

CITY: _____________________________**STATE:** ____________________**ZIP:**____________

DATE OF BIRTH: _____/_____/______ **SOCIAL SECURITY NO:** ______-_____-_______

SPOUSE'S DOB:______/____/______ **SPOUSE SOC. SEC. NO:** _____-______-______

Applicant DL# ________________________________ **Co-Applicant DL#** _____________________

EMPLOYER:__________________________________ **POSITION:**_________________________

FORMER EMPLOYER:_________________________ **POSITION:** ________________________

SPOUSE EMPLOYER:
____**POSITION:**______________________________

Phone # where you can be reached form 8:00 a.m. to 5:00 p.m.

WORK (   ) ___________________________ **HOME (   )**______________________________

SIGNATURE: _____________________________________ **DATE:**_________________________

SPOUSE
SIGNATURE:____**DATE:**___________________
____

I am the person named above and I understand that federal law provides that a person who obtains information from a consumer reporting agency under false pretenses shall be fined no more than $5000 or imprisoned not more than one year, or both.

A SIGNATURE IS REQUIRED FROM EACH INDIVIDUAL REQUESTING THEIR CREDIT BUREAU REPORT.

I give my permission to release my credit information to my spouse.

____
Print name

____
Signature

Habitat for Humanity of Jefferson County, Inc. has verified the Social Security numbers listed on this form as belonging to ___________________________________ ***. Means of verifications were:***
____

____
Signed: Habitat for Humanity of Jefferson County, Inc.

REQUEST FOR DISCLOSURE OF
CREDIT BUREAU FILE INFORMATION

NAME:___________________________________**SPOUSE:**____________________________

PRESENT ADDRESS: ____

CITY: ___________________________________**STATE:**____________**ZIP:** ____________

FORMER ADDRESS: ____

CITY: _____________________________**STATE:** ___________________**ZIP:**____________

DATE OF BIRTH: _____/_____/______ **SOCIAL SECURITY NO:** ______-_____-_______

SPOUSE'S DOB:______/____/______ **SPOUSE SOC. SEC. NO:** _____-______-______

Applicant DL# _______________________________ **Co-Applicant DL#** ____________________

EMPLOYER:_________________________________ **POSITION:**________________________

FORMER EMPLOYER:________________________ **POSITION:** _______________________

SPOUSE EMPLOYER:
_______________________________________**POSITION:**_____________________________

Phone # where you can be reached form 8:00 a.m. to 5:00 p.m.

WORK (   ) ___________________________ **HOME (   )**_____________________________

SIGNATURE: ____________________________________ **DATE:**________________________

SPOUSE
SIGNATURE:____**DATE:**___________________
____

I am the person named above and I understand that federal law provides that a person who obtains information from a consumer reporting agency under false pretenses shall be fined no more than $5000 or imprisoned not more than one year, or both.

A SIGNATURE IS REQUIRED FROM EACH INDIVIDUAL REQUESTING THEIR CREDIT BUREAU REPORT.

I give my permission to release my credit information to my spouse.

____
Print name

____
Signature

Habitat for Humanity of Jefferson County, Inc. has verified the Social Security numbers listed on this form as belonging to* ___________________________________ *. Means of verifications were:
____

____
Signed: Habitat for Humanity of Jefferson County, Inc.

Habitat for Humanity of Jefferson County
Sweat Equity Policy

Introduction:
Sweat equity is Habitat's most valuable tool in building the partnership between families, affiliate staff and volunteers. The term refers to the actual hands-on involvement of partner families in the construction of their own homes, as well as participation in other Habitat and community activities. Sweat equity represents a partner family's physical and emotional investment in the mission of Habitat and symbolizes the community's willingness to share with future homeowners' control of and responsibility for the ministry.

The Habitat affiliate will make every effort to help partner families in obtaining their hours. However, partner families must remember that sweat equity hours must be meaningful, in that they help the affiliate as well as the family.

Sweat Equity Requirements:
Habitat for Humanity of Jefferson County (HFHOJC) requires that each partner family complete 300 hours of sweat equity before closing on their home.

- At least 200 sweat equity hours must be performed on the construction site, and the remaining hours may be acquired in other tasks (ReStore Garage Sales, assisting the affiliate office, special events, homeowner preparedness course participation, etc.)

- At least 30 hours must be completed per month, beginning from when the partner family has signed their letter of acceptance and received their orientation. A family that fails to complete the minimum required hours per month is at risk of losing their place in line for a home or possible de-selection for failure to partner.

All hours must be logged on a sweat equity time sheet (provided by the affiliate office) and approved (initialed on the sheet) by a Habitat staff member (construction manager, volunteer coordinator). Special events and office assistance hours must be approved by the Habitat office.

The partner family has 12 (twelve) months in which to complete ALL 300 hours (from time of signing letter of acceptance). This allows two months in case of family emergency, illness, etc. If a family must stop working on sweat equity hours for some period of time, it must be approved by the affiliate Executive Director.

Families with special needs will be able to develop an alternative sweat equity schedule that makes allowances for any activities they are unable to perform. This alternative schedule must be created in consultation with the Executive Director.

Children:
While HFHOJC understands the importance of including all members of the partner family in the process of building and acquiring the Habitat home, certain parameters must

be established to protect children and to ensure that the affiliate is in compliance with federal child labor laws.

- Children under the age of six will not be considered for sweat equity hours.
- Children aged six through fifteen may receive credit for some sweat equity activities, *but only with prior approval of Habitat office*.
- Children aged sixteen and older will receive full credit for sweat equity hours as adults. Children 16-18 may work on construction sites only with the direct supervision of their parents or other guardians. HFHOJC staff are NOT responsible for supervising children on site.

Time Line:
HFHOJC requires that all sweat equity hours be completed in a timely manner:

- A minimum of 30 hours of sweat equity are required per month.
- From the date of approval, the partner family has three months to complete the first 90 hours of sweat equity.
- The subsequent 210 hours must be completed before the house is sold to the family.
- Partner families who do not complete a minimum of 30 hours in the first month may jeopardize their standing and may lose their place in line for a house. Persistent failure to complete hours may result in deselection from the program.

Donating Hours:
While HFHOJC requires timely completion of sweat equity hours, we understand that for some families (single parent with small children) this burden is greater than for others. Therefore, allowances are made for other persons donating their volunteer hours toward the partner family's sweat equity.

- For a single-parent family with small children (under the age of 16) HFHOJC requires that 100 hours be completed by the direct partner family, while the remaining 200 required sweat equity hours may be contributed by other volunteers (church members, extended family, other Habitat homeowners, etc.).
- For a two-parent family, a family with children aged 16 or older, or a family without children, HFHOJC requires that 200 hours be completed by the direct partner family, while the remaining 100 required sweat equity hours may be contributed by other volunteers.

NOTES:

1. All volunteers donating hours to a partner family **MUST** be recruited by that partner family **PRIOR** to the volunteer day. In other words, any volunteers scheduled by the Habitat affiliate to work at a build site **CANNOT** be approached by partner families to donate hours to the family. Partner families must recruit their own volunteers from outside, thereby involving a wider circle of the community in the work of the affiliate.

2. All groups of 5 or more volunteers **MUST** be scheduled **ahead of time** through the Volunteer Coordinator. If a partner family comes to a build site (or ReStore) with a large group that was not scheduled ahead of time, they may be turned away (if another group is already scheduled for a site and additional volunteers would create a crowding situation).

3. Sweat equity hours must be meaningful: In other words, scheduled hours should be productive and needed by the affiliate. Bringing a group that is too large for a task, for example, is not helpful. If volunteers sign up to help a partner family but are not engaged in meaningful work because the job is over-crowded, the hours may be discounted.

4. Any partner family unable to fulfill the sweat equity requirements as defined in this policy (due to disability or other extenuating circumstances) will be provided an alternative schedule developed in consultation with the Executive Director of HFHOJC.

______________________________	____________________
Applicant	Date
______________________________	____________________
Co-Applicant	Date

Habitat for Humanity of Jefferson County, Inc.
Family Selection Policy & Guidelines:
Married Applicant Applying Separately

The following policy is designed to clarify steps that Habitat for Humanity of Jefferson County, Inc.(Beaumont Affiliate) will take when the Beaumont affiliate accepts an applicant who is married but applying for a Habitat house independently of his or her spouse.

1 If the applicant owns the property on which Habitat will build the house, the non-applicant spouse must sign all construction loan documents and deed of trust (mortgage), even if the non-applicant spouse is not an owner of the property. The non-applicant spouse will not be required to sign the Note.

2 If the applicant is purchasing the house from Beaumont Affiliate, the non-applicant spouse must sign the deed of trust (mortgage) and the deed conveying the property must list both spouses as grantees (owners). The non-applicant spouse will not be required to sign the Note.

3 The Beaumont Affiliate staff and Family Selection Committee are to advise married applicants whose spouse is not going to be a borrower that the non-applicant spouse will be required to sign a deed of trust (a mortgage) whereby the non-applicant spouse's interest in the home is security for the loan to Beaumont Affiliate, and if the property is purchased from Beaumont Affiliate, the non-applicant spouse will be listed as a grantee (owner) on the deed along with the applicant spouse, whether the non-applicant spouse lives in the home or not.

4 The Beaumont Affiliate staff and Family Selection Committee are to advise applicants there are consequences associated with the circumstances described in 1 and 2 above and the applicant is to consult with an attorney of his or her choice as to rights and obligations of the non-applicant spouse, i.e. that certain ownership and possessors rights exist in favor of the non-applicant spouse.

5 A copy of this policy (1 through 5) is to be given to every applicant who applies for a Beaumont Affiliate loan and/or home without the joiner of his or her spouse.

Agreed to and signed: ___________________________ **Date:** ________________
Applicant

Agreed to and signed: ___________________________ **Date:** ________________
Co-Applicant