

2020 Application for
AMARILLO HABITAT FOR HUMANITY
(806) 383-3456

Mailing Address
P.O. Box 775
Amarillo, Texas 79105

Office Address
2700 S Wilson
Amarillo, Texas 79103

It is important for us that you know what Habitat for Humanity is and that you understand the basic prerequisites. Your application will be considered according to the Habitat guidelines, but meeting these basic requirements is not a guarantee of a Habitat house since we accept a limited number of applicants each year.

The application must be fully completed before being returned for acceptance. **Incomplete applications will not be considered.** Attach other necessary sheets, and enclose the information listed on the *Supporting Documents* sheet (page 4). Thank you for your cooperation.

Office hours to return applications are
Monday – Friday
9:00 A.M. - 4:00 P.M.

Applications must be returned to the
Amarillo Habitat for Humanity
Office located at 2700 S. Wilson Amarillo, TX 79103
no later than

Wednesday, October 7th at 4:00 pm



We do business in accordance with the Federal Fair Housing Law (The Fair Housing Amendments Act of 1988)

It is illegal to discriminate against any person because of race, color, religion, sex, handicap, familial status, or national origin.

GENERAL INFORMATION FOR APPLICANTS FOR HABITAT FOR HUMANITY HOMES

Habitat for Humanity builds simple, decent and affordable housing in partnership with low income families. Habitat is a non-profit Christian organization that is dedicated to eliminating substandard housing. We help people who are living in unsatisfactory conditions to build their own homes and build communities.

Habitat for Humanity homes are built almost entirely by volunteers. Prospective Habitat homeowners volunteer 500 hours of sweat equity to help build their home and other Habitat homes. Habitat homeowners pay the construction cost of the home over a 25-30-year mortgage with no interest.

Habitat homes are new 3-5-bedroom houses located in various neighborhoods of Amarillo. Each home is built from a standardized set of plans and specifications approved by our Board of Directors.

HOMEOWNERSHIP ELIGIBILITY POLICY AMARILLO HABITAT FOR HUMANITY

*Partnership is the cornerstone of Habitat.
Honesty is vital to the development of the mutual trust and respect
needed to make each partnership successful.*

The selection of families who purchase homes from Habitat for Humanity is done in a way that does not discriminate on the basis of race, sex, age, handicap, religion, national origin, family status or marital status, or because all or part of income is derived from any public assistance program.

REQUIREMENTS FOR HOMEOWNERSHIP

- **MUST BE A POTTER OR RANDALL RESIDENT FOR THE LAST 12 CONSECUTIVE MONTHS.**
- **MUST BE EMPLOYED AT CURRENT JOB OR IN THE SAME INDUSTRY FOR A MINIMUM OF SIX MONTHS**
- **MUST HAVE A NEED FOR ADEQUATE/AFFORDABLE SHELTER**
 - currently live in substandard structure
 - currently live in overcrowded or undesirable conditions
 - cannot obtain conventional home loan
 - current cost of housing is over 30% of monthly income

REQUIREMENTS FOR HOMEOWNERSHIP CONTINUED

- **ABILITY TO PAY**

- meet HUD low-income guidelines - see below

Number of Household	Minimum Yearly Income	Minimum Monthly Income	Maximum Yearly Income	Maximum Monthly Income
1	\$14,350	\$1,195	\$28,620	\$2,385
2	\$16,400	\$1,366	\$32,700	\$2,725
3	\$18,450	\$1,537	\$36,780	\$3,065
4	\$20,450	\$1,704	\$40,860	\$3,405
5	\$22,100	\$1,841	\$44,160	\$3,680
6	\$23,750	\$1,979	\$47,400	\$3,950
7	\$25,400	\$2,116	\$50,700	\$4,225
8 plus	\$27,000	\$2,250	\$53,940	\$4,495

- monthly payment consistency
- current debt
- must have a minimum credit score of 550
- must not have filed bankruptcy within the last 7 years

- **WILLINGNESS TO PARTNER**

- provide complete and truthful information
- attend a minimum of 30 homeowner training classes
- accumulate a minimum of 500 sweat equity hours
- pay a \$1500 down payment on your home
- commit to helping others and building the Habitat community

- **REGISTERED SEX OFFENDERS**

- anyone who will be living in the Habitat home CANNOT be a registered sex offender.

Applicant families meeting the above criteria are not guaranteed participation in the Habitat program. We accept a limited number of applicants each year subject to Habitat's evaluation of families with the greatest need and ability to pay.

Any significant change in family size, income, liabilities or address must be reported with documentation to Amarillo Habitat for Humanity.

Amarillo Habitat for Humanity 2020 Application for Participation

SUPPORTING DOCUMENTS FOR APPLICATION

Applicant Name(s): _____

Present only copies of your personal documents, not originals. Please provide copies of the following:

- Social Security Cards for each person who will live in the new home
- Birth certificates for everyone who will be living in the new home
- Registration or Green Cards for each person who will live in the new home
- Drivers license for each person who will live in the new home
- 2018 & 2019 tax returns for each person who will live in the new home
- 2018 & 2019 W2 forms for each person who was employed
- Past 90 days pay stubs for each person who is employed
- Copy of last 90 days bank statements for any and all checking and/or savings accounts
- Copy of last two months bills including, but not limited to rent, electric, gas, water, phone bills, student loans, car loans, cell phone bills, child support, credit card payments, etc.
- Proof of SSI benefits including amount and dates (if applicable)
- Proof of Disability Income including amount and dates (if applicable)
- Proof of AFDC/TANF (Aid to Families with Dependent Children/Temporary Assistance for Needy Families) including amount and dates (if applicable)
- Proof of child support payments including amount and dates (if applicable)
- Proof of alimony payments received including amount and dates (if applicable)
- Verification of any and all additional income (if applicable).
- Verification of divorce (if applicable).
- Verification of name changes (if applicable).
- Signatures on all attachments.
- \$30 application fee – money order or check only

Received in Office by: _____ Date: _____

Any significant changes in family size, income, liabilities or address must be reported with documentation to Amarillo Habitat for Humanity.

Complete this form fully. Incomplete applications will not be considered.

HOUSEHOLD INFORMATION

Applicant's Full Legal Name: _____

Current address with zip: _____

Current mailing address with zip: _____

Home phone: _____

Cell phone: _____

E-mail address: _____

Are you a United States Citizen? YES NO

Date of birth: _____

Place of birth: _____

How long have you lived in Amarillo?: _____

Social Security Number: _____

Permanent Resident Number: _____ Expiration Date _____

Marital Status: never married married widowed common law marriage
 separated divorced

(This information is for the purpose of verifying child support and division of debt.)

Employer: _____

Job Title: _____

Supervisor Name: _____

Length of Employment? _____

Company Phone: _____

Company Address _____

Are you a Veteran? YES NO

Do you own land now? YES NO

If yes, where? _____

Estimated land value? _____

HOUSEHOLD INFORMATION

Co-Applicant's Full Legal Name: _____

Current address with zip: _____

Current mailing address with zip: _____

Home Phone: _____

Cell Phone: _____

Email Address: _____

Are you a United States Citizen? YES NO

Date of Birth: _____

Place of Birth: _____

Length of Residency in Amarillo: _____

Social Security Number: _____

Permanent Resident Number: _____ Expiration Date _____

Marital Status: never married married widowed common law marriage
 separated divorced

(This information is for the purpose of verifying child support and division of debt.)

Employer: _____

Job Title: _____

Supervisor Name: _____

Length of Employment? _____

Company Phone: _____

Company Address: _____

Are you a Veteran? YES NO

Do you own land now? YES NO

If yes, where? _____

Estimated land value? _____

Who will move into the Habitat house with you (i.e. dependents)?

FIRST NAME LAST NAME BIRTHDAY GENDER SOCIAL SECURITY #

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

Is anyone moving into the home a registered sex offender? Yes No

Next of kin (in case of emergency):

Name: _____ Relationship: _____

Home Phone: _____ Work Phone: _____

Mailing Address including zip: _____

Name: _____ Relationship: _____

Home Phone: _____ Work Phone: _____

Mailing Address including Zip: _____

HOUSING INFORMATION

How long have you lived at your present address? _____

Describe the condition of your present home:

Are you currently living with another family/other relatives? YES NO

How much rent do you pay per month? _____

Which utilities do you pay? (circle) water gas electricity

To whom is the rent paid? _____

Address of landlord: _____

City, State, Zip: _____ Phone: _____

I/We give Habitat permission to contact the current landlord. YES NO

Are you currently living in HUD housing? YES NO

What was your previous address? _____

Who was your previous landlord? _____

Address of previous landlord: _____

City, State, Zip: _____ Phone: _____

How long did you live at that address? _____

I/We give Habitat permission to contact the previous landlord. YES NO

If residing at a permanent address for less than 2 years, please complete the following:

Former Address (street, city state, ZIP) _____ Own Rent__ No. Years

Former Address (street, city state, ZIP) _____ Own Rent__ No. Years

If more than two prior residences, please attach a sheet listing all residences in the past two years.

Have you ever owned your own home? Applicant: YES NO

Co-applicant: YES NO

Have you tried to purchase a house or qualify for a loan? YES NO

If yes, to either of the above two questions, please explain on a separate sheet as to why you were declined or lost the house after you got it.

Do you or any other person you have included on this application to live in a Habitat home have special physical needs that should be addressed in preparing a place for you to live? YES NO

If so, what special accommodations would you need?

HOUSEHOLD INFORMATION

Please answer the following questions. If you answer “Yes” to any questions A through I, please use the space below for explanation.

A. Are there any outstanding judgments against you?

B. Have you been declared bankrupt within the past 7 years?

C. Have you had property foreclosed upon or given title or deed in lieu thereof in the last 7 years?

D. Are you a party to a lawsuit?

E. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?

***(This would include such loans as home mortgage loans, SBA loans, home improvement loans, educational loans, manufactured (mobile) home loans, any mortgage, financial obligation, bond, or loan guarantee. If “Yes,” provide details, including date, name, and address of Lender, FHA, or VA case number, if any, and reasons for the action.)*

F. Are you presently delinquent or in default on any Federal debt or any other loan, mortgage, financial obligation, bond, or loan guarantee?

G. Are you obligated to pay alimony, child support, or separate maintenance?

H. Are you a co-maker or endorser on a note?

I. Have you had ownership interest in a property in the last three years?

1. What type of property did you own—principle residence (PR), second home (SH), Land (L) or investment property (IP)?

2. How did you hold title to the home—solely by yourself (S), Jointly with your spouse (SP), or jointly with another person (O)?

Please share any additional information below:

FINANCIAL INFORMATION

Name of Employer: _____

Address of Employer: _____

How long have you worked at your current job? _____

If less than 1 year, please list ALL JOBS for the past 2 years:

Employer	City	Time Period	
1.			
2.			
3.			
4.			
5.			

Gross Monthly Income (before taxes)	Applicant	Co-Applicant	Others In Household
Job #1	\$	\$	\$
Job #2	\$	\$	\$
AFDC/TANF	\$	\$	\$
Food Stamps	\$	\$	\$
Social Security	\$	\$	\$
SSI	\$	\$	\$
Disability	\$	\$	\$
Alimony	\$	\$	\$
Child Support	\$	\$	\$
Retirement/401(k)	\$	\$	\$
Life Insurance	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

Name & Address of Bank or Credit Union	Name & Address of Bank or Credit Union
Account Number:	Account Number:
Balance:	Balance:

Make/model/year of automobiles:

1. _____ License Plate # _____ Color _____
2. _____ License Plate # _____ Color _____
3. _____ License Plate # _____ Color _____

List other assets you own: (ex. retirement accounts, stocks, bonds, land) _____

Do you have loans in your name that someone else is paying? If yes please explain. _____

MONTHLY BILLS

Fill this page out completely!

Payments	Monthly payment	Balance Owed
Rent		
Water		
Electric Company		
Gas Company		
Telephone		
Cell Phone		
Car Insurance		
Health Insurance		
Child Support you pay		
Child Care		
TV/Cable		
Medical Bill #1		
Medical Bill #2		
Medical Bill #3		
Vehicle #1		
Vehicle #2		
Credit Cards		
Loans		
Other		

AUTHORIZATION AND RELEASE

The undersigned applicant(s) applies for a Habitat home and a no-interest loan to finance the purchase price of the home. Applicant(s) authorizes Amarillo Habitat for Humanity to evaluate applicant's actual need for a Habitat home, ability to repay the loan and other expenses of home ownership, and willingness to participate in the Habitat partnership. **The evaluation will include personal visits, a personal credit report, a criminal background check and contact of references, past employers and past and present landlords.** The original or a copy of this application will be retained by Amarillo Habitat for Humanity even if the application is not approved.

We give Habitat permission for me and my family and home to be pictured and/or described in publications pertaining to Amarillo Habitat for Humanity and Habitat for Humanity International. This may include newspaper, radio, television, newsletters, brochures and other publicity documents. I realize that I am doing this as a contribution for Amarillo Habitat for Humanity and Habitat for Humanity International and that I will not be compensated for the release. I also waive the right to review copy.

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature: _____ Date: _____

CERTIFICATION

I/we, _____ and _____
(applicant) (co-applicant)

certify that all the information given in this application is correct. I/we also agree that if it is found that **any of this information is fraudulent**, my application will be disqualified.

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature: _____ Date: _____

ADDITIONAL INFORMATION

Please comment on any information you feel is relevant to your application.

COVENANT

In applying for a home, I/we do so understand the purpose of Habitat for Humanity:

- that this is a community project;
- that I/we will be helping others to have a new home as well as myself/ourselves;
- that I/we will be expected to be regular in making monthly house payments - not rent, but payments towards the day when the home will belong to me/us;
- that I/we will be charged no interest and all payments go back to Habitat so someone else can also have a new home;
- that I/we will participate in any way in this project, I/we will become a member of Habitat, and I/we will be responsible to help carry out Habitat's ideals of partnership and the giving of myself, my time, my abilities, and my money as much as I/we are able;
- I/we understand that the Board of Directors and members of the Family Selection Committee are persons who agree with this idea wholeheartedly and who serve without pay. All money from any source goes back to Habitat to help build more houses;
- I/we promise that all of the above information is correct and true to the best of my knowledge. I/we also understand that false or misleading information may be grounds for rejection of my application and possible de-selection from the program after acceptance. I/we also understand that the completion of this application in no way guarantees me that I/we will receive housing through Amarillo Habitat for Humanity. I/we give permission to Habitat to order my/our credit report(s). I/we agree that Amarillo Habitat for Humanity, its staff, whether volunteers or compensated, and its Board Directors will not be held responsible by me/us, or anyone acting on my/our behalf, in connection with my/our application for Habitat housing.

Applicant's Signature: _____

Date: _____

Co-Applicant's Signature: _____

Date: _____

COVENANT NOT TO SUE

I, We, _____ and _____
(applicant) (co-applicant)

applicant(s) for a house through AMARILLO HABITAT FOR HUMANITY, (also called "HABITAT"), a Christian organization which has as its goal the elimination of poverty housing, solemnly covenant that I/we will never institute any action at law or otherwise against AMARILLO HABITAT FOR HUMANITY, its employees, officers or individual volunteers, nor prosecute or in any way assist in the prosecution of any claim, action or cause of action.

I/we, also agree that this covenant not to sue will be binding on anyone who inherits my/our house or anyone to whom I/we assign the rights of ownership.

I/we further agree to submit any disputes which I/we have with AMARILLO HABITAT FOR HUMANITY to HABITAT'S established grievance procedure. Should the outcome of this grievance procedure prove unsatisfactory, I/we pledge to submit the dispute to a recognized mediation service or dispute resolution process agreed to by both parties to the dispute.

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature: _____ Date: _____

AUTHORIZATION TO PULL CREDIT REPORT

I _____ give Amarillo Habitat for Humanity authorization to pull my credit report no more than two times per calendar year. This report will be used for the purposes of determining eligibility into the Habitat for Humanity program. If accepted into the Habitat for Humanity program, this report will only be used for re-qualifying and counseling purposes. This consent is valid throughout the life of my loan.

Signature _____ Date _____

Co-Applicant Signature _____ Date _____

AUTHORIZATION TO RUN BACKGROUND CHECK

I _____ give Amarillo Habitat for Humanity authorization to run a background check under my name and social security number to aid in determining eligibility into the Habitat for Humanity program. If accepted as a partner family with Habitat for Humanity, I give consent for Habitat to also run a background check for re-qualifying purposes throughout the life time of my loan.

Signature _____ Date _____

Co-Applicant Signature _____ Date _____

SIGNATURE ATTACHMENTS

On the following form – we need your SIGNATURE ONLY in box 9.

The Habitat office will complete the top portion of the form. Habitat will then mail the form to your landlord. They will complete the bottom portion of the form and mail it back to Habitat.

- Please **SIGN box 9 ONLY** of *Request for Verification for Rent*.
Do **NOT** complete anything else on the form.

REQUEST FOR VERIFICATION OF RENT OR MORTGAGE

We have received an application for a loan from the applicant listed below, to whom we understand you rent or have extended a loan.

INSTRUCTIONS: LENDER- Complete items 1 thru 8. Have applicant(s) complete item 9. Forward directly to lender named in item 1.

LANDLORD/CREDITOR- Please complete Part II as applicable. Sign and return directly to the lender named in item 2.

PART I - REQUEST

1.TO (Name and address of Landlord/Creditor)

2. FROM (Name and address of lender)

3.SIGNATURE OF LENDER

4. TITLE

5.DATE

6.LENDERS NUMBER

7. INFORMATION TO BE VERIFIED

 MORTGAGE LAND CONTRACT RENTAL OTHER

PROPERTY ADDRESS

ACCOUNT IN THE NAME OF:

ACCOUNT NO.

8.NAME AND ADDRESS OF APPLICANT(S)

9. SIGNATURE OF APPLICANT(S)

PART II - TO BE COMPLETED BY LANDLORD/CREDITOR

RENTAL ACCOUNT

Tenant has rented since _____

To _____

Amount of rent \$ _____ per _____

Is rent in arrears ? Yes _____ No _____

Number of times 30 days past due* _____

Is account satisfactory ? Yes _____ No _____

MORTGAGE ACCOUNT LAND CONTRACT

Date mortgage originated _____

Interest rate _____

Original mortgage amount \$ _____

FIXED _____ ARM _____

Current mortgage balance \$ _____

FHA _____ VA _____

Monthly Payment P & I only \$ _____

FNMA _____ CONV _____

Payment with taxes and ins. \$ _____

Next pay date _____

Is mortgage current ? Yes _____ No _____

No of late payments* _____

Is mortgage assumable ? Yes _____ No _____

Insurance agent: _____

Satisfactory account ? Yes _____ No _____

* Number of times account has been 30 days overdue in the last 12 months

ADDITIONAL INFORMATION WHICH MAY BE OF ASSISTANCE IN DETERMINING APPLICANT(S) CREDIT WORTHINESS

SIGNATURE OF CREDITOR

TITLE

DATE

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

GFI- form VOM rev. 6-5-2002