



Application for Partnership

Habitat for Humanity Cabarrus County
 8 Church Street S, Concord, NC 28025
 704-786-4001
 www.habitatcabarrus.org



Please 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 will be kept confidential.

1. APPLICANT INFORMATION					
APPLICANT			CO-APPLICANT (if applicable)		
Applicant name:			Co-applicant name:		
Circle one: Married Unmarried Separated			Circle one: Married Unmarried Separated		
Home phone	Cell Phone		Home Phone	Cell Phone	
Email			Email		
Social Security number	Birthdate/Age		Social Security number	Birthdate/Age	
Present Address: <i>(street, city, state, ZIP code)</i>			Present Address: <i>(street, city, state, ZIP code)</i>		
How long at this address? _____			How long at this address? _____		
Please list previous address if you've lived at present address less than one year.					
Previous Address: <i>(street, city, state, ZIP code)</i>			Previous Address: <i>(street, city, state, ZIP code)</i>		
How long at this address? _____			How long at this address? _____		
List of ALL Household members, including self (Everyone who will LIVE in the Habitat home)					
Name	Birthdate/Age	M/F	Name	Birthdate/Age	M/F

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 home-ownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS: Applicant: _____ yes Co-Applicant _____ yes

3. NEED FOR HOUSING

Tell us about your current living situation: (Please circle all that apply)

House Apartment Duplex
 Number of bedrooms: 1 2 3 4 5 Kitchen Bathroom Living Room Dining Room Other

Current Landlord Name: _____ Phone Number: _____

Address: _____

Below please check all that apply to your current living situation:

<input type="checkbox"/>	Structural problems (leaky roof, unsafe flooring, etc.)	<input type="checkbox"/>	Broken or missing windows
<input type="checkbox"/>	Inadequate electrical, plumbing or lack of indoor bathroom	<input type="checkbox"/>	Unsuitable for human habitation (crime ridden, deteriorated)
<input type="checkbox"/>	Lack of functioning back & front door	<input type="checkbox"/>	Overcrowded conditions
<input type="checkbox"/>	Unsafe or no heating/air conditioning system	<input type="checkbox"/>	Homelessness-living with friends or relatives or temp housing
<input type="checkbox"/>	Unsafe or unsanitary neighborhood	<input type="checkbox"/>	Cost of rent plus utilities is more than 30% of income
<input type="checkbox"/>	Unhealthy conditions such as mold or pest infestation	<input type="checkbox"/>	Denied conventional or government-assisted mortgage loan
<input type="checkbox"/>	Little or no insulation	<input type="checkbox"/>	Government subsidized housing (housing authority/Section 8)

Briefly describe the condition of the house or apartment you are living in. Why do you need a Habitat home? Use a separate sheet of paper if necessary.

4A. ABILITY TO PAY: EMPLOYMENT INFORMATION

APPLICANT

Company Name		Address, City, Zip	
Phone	Job Title	Hourly Wages: \$ _____ per hour	Dates of Employment From: _____ To: _____
Self employed: Yes No	How many hours do you work: _____ hrs/wk	Monthly Wages (Gross)	(MM/DD/YYYY)

If you have worked less than two years at your current job, please complete the information below for your previous job. Or use this space for a second job if you have one.

Company Name		Address, City, Zip	
Phone	Job Title	Hourly Wages: \$ _____ per hour	Dates of Employment From: _____ To: _____
Self employed: Yes No	How many hours do you work: _____ hrs/wk	Monthly Wages (Gross)	(MM/DD/YYYY)

CO-APPLICANT

Company Name		Address, City, Zip	
Phone	Job Title	Hourly Wages: \$ _____ per hour	Dates of Employment From: _____ To: _____
Self employed: Yes No	How many hours do you work: _____ hrs/wk	Monthly Wages (Gross)	(MM/DD/YYYY)

If you have worked less than two years at your current job, please complete the information below for your previous job. Or use this space for a second job if you have one.

Company Name		Address, City, Zip	
Phone	Job Title	Hourly Wages: \$ _____ per hour	Dates of Employment From: _____ To: _____
Self employed: Yes No	How many hours do you work: _____ hrs/wk	Monthly Wages (Gross)	(MM/DD/YYYY)

4B. ABILITY TO PAY: INCOME AND COMBINED BILLS

Disclosure of non-earned income information such as alimony, child support, or separate maintenance is voluntary.

Gross Monthly Income <i>Before Taxes</i>	Applicant	Co-Applicant	Others in Household	Monthly Expenses	
					Amount
Base employment Income				Rent	
Social Security Income				Utilities (electric, gas, water)	
Pension/Retirement Income				Car Payments	
Disability Income other than Social Security				Total Monthly Credit Card Payments	
Child Support if you choose to declare it.				Insurance	
Other qualifying Income				Cell Phone	
				Child Care	
				Cable/Internet	
Total each column	\$	\$	\$	Other Monthly Payments	
TOTAL MONTHLY INCOME BEFORE TAXES (add all 3 columns)			\$	TOTAL MONTHLY BILLS	\$

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

NAME	INCOME SOURCE	MONTHLY INCOME	DATE OF BIRTH
		\$	
		\$	

4C. ABILITY TO PAY: DEBT

TYPE OF DEBT	COMPANY	MONTHLY PAYMENT	UNPAID BALANCE
CAR		\$	\$
CAR			
CREDIT CARD		\$	\$
CREDIT CARD		\$	\$
CREDIT CARD		\$	\$
FURNITURE/TV/ APPLIANCES (includes rent-to-own)		\$	\$
ALIMONY (Payments Made)		\$	\$
CHILD SUPPORT (Payments Made)		\$	\$
Total Medical		\$	\$
OTHER MONEY YOU OWE		\$	\$
	TOTAL DEBT	\$	\$

4D. ABILITY TO PAY: ASSETS

Name of bank, savings & loan, credit union, etc.	Address	City, State	Zip	Account Number	Current Balance
					\$
					\$
					\$
					\$
					\$

Do you own a: (Please circle all that apply) Boat Mobile Home Washer Dryer

Do you own your car? (vehicle paid off) yes no If so, please list below:

Car #1: Year and Make _____ Car #2: Year and Make _____

4E. ABILITY TO PAY: Source of Payment and Closing Costs

Closing costs of approximately \$2,000 are due to the Habitat Cabarrus Office when construction begins on your home. This covers Attorney’s fees, title insurance, recording fees, setting up escrow account, transfer taxes, etc. Do you currently have this amount saved? If not, how will you save up for your closing costs?

PLEASE NOTE: Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements to verify income. Please attach copies of last months invoices.

5. DECLARATIONS

Please circle “yes” or “no” for each of the following questions. If you answer “yes” to any question a through j, or “no” to question c, please explain on a separate sheet of paper and attach it to this application.

	APPLICANT		CO-APPLICANT	
	YES	NO	YES	NO
a. Do you have any debt because of a court decision against you?	YES	NO	YES	NO
b. Have you ever been part of an eviction proceeding? If so when?	YES	NO	YES	NO
c. Have you paid everything owed on your lease?	YES	NO	YES	NO
d. Have you had a lawsuit against you within the past seven years? If yes, please explain and provide date occurred below.	YES	NO	YES	NO
e. Have you declared bankruptcy within the past seven years?	YES	NO	YES	NO
f. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	YES	NO	YES	NO
g. Have you ever been named in any lawsuit? If yes, please explain below.	YES	NO	YES	NO
h. Are you currently delinquent or in default?	YES	NO	YES	NO
i. Are you paying alimony or child support or separate maintenance?	YES	NO	YES	NO
j. Are you a co-signer or endorser on any loan?	YES	NO	YES	NO
k. May we contact your current landlord?	YES	NO	YES	NO
l. Are you a U.S. Citizen or permanent resident?	YES	NO	YES	NO

Explanation:

6. AUTHORIZATION

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat homeownership program, my ability to repay the no-interest 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 such an inquiry. I further understand that by completing this application I am submitting myself and all persons listed on the first page of the application to a criminal background check.

X _____ X _____
Applicant Signature Date Co-applicant Signature Date

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.

7. RIGHT TO RECEIVE COPY OF APPRAISAL

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.

X _____ X _____
Applicant Signature Date Co-applicant Signature Date



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

HABITAT FOR HUMANITY CABARRUS BACKGROUND AUTHORIZATION FORM

Please be advised that as part of our procedure for determining your eligibility to partner with Habitat for Humanity Cabarrus County("Habitat"), we may obtain and consider criminal records, credit reports, driving records, consumer reports and other background checks regarding you. Since Habitat may use consumer reporting agencies to provide the company such reports, Habitat is providing

Authorization to Conduct and Consider Background Checks

I hereby authorize Habitat to obtain consumer reports and investigate consumer reports on me and to consider such reports when making decisions regarding my partnership with Habitat. Such reports may include, but are not limited to information regarding my criminal record, driving record, credit, employment history and performance, and other investigative reports. I understand that the agencies from which such reports may be sought may include, without limitation, criminal records search agencies, consumer information/credit bureaus, and the like. I also understand that this authorization, in original or copy form, authorizes Habitat to obtain and consider such reports regarding me any time when considering my potential or continued engagement with Habitat, both now and in the future.

Certification of Information Submitted to Habitat

I acknowledge that I have read the information contained on this form carefully. I also certify that all of the information provided by me on the attached data sheet(s) and on my application submitted to Habitat (and any attachments to them) were and are true and complete to the best of my knowledge. I further understand that any omission of the fact or false or misleading information given on the data sheet(s) or on my application submitted to Habitat (and any attachments to them) may result in the withdrawal of my application and termination of my partnership with Habitat.

General Release

I also release Habitat and it's officers, directors, employees and other agents, and all other persons, employers, businesses, schools, consumer information agencies, records search firms and other entities, of and from any and all potential liability arising from inquiries by Habitat and its agents concerning the background checks described above and/or the compilation or use of such information and reports regarding me.

Date: _____ Print Name: _____

Signature: _____



Habitat for Humanity Cabarrus County
BACKGROUND CHECK AUTHORIZATION DATA

Please complete the following for proper identification purposes:

Name: _____
Last First Middle

Social Security#: _____ Date of Birth** _____

Driver's License Number: _____ State: _____

Address: _____ City: _____ State: _____ Zip: _____

County: _____ Have you lived at your current address for 12 months or more? Yes No*
*If No, how long? _____

Please list all other cities, counties, and states in which you have lived within the past 2 years.

Dates: _____ Address: _____ City: _____ State: _____ Zip: _____

Dates: _____ Address: _____ City: _____ State: _____ Zip: _____

List any and **fill** other names or Social Security Numbers that you have used and the years changed.

Please list any felony or misdemeanor criminal convictions, guilty pleas or pleas of nolo contendere/no contest, deferred prosecutions, prayers for judgment, or pending charges (excluding minor traffic violations; note: offenses such as DUI/ DWI, vehicular manslaughter, and reckless driving are not minor traffic violations and must be listed). Provide dates, courts of jurisdiction, counties/parishes and states. Attach another page if necessary.

** Note: Information regarding your date of birth is being obtained for purposes of your background check only.

Date: _____ Signature: _____

Print Name: _____





Documentation Checklist

To complete your application for housing through Habitat for Humanity Cabarrus County, please provide:

Para completar su aplicación para un hogar a través de Habitat for Humanity Del Condado de Cabarrus, Ud. necesitará:

✓	<i>English</i>	✓	<i>Español</i>
	Application completely filled out, signed and dated.		Aplicación completa, firmada y con la fecha.
	Birth certificates for Applicant, Co-Applicant and dependent children.		Las actas de nacimiento del solicitante, el co-solicitante, y los dependientes-personas a su cargo.
	Social security cards for Applicant, Co-Applicant and dependent children		Tarjetas de seguro social del solicitante, el co-solicitante y los dependientes-personas a su cargo.
	Last two year's Federal Income Tax Returns		Los "income taxes" de los últimos dos años.
	Last two year's W-2 forms		Los "W-2" de los últimos dos años.
	Income verification (check stubs from most recent 60 days, award letters and verification of other income).		Verificación de ingreso- talones de cheques de los últimos 60 días, prueba de otra fuente de ingreso, como ayuda público.
	Marriage certificate, Separation Agreement or Divorce Decree		Certificado de matrimonio, convenio de separación o acta de divorcio.
	All bank statements from the most recent two months (checking, savings, money market, etc.)		Todos los estados de cuentas bancarias de los últimos dos meses (de cheques, de ahorros, de money market, ect.)
	Last month's original utility bills and debt statements		Copias de sus facturas mensuales de servicios públicos y las de cualquier deuda que tenga.
	HFHCC Request For Employment Verification filled out and signed by employer.		HFHCC verificación de empleo completa y firmada por el empleador
	HFHCC Request for Landlord Reference filled out and signed by landlord		HFHCC referencia del propietario de vivienda completada y firmada por el propietario
	HFHCC Government Monitoring Form		HFHCC forma de monitoreo del gobierno
	Child Support Order (if applicable)		Orden de manutención infantil (si corresponde)
	Car title or Payment Receipt (if applicable)		Matricula de carro o recibo de pagos (si aplica)
	Bankruptcy Discharge or Dismiss Notice (if applicable)		Papeles de destitución de bancarrota (si aplica)
	Visa/Work Visa Permanent Residency Card/Proof of Citizenship		Visa/Visa de trabajo Tarjeta de Residencia Permanente/ Prueba de ciudadanía
	\$10 Fee per applicant (money order or cashier's check)		Tarifa de \$ 10 por solicitante (giro postal o cheque de caja)

Additional resources are listed on the back if you are missing any of the documents listed above.



Concord Driver License Office

2192 Kannapolis Parkway
Concord, NC 28027
(704) 782-7214

Social Security Office

830 Florence St NW, Concord, NC 28027
(800) 772-1213

Credit Report:

You're entitled to one free copy of your credit report every 12 months from each of the three nationwide credit reporting companies. Order online from annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity.

Birth Certificates:

Cabarrus County Register-Deeds
65 Church St S, Concord, NC 28025
(704) 920-2112

<https://www.cabarruscounty.us/departments/register-of-deeds>

EQUAL CREDIT OPPORTUNITY ACT NOTICE



The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at: [FTC Regional Office for the Southeast region, 225 Peachtree Street Suite 1500 Atlanta, GA 30303 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Applicant(s):

X _____
Print Name: _____
Date: _____

X _____
Print Name: _____
Date: _____



REQUEST FOR EMPLOYMENT VERIFICATION

Date: _____

Please Print

Applicant Name: _____

I give permission to release wage information.

Applicant Signature: _____

TO WHOM IT MAY CONCERN:

The applicant named above has applied for housing through the Habitat for Humanity Cabarrus County Homeownership program and has given us written permission to contact you for an employment verification and reference.

We would appreciate your help in answering the following questions. All information you provide will be kept strictly confidential.

Thank you for your assistance.

Sincerely,

Tiffany Brown

Tiffany Brown,
Homeowner Services Coordinator

APPLICANT INFORMATION			
Applicant Employment Date:		Current Position:	
Probability of continued employment: (Please Circle One)			
Very Likely	Likely	Somewhat Likely	Temporary Employment
		Not Likely	Unsure
Current base pay (enter amount and indicate period on which pay is based.) GROSS AMOUNTS	HOURLY AMOUNT	HOURS PER WEEK	ANNUAL
	WEEKLY	MONTHLY	OTHER
Earnings Year-to-date:	Last year:	Does the applicant regularly receive overtime or bonuses? YES NO (circle)	
Other Comment:			
EMPLOYER INFORMATION			
Company Name:			Phone
Company Address:			
Person completing this form:		Title:	
Signature of person completing this form:		Today's date:	

Applicant Voluntary Information

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex, under Federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information, please check the option 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 particular type of loan applied for).

Applicant:

I do not wish to furnish this information

Ethnicity:

Hispanic or Latino Not Hispanic or Latino

Race:

American Indian or Alaskan Native
 Native Hawaiian or Other Pacific Islander
 Black/African American
 Caucasian
 Asian

Sex:

Female Male

Co-Applicant:

I do not wish to furnish this information

Ethnicity:

Hispanic or Latino Not Hispanic or Latino

Race:

American Indian or Alaskan Native
 Native Hawaiian or Other Pacific Islander
 Black/African American
 Caucasian
 Asian

Sex:

Female Male





**Habitat for Humanity Cabarrus County, Inc.
Privacy Statement and Notice**

At Habitat for Humanity Cabarrus County, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, date of birth, assets, income, employer, occupation, assets, debts, etc.;
- Information about your transactions with us, our affiliates, or others such as your loan balance, payment history, etc.; and
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history.

Habitat for Humanity Cabarrus County employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations or governments; and
- Lenders, grantors or other subsidy providers

If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may mail your request to: Habitat for Humanity Cabarrus County, PO Box 1502, Concord, NC 28026 or you may call Habitat for Humanity Cabarrus County's office at 704-786-4001.





REQUEST FOR LANDLORD REFERENCE

Date: _____

TO WHOM IT MAY CONCERN:

Applicant: _____

The applicant named above has applied for housing through the Habitat for Humanity Cabarrus County Homeownership program and has given us written permission to contact you for a lease verification and reference.

We would appreciate your help in answering the following questions. Please complete the information below and fax to my attention at 704-782-6222, or email a copy to me at TiffanyBrown@habitatcabarrus.org.

All information you provide will be kept strictly confidential.

Thank you for your assistance.

Sincerely,

Tiffany Brown,

Homeowner Services Coordinator

APPLICANT PAYMENT HISTORY							
Monthly Rent \$	Pays timely <i>Check one</i>	YES	NO	Pays late <i>Check one</i>	Often	Seldom	Never
Rental Period	From <i>month/date/year</i>			To <i>month/date/year</i>			
Are they current on their rent payments?							
Additional Comments:							
LANDLORD INFORMATION							
Print your name:				Your title			
Company Name <i>(if property management, etc.)</i>							
Telephone			Email				
Signature					Date		

8 Church Street S, Concord, NC, 28025
 (704) 786-4001 Fax (704) 782-6222 www.habitatcabarrus.org
 Email: TiffanyBrown@habitatcabarrus.org



4. Tell about your current living conditions.

5. If applicable, what schools and/or daycare do your children attend?

6. If applicable, would you be willing to change your children's school district if needed?

7. How did you hear about us and why did you select Habitat Cabarrus to build your house?

PART 3

Habitat Cabarrus' primary goal is to work with you toward homeownership. However, Habitat Cabarrus realizes that from time to time our applicants have credit and debt issues. For this reason, Habitat Cabarrus refers applicants and Future Homeowners to Prosperity Unlimited Inc. for one-on-one financial counseling.

1. According to your calculations, what is your total debt?

\$

2. If you have such issues, how have you planned to resolve those issues?

3. What steps have you taken thus far to resolve the issues?

4. In addition to owning a house, what other goals do you have for yourself and/ or family members?

Applicant Signature

Date

Co-Applicant Signature

Date

