

THIS IS AN APPLICATION FOR PARTNERSHIP IN HABITAT'S HOMEOWNERSHIP PROGRAM

HABITAT HOMES ARE NOT FREE!

Persons approved as Partners work toward qualifying for a 15 to 30 year MORTGAGE with Habitat.

Qualified homeowners make a monthly payment on a 0% interest mortgage!

HABITAT IS NOT A QUICK FIX!

It takes qualified partners up to 2 YEARS or more to be eligible to BUY a home.

Most homes are built in East Baton Rouge Parish;

all are within our service area of EBR, West BR, Iberville and Ascension. For Habitat homes in other areas, you must contact the Habitat office in that specific area. For contact info visit www.habitat.org, or call 1-800-HABITAT.

*****Denied applicants will not be eligible to apply again for 1 year!*****

Please read everything in the packet to make sure you are ready to apply now!

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

Habitat is a nonprofit, Christian-based ministry building homes for low income families with help from the community, volunteers & Habitat homeowners.



Equal Housing
Opportunity

APPLICATION CHECKLIST

Review this thoroughly before returning application

Completed application and all documentation are due no later than

4:00pm on Thursday, October 31st 2019!

1. Application **MUST** be completely filled out and **MUST BE SIGNED!**
2. Submit **Credit Report Fee** of \$10.00 per applicant. Cash is ok.
Single applicants need \$10, co-applicants need \$20.
Applications will not be accepted without credit report fee!
3. Bring a COPY of a **photo ID & Social Security card** for each applicant. **Applications will not be accepted without photo ID!**
4. Submit **all Proof of Income** for anyone living in the home.
 - a) Earned income
 - 2 months' worth of most recent check stubs (4-8 check stubs)
 - **EBR School employees bring "Employee Profile" showing annual salary.**
 - Not paid with checks? Ask us what you can bring in as proof of income.
 - b) SS, SSI and Disability award letters.
 - c) Child Support– **both court order and proof of payment.**
 - d) Any other source of income, such as Pension etc.
5. Return the completed Application, Government Monitor Form, Credit Report Fee, copies of ID and SS Card and Proof of Income to the following address:

**Habitat for Humanity of Greater Baton Rouge
6554 Florida Blvd. Suite 200
Baton Rouge, LA 70806**

8:30am–4:00pm Monday-Friday until 10/31/19

****If application is mailed it MUST be delivered to the HFH office by the deadline****

Have questions? Need help filling out your application?
Call Laura @ 225-963-9282

ONCE APPLICATION IS RECEIVED...

Habitat for Humanity of Greater Baton Rouge, Inc. will send you a letter which will tell you the following:
1) Whether or not you are **eligible** to move to the next step in the application process based on your credit history and documented income. & 2) If eligible, the next thing you need to do in order to continue in the application process for the Habitat Homeownership program.

If you do not receive a letter within 30 days of returning your application, contact the Habitat office at (225)927-6651.

***Please print clearly on your application and be sure to put the correct mailing address! Habitat is not responsible for undelivered or undeliverable mail.**



Return Application to the Habitat Office

Directions to the office

6554 Florida Blvd Suite 200

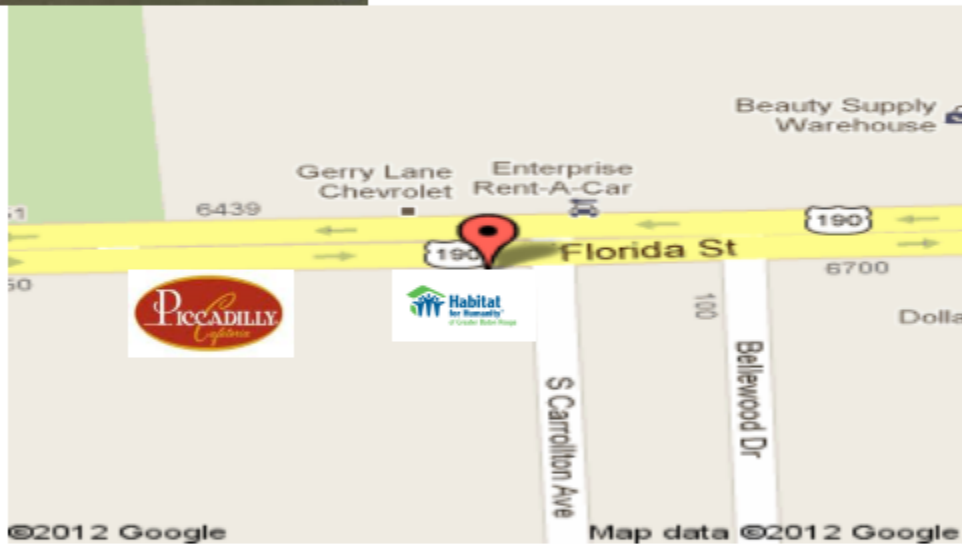
Baton Rouge, LA 70806



The office is located at the corner of Florida and S. Carrollton.

Across from Gerry Lane Chevrolet.

On the second floor.



From Plaquemine

1. Follow LA-1 N
2. Merge onto I-10 E via the ramp to Baton Rouge
3. Take exit 155B on the left to merge onto I-110 N toward Bus. District/Metro Airport
4. Take exit 1C on the left for US-61/US-190/Florida St toward Downtown
5. Merge onto Florida Blvd/US-61 BUS S Destination will be

From Gonzales

1. Merge onto I-10 W toward Baton Rouge
2. Take exit 157B for Acadian Thwy
3. Merge onto S Acadian Thruway
4. Continue onto N Acadian Thruway
5. Turn right at Florida Blvd/US-61 BUS S Destination will be on the right

From St. Gabriel

1. Take Nicholson towards Baton Rouge
2. Turn right at W Lee Dr
3. Turn left at Perkins Rd
4. Turn right at S Acadian Thruway
5. Turn right at Florida Blvd/US-61 BUS S Destination will be on the right

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant

I do not wish to furnish this information

Race (applicant may select more than one racial designation):

- American Indian or Alaska Native
- Native Hawaiian or other Pacific Islander
- Black/African-American
- White
- Asian

Ethnicity:

- Hispanic or Latino Non-Hispanic or Latino

Sex:

- Female Male

Birthdate:

____ / ____ / ____

Marital status:

- Married Separated Unmarried (single, divorced, widowed)

Co-Applicant

I do not wish to furnish this information

Race (applicant may select more than one racial designation):

- American Indian or Alaska Native
- Native Hawaiian or other Pacific Islander
- Black/African-American
- White
- Asian

Ethnicity:

- Hispanic or Latino Non-Hispanic or Latino

Sex:

- Female Male

Birthdate:

____ / ____ / ____

Marital status:

- Married Separated Unmarried (single, divorced, widowed)

To be completed only by the person conducting the interview

This application taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type): _____
	Interviewer's signature: _____ Date: _____
	Interviewer's phone number: _____



HABITAT PARTNER APPLICATION

Date Received _____
File # _____

***This is an application to enter Habitat for Humanity of Greater Baton Rouge, Inc.'s Homeownership program. By signing you will authorize Habitat for Humanity of Greater Baton Rouge, Inc. to obtain a report of your credit history for the purpose of determining your ability to repay the Habitat mortgage and to do a criminal background check on all adults. A fee of \$10.00 per applicant must be paid at the time you submit the application. Applications must be returned during the period specified in person or by mail. All information you include on this application will be kept confidential in accordance with the Gram-Leach-Bliley Act**

You must PRINT the information on this form.

Applicant Full legal name: _____

Name you prefer to be called: _____

Birth Date: _____ SSN: _____ Circle One: Married Separated Unmarried

Current Contact Information:

Street Address: _____ Apt# _____ How long have you lived at this address? _____

City: _____ State: _____ Zip: _____

Mailing Address (if different than Street Address): _____ Apt# _____

City: _____ State: _____ Zip: _____

Email: _____

Phone Numbers

Home: _____ Work: _____ Cell: _____

Which # is the best to contact you? _____ May we contact you at work? _____

Note: Co-Applicant will be co-owner of Habitat home and will be responsible for mortgage. It is not required that each adult in household be listed as applicant unless married.

Co-Applicant Full legal name: _____

Name you prefer to be called: _____

Birth Date: _____ SSN: _____ Circle One: Married Separated Unmarried

Current Contact Information (if different from Applicant):

Street Address: _____ Apt# _____ How long have you lived at this address? _____

City: _____ State: _____ Zip: _____

Mailing Address (if different than Street Address): _____ Apt# _____

City: _____ State: _____ Zip: _____

Email: _____

Phone Numbers Home: _____ Work: _____ Cell: _____

Which # is the best to contact you? _____ May we contact you at work? _____

HABITAT PARTNER APPLICATION

HOUSING NEED

Please list everyone that WILL be living in the Habitat home with you. Include all information for every individual. Remember that while we do not require that each adult (18+ years old) in the household be listed as co-applicant, we do require all income to be reported and every adult will participate in building the home.

Name	Date of Birth	Relationship to applicant(s)	Source of Income

If you have more than six household members that will be living in the Habitat house, please attach an additional sheet with additional names, dates of birth, relationships, and income information.

Please list everyone that is currently living with you that WILL NOT be living in the Habitat house.

Name	Age	Relationship to applicant(s)	Does this person contribute to current household expenses?

Let us know a little about your current housing. Mark all boxes that apply to where you are living now.

- | | | | |
|--|------------------------------------|--|---|
| <input type="checkbox"/> Temporary | <input type="checkbox"/> Too Small | <input type="checkbox"/> Not enough bedrooms | <input type="checkbox"/> Structural Problems |
| <input type="checkbox"/> Roof problems | <input type="checkbox"/> Unsafe | <input type="checkbox"/> Plumbing/ electrical problems | <input type="checkbox"/> Need handicap features |
| <input type="checkbox"/> Unsanitary | <input type="checkbox"/> Homeless | <input type="checkbox"/> Government Subsidized | <input type="checkbox"/> Too expensive |

Number of bedrooms in current housing: _____ Number of bathrooms in current housing: _____ Rent amount: \$ _____

Please provide a brief description of any conditions you marked.

HABITAT PARTNER APPLICATION

ABILITY TO PAY

*Please remember that while Habitat for Humanity does not require that you be employed in order to qualify to purchase a home, you must document regular and reliable income to be able to repay the Habitat home loan.

Applicant(s) Earned Income

Applicant Name of Employer: _____ Position: _____

Address: _____ How long have you worked here? _____

Income: \$ _____ per _____ (If hourly, how many hours do you work a week? _____)

Do you receive income from this job all year? (ex. teachers may not get paid in the summer) YES NO

If NO, how many months do receive income a year? _____

If employed less than 1 year Name of Previous Employer & Reason for Leaving: _____

Address: _____ How long did you work here? _____

Co-Applicant Name of Employer: _____ Position: _____

Address: _____ How long have you worked here? _____

Income: \$ _____ per _____ (If hourly, how many hours do you work a week? _____)

Do you receive income from this job all year? (ex. teachers may not get paid in the summer) YES NO

If NO, how many months do receive income a year? _____

If less than 1 year Name Previous Employer & Reason for Leaving: _____

Address: _____ How long did you work here? _____

***If either applicant has more than one job please include ALL information for ALL jobs on a separate sheet.**

Additional Family Member Earned Income

1. Name of Family Member: _____ Relationship to Applicant: _____

Name of Employer: _____ Position: _____

Address: _____ How long have you worked here? _____

Income: \$ _____ per _____ (If hourly, how many hours do you work a week? _____)

2. Name of Family Member: _____ Relationship to Applicant: _____

Name of Employer: _____ Position: _____

Address: _____ How long have you worked here? _____

Income: \$ _____ per _____ (If hourly, how many hours do you work a week? _____)

***If more than two family members have earned income or if one member has more than one job, please include ALL information for ALL jobs on a separate sheet.**

***At least 2 Months of Check Stubs for ALL jobs for ALL family members must be returned with Application.**

HABITAT PARTNER APPLICATION

ABILITY TO PAY CONT.

Other Income: Please list the monthly amount for each family member for *every* additional source of income.

Note: Anything included in additional income must be guaranteed for at least the next 3 years.

Source of Income	Monthly Amount for Applicant	Monthly Amount for Co-Applicant	Monthly Amount for Additional Family Members	Total for ALL
Social Security				
SSI				
Disability				
Child Support* Include both the court order and at least <u>1 year of payment history</u> .				
Food Stamps (Only used for budgeting. <u>Not</u> to determine eligibility)				
Other (Pension, etc.): _____				
Total of all Additional Sources of Income:				

Did you file a tax return for 2018? YES NO If yes, please answer the questions in this section.

Last year's adjusted gross income from Tax Return: _____

Did you qualify for the Federal Earned Income Tax Credit? YES NO If yes, how much did you receive? _____

DECLARATIONS

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

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

WILLINGNESS TO PARTNER

Answering no to any of the following questions could cause your application to be denied

- | | | |
|---|------------|-----------|
| 1. Are you willing to submit all required financial information to determine your ability to repay the Habitat mortgage? | Yes | No |
| 2. Are you willing to attend all mandatory meetings during the selection process and after if approved? | Yes | No |
| 3. Anyone 16 and older will be required to voluntarily complete sweat equity hours. The majority of these Hours will be the responsibility of the applicant and co-applicant. Do all members of the family agree to meet the sweat equity requirement in a timely manner if your application for partnership is approved? | Yes | No |
| 4. Habitat for Humanity requires ALL applicants and co-applicants to complete a series of Education courses once approved. Are you willing to take the courses when they are offered? | Yes | No |

HABITAT PARTNER APPLICATION

AUTHORIZATION AND RELEASE

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

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

By signing below, I authorize Habitat for Humanity of Greater Baton Rouge, Inc. to obtain a copy of my credit report from Service 1st. and to conduct a criminal background and sex offender’s registry check on all adults over 18 that will be living in the Habitat home. The information I have given on this application form is accurate and complete.

Applicant Signature

Date

Co-Applicant Signature

Date

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 or 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 Southwest Region Federal Trade Commission, 1999 Bryan Street, Suite 2150. Dallas TX 75201-6808 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):

Sign: _____

Sign: _____

Print name: _____

Print name: _____

Date: _____

Date: _____

ELECTRONIC COMMUNICATION CONSENT FORM

YOU MUST AGREE TO THIS E-SIGN CONSENT TO RECEIVE ELECTRONIC COMMUNICATION WITH HABITAT FOR HUMANITY OF GREATER BATON ROUGE.

This E-sign Disclosure and Consent (“E-sign Consent”) applies to all Records and Communications for services provided through Habitat for Humanity of Greater Baton Rouge. “Records and Communications” means any policies, notices or disclosures of Habitat for Humanity of Greater Baton Rouge; and all other information that we may be required to provide to you in writing by law.

a. **Records and Communications May be Provided in Electronic Form.** You agree that we may provide you with Records and Communications in electronic format. Your consent to receive electronic Records and Communications includes, but is not limited to: All legal and regulatory disclosures and communications for Habitat for Humanity of Greater Baton Rouge;

- Privacy policies and notices.
- **Information regarding the status of your application.**

b. **Providing Records and Communications in Electronic Form.** All Records and Communications to you in electronic form may be provided (i) by email, (ii) by access to a website designated in an email notice from *Habitat* to you, or (iii) to the extent permissible by law, by access to a website generally designated in advance for such purpose.

c. **How to Withdraw Consent.** You may withdraw your consent to receive Records and Communications in electronic form by contacting us at 225-927-6651. Any withdrawal of your consent to receive electronic Records and Communications will be effective only after we have a reasonable period of time to process your withdrawal.

d. **How to Update Your Information.** You are responsible to provide us with true, accurate and complete email address, contact and other information related to this E-sign Consent and to maintain and update promptly any changes in that information. You can update your information through email.

e. **Hardware and Software Requirements.** In order to access, view and retain electronic Records and Communications that we make available to you, you must have:

- A valid email account and software to access that email account;
- An up-to-date device or devices (e.g., computer, tablet, mobile phone, etc.) suitable for connecting to the Internet;
- An operating system capable of receiving, accessing and displaying Records and Communications from us in electronic form via text-formatted email

f. **Requesting Paper Copies.** We will send no paper copy of any Records and Communications to you unless you request it or we otherwise deem it appropriate to do so. You can obtain a paper copy of your electronic Records and Communications by printing it yourself or by requesting that we mail you a paper copy. To request a paper copy of any particular Records and Communication be mailed to you, contact us at 225-927-6651. Please make sure to state that you are requesting a paper copy of particular Records and Communications. We do not charge a fee for providing a paper copy of Records and Communications.

g. **Records and Communications in Writing.** All Records and Communications in electronic or paper format from us to you will be considered “in writing”. You should print or download for your records a copy of this E-sign Consent and any other Records and Communications important to you.

h. **Federal Law.** You acknowledge and agree that this E-sign Consent is being provided by you in connection with a transaction affecting interstate commerce that is subject to the federal Electronic Signatures in Global and National Commerce Act, and that you and *Habitat for Humanity of Greater Baton Rouge* both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

i. **Termination/Changes.** *Habitat for Humanity of Greater Baton Rouge* reserves the right, in our sole discretion, to discontinue the provision of electronic Records and Communications, or to terminate or change the terms and conditions on which we provide electronic Records and Communications. We will provide you with notice of any such termination or change as required by law.

j. **Consent.** You hereby give your affirmative consent to receive electronic Records and Communications as described in this E-sign Consent. You further agree that your computer or other device satisfies the hardware and software requirements specified above and that you have provided *Habitat for Humanity of Greater Baton Rouge* with a current email address at which we may send you electronic Records and Communications.

Applicant Printed Name

Applicant email address

Applicant Signature

Date

Co-Applicant Printed Name

Co-Applicant email address

Co-Applicant Signature

Date