



Habitat for Humanity of Greater Memphis Family Selection Requirements

First, families are chosen who are **homeless** or living in **inadequate or substandard conditions**. Such circumstances may be caused by overcrowding or by deplorable physical conditions of the dwelling. Other factors that would cause living conditions to be deemed “inadequate” or “substandard” will also receive consideration. Housing which represents an **excessive cost burden** (more than 30% of a family’s gross monthly income) is considered substandard.

Next, families must be under 80% of Shelby County median income per household (as indicated below) based on family size, and which may prevent the family from obtaining mortgage financing from a bank or other traditional mortgage lender. We screen applicants for stability of income and credit to determine their ability and willingness to pay the monthly payments on the non-profit, no-interest mortgage provided by Habitat for Humanity of Greater Memphis to its homebuyers.

2018 Income Guidelines:

Family Size	Gross Annual Income Range
1	\$18,000 - \$35,950
2	\$19,800 - \$41,000
3	\$21,600 - \$46,250
4	\$23,400 - \$51,350
5	\$24,850 - \$55,500
6	\$26,300 - \$59,600
7	\$27,750 - \$63,700
8	\$29,200 - \$67,800

Having income within these guidelines does not guarantee eligibility. Applicants must prove their ability to afford the monthly payments and household expenses. Families must also be **willing to fulfill the requirements** of the Habitat homeownership program by completing a mandatory homebuyer education and post purchase programs. Finally, families are required to complete three hundred fifty (350) hours in “sweat equity,” which can be earned by building their house, another Habitat homeowner’s house, or other community service approved by Habitat. Families must be good stewards of their home and their new homeowner status by making monthly payments on time, maintaining the physical upkeep of the property, including the lawn, being mindful of and avoiding predatory lenders, and abstaining from increased debt load during their participation in the Habitat Homeownership Program.

Habitat for Humanity of Greater Memphis Qualifications Guidelines

Please note that the following circumstances will result in a denial of your application.

- Applicant or co-applicant has had an **ownership interest in real property** (including timeshare ownership) within the past three years.
- Applicant or co-applicant has had a **foreclosure or given a deed in lieu of foreclosure** within the past four years.
- Applicant or co-applicant has unpaid **tax liens, medical bills, collections accounts, or judgments** showing on their credit report.
- Applicant or co-applicant is **presently in bankruptcy**. (Prior Chapter 7 bankruptcies must have been discharged a minimum of two years prior to application, and acceptable credit must have been re-established. Prior Chapter 13 bankruptcies must have been discharged a minimum of one year prior to application, and all payments under the plan must have been made, and acceptable credit must have been re-established).
- **Inaccurate, incomplete, materially misleading, or false information** is provided on the application or during the application process.
- **Must have a two (2) year work history**. Gaps in employment over 30 days will require a written explanation.

Criminal history is also considered in our evaluation of a family's suitability and eligibility for the Habitat Homeownership Program. Any history of felony, drug, weapons, sexual, or violent offenses (including arrests and/or convictions), may constitute grounds for denial of an application.



Habitat for Humanity of Greater Memphis is pledged to the letter and spirit of the 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 of Greater Memphis is an equal opportunity employer.

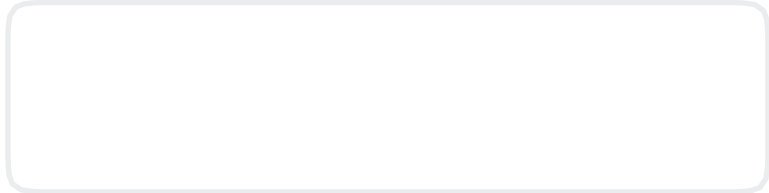
Application Checklist:

All of the items listed below MUST be returned with your application:

- The **fully completed application** with all signatures.
- A **money order or cash for \$25.00 (\$26.00 if paying by debit/credit card)**, payable to Habitat for Humanity of Greater Memphis, to cover your application fee.
- **Three forms of identification** (drivers' license, birth certificate, and social security card) **for every person** who will occupy the Habitat home for which you are applying.
- **Your most recent paycheck stub with year to date earnings.** (If the applicant is self-employed, we require the past two years of tax returns with all schedules and a year to date profit and loss statement). This is required **for every person over the age of 18** who will occupy the Habitat home for which you are applying.
- Your 2016 tax **return, all pages and with all W-2s and 1099's** (If self-employed, two years' tax returns must be provided). We will also need 2017 when you file next year.
- The most recent **Social Security award letters** for any individual who will occupy the Habitat home for which you are applying that receives Social Security benefits.
- If **child support** is being received or, if you are required to pay child support, we must be provided the case number or a printout from the court clerk or TN child support program showing that all required support has been received or paid for a period of at least one year without interruption.
- **Acknowledgment/Consent to Sex Offender Registry search** for every individual who will occupy the Habitat home who is over the age of 18.

Bank statements (all pages) for the two months immediately preceding the month in which the application is made (for applicant and co-applicant).

Please note: Incomplete applications will be rejected. In the event that an incomplete application is accepted in error, it will not be processed until complete.



Application

Habitat Homeownership Program

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

Dear Applicant: Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION																																																	
Applicant	Co-Applicant																																																
Applicant's Name: _____ Email Address: _____	Co-Applicant's Name: _____ Email Address: _____																																																
Social Security Number _____ Home/Cell Phone _____ DOB: _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security Number _____ Home/Cell Phone _____ DOB: _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)																																																
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Present Address (Street, City, State, ZIP Code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ How Long? From (MM/YY) _____ Until (MM/YY) _____	Present Address (Street, City, State, ZIP Code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ How Long? From (MM/YY) _____ Until (MM/YY) _____																																																
If you have lived at your present address for less than two years, complete the following:																																																	
Former Address (Street, City, State, ZIP Code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ How Long? From (MM/YY) _____ Until (MM/YY) _____	Former Address (Street, City, State, ZIP Code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ How Long? From (MM/YY) _____ Until (MM/YY) _____																																																

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

Date received: _____	Date of selection committee approval: _____
Date of notice of incomplete application letter: _____	Date of board approval: _____
Date of adverse action letter: _____	Date of partnership agreement: _____

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

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

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

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 canceled 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?

LOCATION PREFERENCE

Habitat for Humanity of Greater Memphis builds home in a variety of locations. Please rank your housing preferences using the following scale: 1 = Most Desirable; 2 = Least Desirable but Acceptable; 3 = Not Interested.

	Winchester/Tchulahoma Area			Bingham/Pershing Area
	Winchester/Mendenhall Area			Raleigh Area
	Uptown Memphis			Carver-Cedar Heights
	Northaven			North Memphis

5. 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
	To/From		To/From
	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 Former Employer	Years on this job (MM/YY)	Name and Address of Former Employer	Years on this job (MM/YY)
	Monthly (gross) wages \$		Monthly (gross) wages \$
	Type of Business		Business phone

6. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

PLEASE NOTE:

Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

7. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

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

8. ASSETS

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

9. DEBT

Account	TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?					
	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$		\$	\$	
Student Loan(s)	\$	\$		\$	\$	
Furniture, appliance, TVs (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES

Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

10. 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 Veteran?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you disabled?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
j. 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
k. 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 j, or "no" to question k, please explain on a separate piece of paper.

11. 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 a personal visit(s), 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 a criminal background check.

Applicant signature	Date	Co-applicant signature	Date
X_____	_____	X_____	_____

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.



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

To be completed only by the person conducting the interview	
This application was 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