



Homebuyer Eligibility Questionnaire Packet

The Habitat for Humanity program is one in which you purchase a Habitat house that you also help build! The qualifications are that you have a need for housing, must be able to repay the mortgage loan and that you partner with Habitat in volunteering up to 400 hours of your time to build your own house and the houses of other Habitat families, if you are selected.

You are submitting paperwork to determine your eligibility for a Habitat for Humanity mortgage

The household must have enough income to sustain a mortgage, along with other living expenses and debt.

Included in this packet are:

- 1) These instructions and check off list
- 2) Our Selection Criteria
- 3) The Eligibility Questionnaire.
- 4) Authorization and Certification Release form.

PLEASE READ EVERYTHING COMPLETELY BEFORE FILLING OUT THE ELIGIBILITY FORM.

The Eligibility Questionnaire will be accepted only at our Habitat Office

900 Tidewater Dr. * Norfolk * 23504

DEADLINE TO TURN IN FORMS IS 4:00PM, TUESDAY, JANUARY 31, 2012. NO EXCEPTIONS!

IF MAILED, FORMS POSTMARKED BY JANUARY 31, 2012 WILL BE ACCEPTED.

Instructions for the Eligibility Questionnaire:

- Fill it out completely and print clearly so it can be read.
- List the Social Security Number of both the applicant and co-applicant (if applicable).
- List your complete address.
- Explain why there is a need for housing. (Attach additional paper if you wish).
- Fill out your employment information completely. Be sure to **include your hourly wage and number of hours worked per week.** (for the co-applicant as well, if applicable).
- List all other household income from all family members who are 18 years old and above that would be living with you in a Habitat house if you were selected.
- Check the income level chart to see if your income is within the range for your family size.
 - If you are under the income limits you do not qualify. Do not submit this form, you cannot be selected.
- Provide readable copies of your **pay stubs from the last 30 days,** for all employed household members 18 years old and above. Provide readable copies of **other monthly income** for the household. (example: SSI, child support, etc.) If you are **self employed**, provide copies of Federal Tax Returns for **2009 & 2010** including your **Schedule C and 1099** forms. **Copies only, originals will not be returned.**



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.

Revised 2012

IMPORTANT:

To insure your paperwork package is complete, use this sheet as your check-off list.

Everything must be included at the time of submission.

We will not accept any forms at a later date.

- Read and sign the disclosure statements. **The Eligibility Questionnaire will not be processed without your signature. If it is not signed you cannot be considered.**
- Readable copies of your **pay stubs** for the **last 30 days** for all persons employed.
- If self employed**, copies of your Federal Tax Returns for **2010 & 2011** including your **Schedule C and 1099**.
- Include readable copies of **other monthly income** for the household, as in SSI, child support, etc.
- Include the **processing fee of \$12.00 for single or \$24.00 when there is a co-applicant.**

Your spouse/live-in partner is considered a co-applicant.

Do not send cash, include a check or money order payable to **Habitat SHR**.

- Send everything in one envelope at the same time. Do not send additional paperwork at a later date.
- Make sure there is enough postage on the envelope. We will not pay for postage due. We will not accept late forms that have been returned to you because of insufficient postage.
- If your check is returned to us for any reason your Eligibility Questionnaire will be denied.**

Habitat for Humanity SHR * 900 Tidewater Dr. * Norfolk, VA * 23504

Habitat builds in Norfolk, Chesapeake, Portsmouth, Suffolk, Isle of Wight and Virginia Beach

This application process is very competitive. Be sure to include everything on the check off list.

Faxed Eligibility forms will not be accepted.



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Family Selection Criteria and Guidelines

Habitat for Humanity of South Hampton Roads is committed to building and/or rebuilding strong, safe neighborhoods with the help of our Habitat Families.

The Selection Criteria for our Habitat program:

Qualifying families must meet all three Selection Criteria

- **Need** for adequate shelter
- **Ability** to pay for a Habitat house
- **Willingness** to partner with Habitat for Humanity

1. NEED FOR ADEQUATE SHELTER

- A. Current shelter has an inadequate number of bedrooms (more than 3 to a bedroom), heating system problems, electrical problems or building is not accessible for your needs (handicap needs), etc.
- B. You are unable to obtain a conventional or government assisted mortgage.
- C. Current housing payment exceeds 30% of gross income and is unaffordable.

2. ABILITY TO PAY FOR A HABITAT HOME

- A. The applicant must have a steady monthly household income, sufficient to cover a mortgage payment, insurance, taxes, and other living expenses and debt.
- B. Applicant must have verifiable income. *Unemployment will not qualify you, it is temporary income.*
- C. If there is something you wish Habitat to know about your credit report, please explain. You may add an additional piece of paper for the explanation.
- D. Applicant and Co-applicant/Spouse need to have a satisfactory credit report:
 - i. All judgments paid in full (marked paid on your credit report or provide copies of paid statement)
 - ii. 2 years since discharge date on either borrower or co-applicant/spouse with bankruptcy
 - iii. 5 years since foreclosure or deed-in-lieu of foreclosure
 - iv. Cannot have owned a home in the last 3 years to be considered a first time homebuyer.
- E. Income of all household members must be listed.

Your **total gross household yearly income** for your family size needs to be between the following:

Family Size	Income
1 or 2 Persons	\$22,700 - \$34,050
3 Persons	\$25,500 - \$38,300
4 Persons	\$28,350 - \$42,550
5 Persons	\$30,600 - \$45,950
6 Persons	\$32,900 - \$49,350
7 Persons	\$35,150 - \$52,750
8 Persons	\$37,400 - \$56,150

3. WILLINGNESS TO PARTNER WITH HABITAT FOR HUMANITY:

- A. Committing yourself/family to the Sweat-Equity requirements, between 250-400 hours.
- B. It is our policy that criminal background checks be conducted on all adult members (18 years of age or older) of the applicant's household.
- C. It is our policy that Habitat conducts an inquiry through the sexual offender database online.
- D. Planning and saving for the down payment, closing costs, and other deposits.
- E. Being patient and having a good attitude with everyone involved in the process.

YOU MUST LIVE IN OUR SERVICE AREA OF SOUTH HAMPTON ROADS FOR AT LEAST ONE YEAR.

We service: Chesapeake, Isle of Wight, Norfolk, Portsmouth, Suffolk and Virginia Beach

Habitat Office: 900 Tidewater Dr. Norfolk, 23504 640-0590 ext. 208 www.shrhabitat.org





Eligibility Questionnaire Authorization and Certification

Release Information

To Whom It May Concern:

1. I/We have filled out eligibility paperwork for the Family Selection process with Habitat for Humanity of South Hampton Roads, Inc. (Habitat SHR). As part of this process, Habitat SHR may verify information contained in my/our paperwork and in other documents required in connection with qualifications of homeownership, either before I/we are selected or for quality control.
2. I/We authorize you to provide to Habitat SHR, with any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. I/We further authorize Habitat SHR to order a consumer credit report and verify other credit or liability information including past and present mortgages and landlord references. It is understood that a photocopy of this form will serve as that authorization.
4. The information obtained by Habitat SHR pursuant to this authorization may be used only for the processing of Family Selection through Habitat SHR.
5. A copy of this signed authorization may be accepted as an original.
6. Your prompt reply to Habitat SHR is appreciated.

Candidate's Certification

The undersigned certifies the following:

1. I/We have applied for Family Selection through Habitat SHR and have completed the Eligibility Questionnaire containing information on employment and income information, assets and liabilities. I/we certify that the information in the questionnaire is true and correct. I/we, as of the date set forth opposite my/our signature(s) on the paperwork made no misrepresentations in the document, nor did I/we omit any pertinent information. Furthermore, I/we fully understand that I/we have a continuing obligation to amend and/or supplement the information provided in the Eligibility Questionnaire if any of the material facts which have been represented should change prior to final selection.
2. I/We fully understand that by submitting the Eligibility Questionnaire, I am authorizing Habitat SHR to evaluate my/our actual need for a Habitat home, my/our ability to repay the no-interest loan along with other living expenses of homeownership and my/our willingness to be a partner family. I/We understand that the evaluation will include personal home visits, a credit check, criminal background check and employment verification. I/We understand that if I/we have not answered the questions truthfully, I/we will be denied candidacy and even if I/we have already been selected to receive a Habitat house, I/we may be disqualified from the program.

X

Signature

Date

X

Signature

Date



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Revised 2012



Eligibility Questionnaire
PERSONAL INFORMATION

Applicant's Name (First Middle Initial Last)			SPOUSE/ Co-Applicant's Name (First Middle Initial Last)		
Date of Birth	Gender (circle)	Social Security #	Date of Birth	Gender (circle)	Social Security #
/ /	M F		/ /	M F	
Marital Status (Circle one)					
Married		Separated	Single	Divorced	Widowed
Your Current Address: Include apt #, city and zip code			What <u>YOU</u> pay for monthly rent \$ _____		
			Number of Years living here: _____		
Name of Neighborhood/Complex: _____			Type of housing: house apartment townhouse		
Home Phone: _____			Is this public housing or Section 8 property? Yes No		
Cell Phone: _____			Number of bedrooms: _____		
			Have you lived in South Hampton Roads for 1 year or more? _____		
Best number to reach you at: _____			Email Address: _____		
What is <u>your current housing need</u> ? Explain in the space provided below. (Attach additional paper if you wish)					

Please list other members of your current household (DO NOT LIST YOURSELF)

Name	Relationship	Date of Birth	Male	Female	Social Security #
_____	_____	_____	___	___	_____
_____	_____	_____	___	___	_____
_____	_____	_____	___	___	_____
_____	_____	_____	___	___	_____
_____	_____	_____	___	___	_____

Would all of these people live in the Habitat Home if you were selected? Yes No
 If not, please tell us who would live with you if selected:



Habitat for Humanity of South Hampton Roads
 900 Tidewater Dr. * Norfolk, VA 23504 * (757) 640-0590
 www.shrhabitat.org

Does any member of your household have any special needs (handicapped-accessible home, problems climbing stairs, etc.)? We ask this of all candidates to ensure that, if selected, those with special needs will be matched with suitable property. Please describe the need:

FINANCIAL INFORMATION - INCOME

Applicant's Job History- Please list employment held for the last 5 years, starting with your present job. List income for currently held jobs only.

<u>Current Employer(s)</u>	<u>Job Title/Position</u>	<u>Date of Employment start date</u>	<u>Income & Hours Worked</u>
1.) _____	_____	_____	\$ _____ Per hour
Address _____	Ph # _____		_____ hours per week
Please list second job (if you have one) in the space provided below:			
2.) _____	_____	_____	\$ _____ Per hour
Address _____	Ph # _____		_____ hours per week
<u>Past Employers</u>	<u>Job Title/Position</u>	<u>start & end dates</u>	
_____	_____	_____	Office Use Only:
_____	_____	_____	W-2 provided _____
			Pay stub provided _____

Spouse/Co-Applicant's Job History - Please list employment held for the last 5 years, starting with your present job. List income for currently held jobs only.

<u>Current Employer(s)</u>	<u>Job Title/Position</u>	<u>Date of Employment start date</u>	<u>Income & Hours Worked</u>
1.) _____	_____	_____	\$ _____ Per hour
Address _____	Ph # _____		_____ hours per week
Please list second job (if you have one) in the space provided below:			
2.) _____	_____	_____	\$ _____ Per hour
Address _____	Ph # _____		_____ hours per week
<u>Past Employers</u>	<u>Job Title/Position</u>	<u>start & end dates</u>	
_____	_____	_____	Office Use Only:
_____	_____	_____	W-2 provided _____
			Pay stub provided _____

List all other sources of income (amount per month).

Adult children (over 18) living with you	\$ _____	Alimony	\$ _____	Food Stamps	\$ _____
Social Security	\$ _____	Child Support	\$ _____		
SSI or SSDI	\$ _____	TANIF (please name the source)	\$ _____		
Disability	\$ _____	Other (please name the source)	\$ _____		

**REFER TO THE CRITERIA SHEET TO MAKE SURE YOU ARE WITHIN THE INCOME GUIDELINES.
 IF YOUR INCOME IS BELOW THESE GUIDELINES - STOP HERE - DO NOT SUBMIT THIS FORM -
 IF YOUR INCOME IS BELOW THE GUIDELINES YOU CANNOT QUALIFY AND WILL NOT BE SELECTED.**

