



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

## **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 include: veteran of the US Armed Forces, demonstrate a need for housing, ability to repay the mortgage loan and willingness to partner with Habitat towards building your own house and the houses of other Habitat families, if selected.

**This package is submitted to determine eligibility for a Habitat for Humanity mortgage. The complete package will only be accepted at our Norfolk office, in person or by postal mail. Emails and faxes are not accepted. This package includes:**

- 1) Review of Habitat SHR's selection criteria
- 2) Instructions for the Eligibility Questionnaire
- 3) Check-off list of items to include with questionnaire
- 4) The Eligibility Questionnaire.
- 5) Authorization and Certification Release form.

### **1) Selection Criteria for Habitat SHR**

- Applicant is a veteran of the US Armed Forces or a surviving family member.
- Family is willing to partner with Habitat SHR towards building their home or another family's home.
- Live or work in the area where Habitat SHR builds: Norfolk, Chesapeake, Portsmouth, Suffolk, Isle of Wight and Virginia Beach.
- Has a need for adequate shelter
- Satisfactory credit report. Delinquent bills or collections should be caught up at time of submission. (If you are uncertain about your credit, review your report **before** submission).
- Can demonstrate a stable income that falls within the income guidelines (see the grid on the next page).

### **2) Instructions for the Eligibility Questionnaire:**

- Read through the questionnaire completely before beginning.
- Your spouse/live-in partner is considered a co-applicant.
- Fill each section out completely and print legibly.
- List the Social Security Number of both the applicant and co-applicant (where applicable).
- List your full address, including apartment number and zip code.
- Explain why there is a need for housing. Attach additional paper as needed.
- Complete employment information fully, including hourly wage and number of hours worked per week.
- List all other household income from all family members 18 years old and older who will reside in a Habitat house if you are selected.
- Provide readable copies (NO ORIGINALS) of all records requested.





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**2) Instructions for the Eligibility Questionnaire (cont):**

- Your household must have enough income to sustain the mortgage, along with other living expenses or debt. Check the income level chart to see if your total household income is within the range for your family size.

<b>Family Size</b>	<b>Income</b>
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

If your income is below these guidelines, **STOP HERE**. Do not submit the package—you do not **QUALIFY**.

**3) Check-off list of items to ensure paperwork package is complete**

- Read and sign the disclosure statements. Without the signatures, the Eligibility Questionnaire cannot be processed.
- Readable copies (no originals) of
  - **DD-214** if discharged from military service or proof of veteran’s benefits receipt.
  - **LES & pay stubs** for the **last 30 days** for all employed household members 18 years and older.
  - **Other monthly income** for the household, i.e., SSI, child support, retirement, disability, alimony
  - **Self employed:** copies of Federal Tax Returns for **2009 & 2010** including your **Schedule C and 1099**.
  - **Proof of pay offs** on delinquent bills or collections were recently paid.
- Check or money order, payable to **Habitat SHR** for credit check fee of \$12.00 for single applicant; \$24.00 with co-applicant. Cash is not accepted. Returned checks result in denial of Eligibility.
- Send everything in one envelope at the same time. Additional paperwork is not accepted once the Eligibility Questionnaire is submitted.
- To hand deliver, bring to the Habitat office or mail

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**Eligibility Questionnaire**

**Part 1: Personal Information**

Applicant's Name (First Middle Initial Last) \_\_\_\_\_ SPOUSE/ Co-Applicant's Name (First Middle Initial Last) \_\_\_\_\_

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Date of Birth / / Gender (circle) M F Social Security # \_\_\_\_\_ Date of Birth / / Gender (circle) M F Social Security # \_\_\_\_\_

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Marital Status (Circle one) Married Separated Single Divorced Widowed

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Your Current Address: \_\_\_\_\_  
 Include apt #, city and zip code \_\_\_\_\_

What YOU pay for monthly rent \$ \_\_\_\_\_  
 Number of Years living here: \_\_\_\_\_

Home Phone: \_\_\_\_\_ Type of housing: house apartment townhouse  
 Cell Phone: \_\_\_\_\_ Is this public housing or Section 8 property? Yes No  
 Work Phone: \_\_\_\_\_ Number of bedrooms: \_\_\_\_\_

Best number to reach you at: \_\_\_\_\_ Email Address: \_\_\_\_\_

What is your current housing need? Explain in the space provided below. (Attach additional paper if you wish)

Please list all other members of your current household. Use additional paper if necessary

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:**

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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:





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**Eligibility Questionnaire**

**Part 2: 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.

Current Employer & Address(s)	Job Title/Position	Date of Employment start date	Income & Hours Worked
1.) _____	_____	_____	\$ _____ Per hour _____ hours per week
Address _____	Ph # _____	Supervisor _____	
Please list second job (if you have one) in the space provided below:			
2.) _____	_____	_____	\$ _____ Per hour _____ hours per week
Address _____	Ph # _____	Supervisor _____	
<b>Past Employers</b>	<b>Job Title/Position</b>	<b>start &amp; end dates</b>	
_____	_____	_____	
_____	_____	_____	
Were you in the military? Yes No	Branch of Service _____	Years of service _____	
Rate & Rank _____	Were you honorably discharged? _____		
Were you medically discharged? _____	What is your % of disability _____		

**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.

Current Employer & Address(s)	Job Title/Position	start date	Income & Hours Worked
1.) _____	_____	_____	\$ _____ Per hour _____ hours per week
Address _____	Ph # _____	Supervisor _____	
Please list second job (if you have one) in the space provided below:			
2.) _____	_____	_____	\$ _____ Per hour _____ hours per week
Address _____	Ph # _____	Supervisor _____	
<b>Past Employers</b>	<b>Job Title/Position</b>	<b>start &amp; end dates</b>	
_____	_____	_____	
_____	_____	_____	
Were you in the military? Yes No	Branch of Service _____	Years of service _____	
Rate & Rank _____	Were you honorably discharged? _____		
Were you medically discharged? _____	What is your % of disability _____		

**All additional sources of income (amount per month).**

Adult children (over 18) living with you \$ \_\_\_\_\_ Alimony \$ \_\_\_\_\_

Social Security \$ \_\_\_\_\_ Child Support \$ \_\_\_\_\_

SSI or SSDI \$ \_\_\_\_\_ Retirement \$ \_\_\_\_\_

Disability \$ \_\_\_\_\_ Other (please name the source) \$ \_\_\_\_\_

Other (please name the source) \$ \_\_\_\_\_

**Refer to the criteria sheet to make sure you are within the income guidelines.**



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 12/11



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**Eligibility Questionnaire**  
 Part 3: Financial Information: EXPENSES

Car, make, model, and year \_\_\_\_\_ Amount Due: \$ \_\_\_\_\_

2<sup>nd</sup> Car make, model, and year \_\_\_\_\_ Amount Due: \$ \_\_\_\_\_

What bills do you have? Credit cards, car payment, daycare, cell phone, insurance, etc (do not list your utilities):  
 Use additional paper if needed.

Company's Name	Monthly Payment	Unpaid Balance
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Have you owned a home in the last 3 years? YES NO

Are you and your family committed to volunteering up to 400 hours in "sweat equity" time to help build your house and the house of other Habitat homebuyers and participate in other Habitat functions? YES NO

Are you and your family able to make the down payment amount of \$500+\$250 for utility deposit? YES NO

Please indicate the cities you would be willing to live in or move to:

- Chesapeake       Norfolk       Portsmouth  
 Suffolk       Isle of Wight/Smithfield       Virginia Beach

**Disclosure Statement:**

I understand that in filling out this questionnaire, I am authorizing Habitat for Humanity of South Hampton Roads, Inc. (HFHSHR) to evaluate my actual need for a Habitat home and to verify the information I have provided, by whatever means it deems reasonable and appropriate, which includes obtaining a credit report. I understand that if I have provided false or misleading information, my paperwork will not be considered. I also give my permission for this information to be shared with my caseworker if I am a Section 8/Housing Choice Voucher recipient.

I understand that the \$12.00 or \$24.00 processing fee is non-refundable.

Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant Signature \_\_\_\_\_ Date \_\_\_\_\_

**For Office Use only:**

Income within Habitat SHR guidelines? Yes No  
 W-2 provided \_\_\_\_\_ LES/Pay stub provided \_\_\_\_\_

Notes:





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5) Eligibility Questionnaire Authorization and Certification

Release of 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 visits, a credit 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

