



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 of Lee County, Inc.
1288 N. Tamiami Trail, N. Fort Myers, FL 33903
(239) 652-0434

PRE-APPLICATION INFORMATION

Habitat for Humanity of Lee County, Inc. builds and sells homes to low-income families who would not otherwise be able to purchase their own home. We build homes with the help of volunteers and homeownership candidates. After completing the program, candidates may purchase their own home at *zero percent interest*, which makes the mortgage payments more affordable.

Homeowner candidates must meet the following guidelines to apply for the purchase of a home:

1. You must have either lived or worked in Lee or Hendry County, FL for the past 12 months.
2. Both Applicant & Co-Applicant must be either a U.S. citizen or have a Permanent Resident Alien card.
3. You must have a minimum income of \$15,000.
4. If you are married or living with someone, you both must apply as Applicant & Co-Applicant and both must sign the application.
5. You cannot be separated from your spouse. (This must be resolved through reconciliation or divorce).
6. You must wait a period of 5 years after a foreclosure or bankruptcy **is finalized** to apply.

There is a **\$20.00 Non Refundable** processing fee that **must be paid when you submit your pre-application**.^{*} You must **provide a site address** where you currently reside and **not just a post office box** as your address.

If you have been invited to participate in the program, the requirements are as follows:

1. Completion of 250 hours (sweat equity) helping to build the homes.
2. Pay a \$1,200 closing cost which may be paid in payments.*
3. Complete a Homeowner Training Course.

A Selection Committee (made up of volunteers from the community) will review your application & either approve or deny based on your **need, ability to pay, and willingness to partner**, defined as:

NEED

- What is the physical condition of your present house?
- Are you living in subsidized housing?
- Are you living with friends or relatives in a crowded situation?
- Are you paying over 30% of your income toward rent?

ABILITY TO PAY

- Income (not to exceed \$47,900 a year depending on family size.)
- Bills (considers all your monthly bills.)
- Credit Report – don't keep yourself from applying because you think your credit is too bad. Habitat is more lenient than banks or mortgage companies.

WILLINGNESS TO PARTNER

- Are you willing to do 250 hours helping to build the homes?
- Are you willing to pay a closing cost of \$1,200? *
- Are you willing to come to training classes?

PLEASE BE SURE TO PROVIDE A PHONE NUMBER WHERE YOU CAN BE REACHED & CALL US BACK PROMPTLY.

You will be notified if you have been approved or denied to get a full application.

* Subject to Change



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The intent of this application is only to pre-qualify the applicant(s). It does not infer nor guarantee acceptance or approval, & no commitment is hereby made on the part of either party.

APPLICANT

CO-APPLICANT

Name _____
 Please print

Name _____
 Please print

Social Security No. _____

Social Security No. _____

Address _____

Address _____

(Complete address-city, zip code)
 (Must be address where you are living)

(Complete address-city, zip code)
 (Must be address where you are living)

Phone No. Home: _____ Work: _____

Phone No. Home: _____ Work: _____

Are you Citizen or Permanent Resident Alien YES NO

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Are you: Single (NEVER married) Married
 Divorced Widowed Separated

Are you: Single (NEVER married) Married
 Divorced Widowed Separated

Have you had a bankruptcy in the past 5 years? YES NO Have you had a bankruptcy in the past 5 years? YES NO

Have you had a foreclosure in the past 5 years? YES NO Have you had a foreclosure in the past 5 years? YES NO

People who will live in the new home: # of adults _____ their Ages _____ # of children _____ their Ages _____

If Applicant is employed, where _____ Job Description _____

If Co-Applicant is employed, where _____ Job Description _____

Do you live in a: House Apt. Trailer # of bedrooms you now have _____

Do you Own _____ Rent _____ Condition of Residence- Good _____ Fair _____ Bad _____

Have you lived or worked in Lee or Hendry County for the past 12 months? YES NO

Are you living with friends/relatives? YES NO Are you living in subsidized housing? YES NO

If you rent, how much is the monthly amount that **YOU** pay? \$ _____

If you own, how much is your monthly payment \$ _____ Balance owed on mortgage \$ _____

Why do you need a Habitat home? _____



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<p>Employment:</p> <p>Applicant: \$ _____ an hour work _____ hours a week</p> <p>Co-Applicant: \$ _____ an hour work _____ hours a week</p> <p>Other: \$ _____ an hour work _____ hours a week</p> <p style="text-align: center;">Note: if you work for the school board you must enter how many hours you work a <u>day</u> instead of a week.</p>	<p>Other Monthly Income:</p> <p>Social Security: \$ _____ per month</p> <p>SSI: \$ _____ per month</p> <p>AFDC/TANF: \$ _____ per month</p> <p>Child Support: \$ _____ per month</p> <p>Disability: \$ _____ per month</p> <p>Food Stamps: \$ _____ per month</p> <p>Income from all other Sources: \$ _____ per month</p>
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Location Choices:

Lehigh Acres () Bonita Springs () Fort Myers () Cape Coral ()

How did you hear about Habitat for Humanity: _____

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Please read this statement before completing the box below: The following information is requested by the federal government for loans related to the purchase of homes in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box 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 loan applied for.)

Applicant

Co-Applicant

I do not wish to furnish this information

I do not wish to furnish this information

Race/National Origin:

- American Indian or Alaskan Native
- Asian or Pacific Islander
- White, not of Hispanic Origin
- Black, not of Hispanic Origin
- Hispanic
- Other

Race/National Origin:

- American Indian or Alaskan Native
- Asian or Pacific Islander
- White, not of Hispanic Origin
- Black, not of Hispanic Origin
- Hispanic
- Other

Sex: Female Male

Sex: Female Male

APPLICANT & CO-APPLICANT <i>DOES NOT</i> SIGN HERE	
<i>Staff Use Only: Interviewer</i> _____	<i>Date</i> _____

ACKNOWLEDGEMENT and AUTHORIZATION RELEASE

The applicant (and co-applicant) hereby certifies that the statements made in this pre-application for a Habitat for Humanity of Lee County, Inc. home are true, complete, and correct. I have filled in each &



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every blank. If a blank space did not apply to me (or the co-applicant), I have stated so in the blank.

Applicant (and co-applicant) expressly authorizes Habitat for Humanity of Lee County, Inc. to make inquiries of others to determine applicant's (and co-applicant's) actual need for housing and the ability to pay homeowner's expenses. The applicant (& co-applicant) expressly consent that any person named in this application is authorized to furnish Habitat for Humanity of Lee County, Inc. with information in connection with this application including, but not limited to: all credit, government, & employment verifications, law enforcement agencies, and personal visits to the applicant's (& co-applicant's) present residence.

If there are any changes regarding any information on this application, I/we will notify Habitat for Humanity of Lee County, Inc. so that this application will remain up to date. I/we understand that failure to inform Habitat for Humanity of Lee County, Inc. of any changes could result in disqualification for a Habitat home. The applicant is aware that certain information and documents provided are a matter of public record.

 Applicant's signature

 Date

 Co-Applicant's Signature

 Date

 Other

 Date

This application shall remain the property of Habitat for Humanity of Lee County, Inc.

Please mail this application to the address shown at the top of application.

Reviewer's Name _____ (Please print)

Notes