



September 1-15, 2020 Home Application Period

Thank you for your interest in applying for housing and partnering with Erath County Habitat for Humanity (ECHH). This cover page will help ensure that you have your application complete. Please initial next to each section to verify you understand the criteria. **Only complete applications will be considered.**

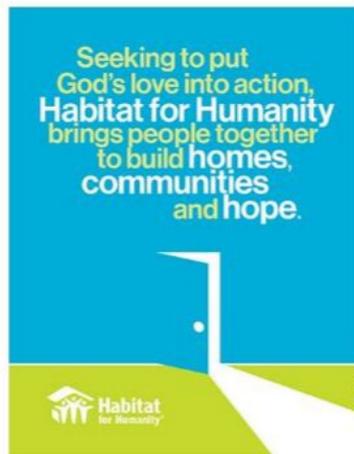
_____ **Need** (refer to Letter to Applicants from Application package for examples)

_____ **Ability to Pay** ECHH will run a credit report to verify credit score and history. Must meet lower and upper income limits and debt to income limit ratios. I, as the applicant, understand that too much debt per income will disqualify me for a mortgage with ECHH. I also understand that if my application is approved, my Ability to Repay will be recalculated prior to closing on the house to verify current income and debts. **I also understand I will make a \$1000 closing down payment and make monthly mortgage payments to pay for the house with a no-interest loan.**

_____ **Willingness to Partner** Must be willing to partner with ECHH to complete 300 “sweat equity” hours. These hours will consist of construction work on a home before mine and on my own home. These hours will also include homeowners’ education classes.

_____ **Resident of Erath County** Must be a resident of Erath County for a minimum of one (1) full year.

_____ **Application Fee (check or money order) and all required documentation**





Erath County Habitat for Humanity
P. O. Box 505 Stephenville, Texas 76401
254-592-1079



Dear Applicant:

Thank you for your inquiry to apply for a home in partnership with Erath County Habitat for Humanity. I have enclosed an Application Package for housing. Please carefully read items 1, 2 and 3 below for more information on how the Habitat program works.

I am Lori Hurford, Homeowner Selection Committee chair, and am available to help assist you with the process of submitting your application. You may call me at 254-592-1079 if you have questions or need assistance completing the application. Completed applications can be mailed to the address above or you may call me to arrange hand delivery of your completed application. Please note that only complete application packages received by the deadline given for the specific application cycle will be considered.

Please note the following selection criteria;

1. **Need:** Habitat works with low-income families who are presently living in sub-standard housing and because of their low-income are not able to obtain conventional financing. Anyone not living in sub-standard housing per Habitat for Humanity International guidelines is not eligible. Examples of sub-standard housing requirements include:

Applicants must be a resident of Erath County, Texas no less than a full year.

The house that the family is presently living in is dangerous or unhealthy in some way.

Examples are listed below:

- exposed or overloaded wiring, incomplete plumbing
- sewage back-ups, dangerous to heat
- severely "run-down"
- rotting floors, holes in floor, no floor
- walls pulling away from floor or foundation
- multiple roof leaks, sagging roof
- difficult to heat or no heat
- insect or rodent infestations
- unstable foundation
- windows without glass, outside doors that won't close completely or tightly
- temporary housing or homelessness (living with family members)
- inability to find affordable housing or living in government-subsidized housing

The present living condition is overcrowded, more than 2 people per bedroom

2. **Ability to Pay:** The partner family must demonstrate the ability to pay for the house. To qualify the partner family must have a total gross income of 60% or less than the area median income for Erath County, Texas as determined by the HUD Income Limits Documentation System and is based on household size (persons in family). The percent of gross income plus other debt cannot not exceed the maximum allowed.

An Application Fee of \$42.00 to cover the cost of your credit report is required to be paid at the time the application is submitted.

Habitat does not give the house away. The mortgage payments are made affordable for low-income families by selling the house to the partner family at cost and charging no interest on the mortgage.

3. **Willingness to Partner:** Habitat is an opportunity for families to improve their living situation. Habitat volunteers work with the partner family to build their new home. **Habitat is a hand-up, not a hand-out.** The partner family must invest **300 “sweat equity” hours** of work into the building of their house or other Habitat houses. Partner families are also required to attend Homeowner classes which count toward Sweat Equity.

Qualified applications will be presented for board approval before the Board of Directors. You will be contacted to let you know if your application was approved by the board.

If you have any questions or need help completing the application, please give me a call.

In Christ,

Lori Hurford
Homeowner Selection Chair
Erath County Habitat for Humanity

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, 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: FTC Regional Office for the Southwest Region, 600 Pennsylvania Ave., NW, Washington DC 20580 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):

X _____
Signature

X _____
Signature

Print Name

Print Name

Date: _____

Date: _____

Erath County Habitat for Humanity Privacy Statement and Notice

At Erath County Habitat for Humanity we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, and homeowner data, such as tax returns, pay stubs, credit reports, employment verifications and payment history, internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, etc.
- Information about your transactions with us or others such as your loan balance, payment history, etc.
- Information we receive from a consumer reporting agency such as your creditworthiness and credit history.

Erath County Habitat for Humanity volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents.
- Nonprofit organizations, government entities, or other subsidy providers.

If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures: that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Erath County Habitat for Humanity at 254-413-5869.

E-SIGN ACT DISCLOSURE AND AGREEMENT

We are pleased to offer you the opportunity to receive information about your account electronically. If you would like to receive correspondence and notices from us electronically, instead of paper copies through the mail, please review this notice and provide your consent.

- 1. Scope of Communications to Be Provided in Electronic Form.** When you use a product or service to which this disclosure applies, you agree that we may provide you with any communications in electronic format, and that we may discontinue sending paper communications to you, unless and until you withdraw your consent as described below. Your consent to receive electronic communications and transactions includes, but is not limited to:

 - All legal and regulatory disclosures and communications associated with the product or service available through Erath County Habitat for Humanity.
 - Notices or disclosures about a change in the terms of your account or associated payment feature and responses to claims.
 - Privacy policies and notices.
- 2. Method of Providing Communications to You in Electronic Form.** All communications that we provide to you in electronic form will be provided either (1) via e-mail, (2) by access to a web site that we will designate in an e-mail notice we send to you at the time the information is available, or (3) to the extent permissible by law, by access to a web site that we will generally designate in advance for such purpose.
- 3. How to Withdraw Consent.** You may withdraw your consent to receive communications in electronic form by contacting us at erathcountyhabitat@outlook.com or P. O. Box 505 Stephenville, Texas 76401. At our option, we may treat your provision of an invalid email address, or the subsequent malfunction of a previously valid email address, as a withdrawal of your consent to receive electronic communications. We will not impose any fee to process the withdrawal of your consent to receive electronic communications. Any withdrawal of your consent to receive electronic communications will be effective only after we have a reasonable period of time to process your withdrawal.
- 4. How to Update Your Records.** It is your responsibility to provide us with true, accurate and complete e-mail address, contact, and other information related to this E-Sign Act disclosure and your account, and to maintain and update promptly any changes in this information. You can update information (such as your e-mail address) by contacting us at erathcountyhabitat@outlook.com or P. O. Box 505 Stephenville, Texas 76401.
- 5. Hardware and Software Requirements.** In order to access, view, and retain electronic communications that we make available to you, you must have• an Internet browser that supports 128 bit encryption;

 - sufficient electronic storage capacity on your computer's hard drive or other data storage unit;
 - an e-mail account with an Internet service provider and e-mail software in order to participate in our electronic communications programs;
 - a personal computer (for PC's: Pentium 120 MHz or higher; for Macintosh, Power Mac 9500, Power PC 604 processor 120-MHz Base or higher), operating system and telecommunications connections to the Internet capable of receiving, accessing, displaying, and either printing or storing communications received from us in electronic form via a plain text-formatted e-mail or by access to our web site using one of the browsers specified above;
 - Adobe Reader version 8.0 or higher.

6. **Requesting Paper Copies.** We will not send you a paper copy of any communication, unless you request it, or we otherwise deem it appropriate to do so. You can obtain a paper copy of an electronic communication by printing it yourself or by requesting that we mail you a paper copy, provided that such request is made within a reasonable time after we first provided the electronic communication to you. To request a paper copy, contact us at erathcountyhabitat@outlook.com or P. O. Box 505 Stephenville, Texas 76401. We may charge you a reasonable service charge for the delivery of paper copies of any communication provided to you electronically pursuant to this authorization. We reserve the right, but assume no obligation, to provide a paper (instead of electronic) copy of any communication that you have authorized us to provide electronically.

7. **Communications in Writing.** All communications in either 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 disclosure and any other communication that is important to you.

8. **Federal Law.** You acknowledge and agree that your consent to electronic communications is being provided 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 we both intend that the Act apply to the fullest extent possible to validate our ability to conduct business with you by electronic means.

9. **Termination/Changes.** We reserve the right, in our sole discretion, to discontinue the provision of your electronic communications, or to terminate or change the terms and conditions on which we provide electronic communications. We will provide you with notice of any such termination or change as required by law.

10. **Consent.** By signing below, you agree that you have read, understand, and agree to the E-Sign Act and the Texas UETA Electronic Transactions Regulation Act. You hereby give your affirmative consent to provide electronic communications to you as described herein. You further agree that your computer satisfies the hardware and software requirements specified above and that you have provided us with a current e-mail address at which we may send electronic communications to you.

Acknowledged and Agreed to by:

Applicant Signature

Date

Print Name: _____

Co-Applicant Signature

Date

Print Name: _____



Dear Applicant:

Thank you for your interest in becoming a Habitat for Humanity homeowner. Enclosed in this packet is an application for partnership with Erath County Habitat for Humanity. You will need to provide copies of the following information and verification documentation to complete the application process.

REQUIRED DOCUMENTATION NEEDED FROM APPLICANT/CO-APPLICANT TO BE SUBMITTED WITH APPLICATION

** Denotes item is required.			
Personal Verification Documentation		REQUIRED	IF APPLICABLE
1	**Copy of Drivers License, Texas I.D. Card OR Permanent Resident Card of ALL applicants (with current address)	REQUIRED	
2	**Social Security Card, Permanent Residence Card or INS Certificate of Citizenship of ALL applicants	REQUIRED	
3	**Birth Certificate of <u>ALL</u> family members	REQUIRED	
3	**Copies of the most recent two years Tax Returns of ALL applicants	REQUIRED	
4	**ECOA Letter included in Application Package signed by ALL applicants	REQUIRED	
4	Copy of Divorce Papers of ALL applicants, if applicable		IF APPLICABLE

Income Documentation		REQUIRED	IF APPLICABLE
1	**Last 4 'Paycheck stubs (from all employment)	REQUIRED	
2	**Last 2 Bank Statements	REQUIRED	
3	Social Security Award Letter		IF APPLICABLE
4	Pension / Disability / SNAP / TANF / SSI Award Letter		IF APPLICABLE
5	Child Support Statement of Payment		IF APPLICABLE
6	Alimony		IF APPLICABLE
7	Other Income		IF APPLICABLE

Expenses Documentation		REQUIRED	IF APPLICABLE
1	Rent Receipt		IF APPLICABLE
2	Water Bill		IF APPLICABLE
3	Gas and/or Electric Bills		IF APPLICABLE
4	Telephone/Cell Bills		IF APPLICABLE
5	Internet/Cable Bill		IF APPLICABLE
6	Car Insurance Bill		IF APPLICABLE
7	Credit Card Statement		IF APPLICABLE
8	Car Payment Statement		IF APPLICABLE
9	Student Loans Statement		IF APPLICABLE
10	Day/Child Care Bill		IF APPLICABLE
11	Any other debts not mentioned above		IF APPLICABLE



Erath County Habitat for Humanity
 P.O. Box 505
 Stephenville, TX 76401
 Telephone: (254) 592-1079



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 obtain housing because of race, color, religion, sex, handicap, familial status, or national origin.

Application for Habitat Homeownership Program

Dear Applicant: Please complete this application to determine if you qualify for a Habitat for Humanity house. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential.

1. APPLICANT / CO-APPLICANT INFORMATION																																																	
Applicant	Co-Applicant																																																
Applicant's name _____	Co-Applicant's name _____																																																
Social Security Number _____ Phone (____) _____ - _____ Date of Birth ____/____/____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security Number _____ Phone (____) _____ - _____ Date of Birth ____/____/____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)																																																
Dependents and others who will live with you if you receive a Habitat home (not listed by Co-Applicant)	Dependents and others who will live with you if you receive a Habitat home (not listed by Co-Applicant)																																																
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Present Address (street, city, state, zip code) _____ _____ _____ Number of Years _____	Present Address (street, city, state, zip code) _____ _____ _____ Number of Years _____																																																
If Living at Present Address for Less Than Two Years Complete the Following																																																	
Previous Address (street, city, state, zip code) _____ _____ _____ Number of Years _____	Previous Address (street, city, state, zip code) _____ _____ _____ Number of Years _____																																																

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 Denial Letter: _____	Date of Partnership Agreement: _____

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
	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 Last Employer	Years On This Job	Name and Address of Last Employer	Years On This Job
	Monthly Gross Wages \$		Monthly Gross Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

6. MONTHLY INCOME

¹ Gross Monthly Income	Applicant	Co-Applicant	¹ Others in Household	Total
Wages	\$	\$	\$	\$
TANF / SNAP	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI (Supplemental Security Income)	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Pension	\$	\$	\$	\$
Child Support	\$	\$	\$	\$
Section 8 Housing	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Other:	\$	\$	\$	\$
Other:	\$	\$	\$	\$
Totals	\$	\$	\$	\$

PLEASE NOTE:

Self-Employed applicants may be required to provide additional documentation such as business Income Tax Returns and Financial Statements.

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Date of Birth	Monthly Income	Income Source
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____

9. MONTHLY DEBTS

	TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?					
	APPLICANT			CO-APPLICANT		
	Account	Monthly Payment	Unpaid Balance	Months left to pay	Monthly Payment	Unpaid Balance
Motor Vehicle	\$	\$		\$	\$	
Motor Vehicle	\$	\$		\$	\$	
Furniture, appliances, (includes rent-to own)	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Medical Bill Payments	\$	\$		\$	\$	
Child Support	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Other:	\$	\$		\$	\$	
Other:	\$	\$		\$	\$	
Other:	\$	\$		\$	\$	
TOTALS	\$	\$		\$	\$	

10. MONTHLY HOUSEHOLD EXPENSES

Account	Applicant	Co-Applicant	Monthly Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance (Auto, Health, Life)	\$	\$	\$
Cell Phone	\$	\$	\$
Telephone (Land Line)	\$	\$	\$
Internet Service	\$	\$	\$
TV Cable Service	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
Other:	\$	\$	\$
TOTALS	\$	\$	\$

11. DECLARATIONS

Please Check the Box That Best Answers the Following Questions For You and the Co-Applicant.

- | | Applicant | Co-Applicant |
|--|--|--|
| a. Do you have any debt 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 7 years? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Have you had property foreclosed on in the last 7 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. Are you paying alimony or child support? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| f. 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 e, please explain below.

12. 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 the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to furnish this information. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. 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 this 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 loan applied for.)

Applicant	Co-Applicant
<input type="checkbox"/> I do not wish to furnish this information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Black or 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 Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated Age _____ _____ Applicant's Signature	<input type="checkbox"/> I do not wish to furnish this information Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Pacific Islander <input type="checkbox"/> Black or 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 Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Separated Age _____ _____ Co-Applicant's Signature
_____ Date	_____ Date

13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's Signature _____ Co-Applicant's Signature _____

14. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family through Sweat Equity.

I understand that the evaluation may include one or all of the following: personal visits, credit check or credit reference(s) check, present and past employment verification, present and past landlord reference, verification of deposit(s), and verification of public assistance (TANF, Food stamps, SSI, and Child support).

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 for failure to complete program requirements. 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 _____	_____
Print Name _____		Print Name _____	
Address _____		Address _____	
Social Security Number _____		Social Security Number _____	
Driver's License Number _____ State _____		Driver's License Number _____ State _____	

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.

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 _____