



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:

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 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 to the Board of Directors for approval. 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



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P. O. Box 505 Stephenville, Texas 76401
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How does the Habitat program work?

Erath County Habitat for Humanity (ECHH), in partnership with qualified families, builds houses using as much donated material and labor as possible. ECHH then sells the houses at no interest making them affordable for many low-income families. The monthly payments that are made by Habitat homeowners go toward building homes for new partner families.

Who qualifies for a Habitat house?

The first criteria to qualify is need, which include problems with current housing (bad structural problems, severely run-down homes, difficult to heat, infestations, overcrowding, etc....) based on the guidelines set forth by Habitat for Humanity International. Habitat for Humanity works with low-income families presently living in sub-standard housing and/or are cost-burdened due to high rent and utilities because of their low income and are therefore not able to obtain conventional financing. In general, families who are unable to meet the income and credit history requirements of banks often qualify for a Habitat house.

Families must be willing to work 300 hours of "sweat equity" on the construction of their new home or another Habitat home, Habitat fund-raising events or other activities as approved by ECHH. Families are encouraged to have friends and relatives volunteer their time to assist them with up to 150 of the required 300 sweat equity hours.

Your employment history, credit history/background check and ability to make the monthly mortgage payment will also be considered.

How much does a Habitat house cost?

Mortgage payments may vary depending on the Fair Market Value of the house determined by the appraisal completed at the time of the loan closing and the amount of monthly payments the family is able to afford based on income and debt calculations. The houses are sold to the partner family with a mortgage serviced by monthly payments. The total mortgage payment and all debt should not be greater than 43% of the family's gross income.

The family is responsible for paying a closing cost of \$1,000 due at the loan closing.

If I qualify, how long does the process take?

It can take up to two years for a family to actually move into their house based on whether or not there are any families already selected and in the process to receive a home and how long it actually takes to build the home.

What is my responsibility to Habitat?

Selected families are required to attend homeowner classes. Typical class subjects have been on budgeting, maintaining your home, parenting skills or other similar subjects.

After moving into their new home families are expected to make their monthly mortgage payments on time. Homeowners are totally responsible for their property and monthly utility bills.

What else should I know?

If a homeowner needs to sell their house, ECHH has the Right to Repurchase the house back from the homeowner at Fair Market Value as of the date of the offer.

When buying the home, there may be a second lien mortgage for the difference between the ECHH first lien mortgage and the Fair Market Value. The second lien mortgage will progressively forgive the secondary lien mortgage over the same length as the first lien mortgage.

ECHH raises much of its funds through publicity throughout the community. Thus, homeowners will occasionally be asked to participate in events that will help publicize the work of ECHH. Such events might include fund-raisers, newspapers or TV coverage, and photographs. This is necessary to maintain community involvement, but every effort is made to make the experience comfortable for the family.

The community is invited to a Home Dedication service which is held at the completion of the house to welcome the family to their new home and to recognize volunteers for their hard work on building the home.

For each home we build ECHH sends its tithe to Habitat for Humanity International to help build a home in another country.

Owning a home is a tremendous responsibility. ECHH will provide training and teach you the skills that will become necessary for you to maintain your new home!

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 _____

Print Name: _____

Date: _____

X _____

Print Name: _____

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 employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and 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, Inc. 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 echhapplications@gmail.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 echhapplications@gmail.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 echhapplications@gmail.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: _____



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

Dear Prospective Applicant:

Thank you for your interest in becoming a Habitat 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.

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 OR 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 family members</u>	REQUIRED	
3	** Copy of Tax Return or Tax Return Transcript of ALL applicants (previous year)	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																																																	
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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: _____

2. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your family must be willing to complete 300 "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"/>

3. 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 submit a copy of your lease agreement or a copy of a money order receipt or canceled check)

Name, address, and phone number of current landlord: _____

Name, address, and phone number of past landlord if you have lived at your current landlord for less than 2 years: _____

In the space below, describe in detail the condition of the house or apartment where you live. Why do you need a Habitat home? Add pages if needed.

4. OWNED PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____/month Unpaid Balance \$ _____

Do you own land? No Yes If yes, please describe, including location: _____

Is there a mortgage on the land? No Yes If yes, what is the payment? \$ _____/month Unpaid Balance \$ _____

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	Others in Household	Total
Wages	\$	\$	\$	\$
AFDC/TANF				
Social Security				
SSI				
Disability				
Alimony				
Child Support				
Section 8 Housing				
Other:				
Other:				
Other:				
Totals	\$	\$	\$	\$

Please attach copies of the last two pay stubs or documentation for each income source and your most recent W2's and Income Tax Return.

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

¹List additional household members over 18 who receive income:

Name	Age	Monthly Income
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

7. ASSETS

Checking Accounts, Saving Accounts and Retirement Accounts

APPLICANT	CO-APPLICANT																		
1. Name and Address of Bank, Savings & Loan, or Credit Union:	2. Name and Address of Bank, Savings & Loan, or Credit Union:																		
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Automobiles, Land, Houses, Boats, ATV's

APPLICANT	CO-APPLICANT																																								
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8. SOURCE OF DEPOSIT AND CLOSING COSTS

State where you will be getting the money to pay the deposit and closing costs (for example: savings, parents). If you are borrowing money to pay these costs, whom will you borrow it from and how will you pay it back?

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	\$	\$	\$

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