



"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 is an Equal Housing Opportunity."

Homeownership Program
Eligibility &
Pre-Qualification

Date Received: _____
(Office Use Only)

Program Candidate: Please complete this pre-qualification form to determine if you are eligible to participate in the Habitat for Humanity of Greenville County homeownership program. All information you include on this form will remain confidential in accordance with the Gramm-Leach-Bliley Act. All sections of this form must be filled out completely and accurately. Please note: If you are married, you must apply with your spouse. Please allow 2-4 weeks for processing.

SELECTION CANDIDATE INFORMATION

How did you learn about the Habitat Greenville homeownership program?

Candidate's Name: _____ Nickname: _____
Last First MI

Current Address: _____ (_____) _____
Street Address Apt # City Zip Code County

How long have you lived at this address? _____ (Months/Years)

Social Security Number: _____ - _____ - _____ Date of Birth: ____/____/____

Marital Status: [] Married [] *Separated [] Unmarried (single, *divorced or widowed)

*Legal documentation of marital status will be required in order to continue qualification process

Phone: Home/Cell: _____ Work: _____ E-mail : _____

How long have you lived or worked in Greenville County? _____ (Months/Years)

Employer/Major Income Source: _____

Employment Start Date: ____/____/____

Hourly Wage: \$ _____ # hours worked per week: _____

Total Annual (gross) income: \$ _____ Other Annual Income: \$ _____

SSI/Disability [] Child Support [] Social Security [] Other []

Number of Adults (18 and over) to occupy the Home: _____

Number of Children (17 and younger) to occupy the Home: _____

- Is the cost of utilities included in your rent?..... YES NO
- Does the amount of monthly rent change when your income changes?..... YES NO
- Do you have central heating and or air?..... YES NO
- Do you feel safe in your current housing?..... YES NO
- Is your plumbing in need of repair?..... YES NO
- Do you have electrical problems?..... YES NO
- Are there any structural problems?..... YES NO
- Is maintenance/management responsive to your repair requests?..... YES NO

How many bedrooms do you have? (Please circle one) 1 2 3 4 5

How many bathrooms do you have? (Please circle one) 1 2 3 4 5

Tell us why you believe you need a Habitat for Humanity home. *Please feel free to use an additional sheet of paper if needed.*

ABILITY TO PAY

MONTHLY HOUSEHOLD INCOME

Gross <u>Monthly</u> Income Source	Candidate	Co-Candidate	Others in Household	Total
Salary/Wages	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
TANF	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Alimony	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Child Support	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Social Security	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
SSI	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Retirement/Pension	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Disability	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Other _____	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Other _____	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>
Total	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>	\$ <input style="width: 100%;" type="text"/>

**** Please Note:** Self-employed candidates will be asked to provide additional documentation such as tax returns and financial statements

ASSETS

	Financial Institution Name, City	Current Balance
Checking		\$ <input type="text"/>
Savings		\$ <input type="text"/>
Credit Union		\$ <input type="text"/>
Other _____		\$ <input type="text"/>
Other _____		\$ <input type="text"/>
Total		\$ <input type="text"/>

DEBTS

	Monthly Payment Amount	Interest Rate	Balance on Account	# of Months until Paid
Car Payment	\$ <input type="text"/>		\$ <input type="text"/>	
Student Loans	\$ <input type="text"/>		\$ <input type="text"/>	
Credit Card(s)	\$ <input type="text"/>		\$ <input type="text"/>	
Medical Bills	\$ <input type="text"/>		\$ <input type="text"/>	
Other _____	\$ <input type="text"/>		\$ <input type="text"/>	
Total	\$ <input type="text"/>		\$ <input type="text"/>	

ESTIMATED MONTHLY EXPENSES

	Candidate	Co-Candidate
Rent	\$ <input type="text"/>	\$ <input type="text"/>
Utilities	\$ <input type="text"/>	\$ <input type="text"/>
Insurance	\$ <input type="text"/>	\$ <input type="text"/>
Child Care	\$ <input type="text"/>	\$ <input type="text"/>
Telephone	\$ <input type="text"/>	\$ <input type="text"/>
Internet/Cable	\$ <input type="text"/>	\$ <input type="text"/>
Groceries	\$ <input type="text"/>	\$ <input type="text"/>
Gasoline	\$ <input type="text"/>	\$ <input type="text"/>
Clothing	\$ <input type="text"/>	\$ <input type="text"/>
Savings Deposits	\$ <input type="text"/>	\$ <input type="text"/>
Church/Charity	\$ <input type="text"/>	\$ <input type="text"/>
Total	\$ <input type="text"/>	\$ <input type="text"/>

WILLINGNESS TO PARTNER

To be considered for Habitat for Humanity homeownership, you and your family must be willing to complete a certain number of "sweat equity" hours. "Sweat Equity" is helping build your home and the homes of others and may include clearing the lot and helping with construction, as well as working in the Habitat office, attending classes, or other approved community service activities. Please read each question below and answer truthfully. Co-candidates and spouses must also answer.

	Candidate		Co-Candidate	
Habitat for Humanity of Greenville County is a drug-free organization and I am willing to keep all family members in my home drug-free.	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I am willing to earn at least 200 "sweat equity" hours at the rate of at least 20 hours per month.	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I am willing to work in partnership with Habitat staff and volunteers.	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I am willing to make monthly payments toward \$3000 in closing costs until paid in full.	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I am willing to participate in all required homeownership education classes.	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I am willing to accept a home in the areas where Habitat is building, and understand that while my location preferences are considered, they cannot be guaranteed.	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO
I am willing to provide all documents and information within 7 days of request in order to ensure my file is complete.	<input type="checkbox"/> YES	<input type="checkbox"/> NO	<input type="checkbox"/> YES	<input type="checkbox"/> NO

Please read the following statements carefully. Your signature on page 7 indicates that you understand and agree to the terms outlined below:

I understand that by submitting this eligibility & pre-qualification form, I am authorizing Habitat for Humanity of Greenville County to continually evaluate my actual need for a Habitat for Humanity home, my ability to repay the loan and manage other expenses of homeownership, and my willingness to be a partner family throughout my participation in the program.

I understand that the evaluation of my participation will include credit checks, background checks, employment verifications, landlord references, a financial assessment, personal references and a home visit. My submission of this eligibility form is for program qualification purposes only, and my selection as a partner family is not guaranteed, but contingent upon successful completion of the program and all of its requirements as well as pre-approval for financing. I understand that completion of this form in no way guarantees that I will receive housing through the Habitat for Humanity of Greenville County homeownership program.

I certify that all of the information provided in this eligibility & pre-qualification form is accurate and truthful. I understand that providing false or misleading information to Habitat is grounds for rejection of my participation in the program and future assistance with affordable housing through Habitat for Humanity.

I understand that I must notify Habitat immediately of any changes in my information, including but not limited to telephone number, address, employment, and the persons to occupy the home. Failure to do so may be grounds for rejection of my participation in the program and future assistance with affordable housing through Habitat for Humanity.

(continued)

I understand that this pre-qualification form and all documents received by Habitat becomes the sole property of Habitat for Humanity of Greenville County, even if I am deemed ineligible or disqualified from the program.

I understand that if married I must apply along with my spouse.

Signature of Candidate

Date

Signature of Co-Candidate

Date

AUTHORIZATION AND RELEASE OF INFORMATION

I understand that by completing this qualification form, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay the mortgage loan offered to me and any other expenses related to homeownership including maintenance and repair, as well as my willingness to be a partner through sweat equity. I understand that the evaluation will include a personal interview, home visit, pre-approval for financing, a credit check and a background check.

I have answered all the questions on this form truthfully and understand that my participation will be denied and I will be disqualified from the program if I have provided any false or misleading information, even if I have already been approved to receive a Habitat home. The original or a copy of this form will be retained by Habitat for Humanity even if I am deemed ineligible for the program.

I also understand that Habitat for Humanity screens all prospective families on the sex offender registry. By completing this form and signing below, I am also submitting myself to such an inquiry. I further understand that by completing this qualification form, I am submitting myself to a criminal background check.

Signature of Candidate

Date

Signature of Co-Candidate

Date