

Habitat for Humanity of Daviess Co., Inc.
P.O. Box 166
Washington IN 47501

Dear Applicant,

Habitat for Humanity of Daviess County is a Christian housing ministry designed to assist families with homeownership through a partnership involving volunteer labor and no-interest mortgages. Homes are sold to the partner family at no profit with no interest charges allowing the family to purchase a home with nothing down and a low monthly payment.

Please read the following items to see if you are interested in our ministry and meet the guidelines for eligibility.

- 1) To qualify, you must have a need for adequate housing.
- 2) You must have lived in Daviess County for at least the last 12 months.
- 3) You must have a minimum steady income of \$1,000 per month. (\$12,000 annually)
- 4) You must be able to show 6 months of continuous employment.
- 5) Your total gross (before deductions) family income can not exceed:

Family Size	Annual Income
2	\$24,950
3	\$28,100
4	\$31,200
5	\$33,700

(add \$2500 for each additional family member)

- 6) You must have a satisfactory credit history. A credit report will be requested from a reputable agency. If you have a situation regarding your credit history that we should be aware of, please attach a letter of explanation to your application. Special situations will be given individual attention.
- 7) With your permission, we will verify employment and other income and your checking and savings account balances. We will check references from your current and past landlords, creditors, and other agencies in the county, including the Division of Family and Children. This is outlined in the "Authorization for the Release of Information" section on the application.
- 8) If you are approved for a Habitat Home, you must be willing to join in programs to learn and practice budgeting, home repair and maintenance, and any other topics that might be relevant to your family.
- 9) If you are selected for a Habitat Home, you must be willing to work 300 hours of "sweat equity". 75 of those hours must be completed prior to beginning construction on your home. If you are single, the total number of hours will be 150.

Fifty percent of the total hours must be completed by the family members who will live in the home, other family members and friends can help with the remaining hours. 20 hours must be completed within 60 days of approval of your application.

10) There is no downpayment needed for a Habitat Home, however, you should be aware that there will be a few costs associated with moving into any new residence such as homeowners insurance, utility deposits, window coverings and miscellaneous items.

11) If you are approved for a home, and if you meet the sweat equity requirements, then you will be able to purchase a home at cost. Habitat house payments include property taxes and insurance and will be approximately \$250 per month. Your payments enable Habitat to build more homes for other families, so it is important that they are made on time.

If you are interested in Habitat, and if you believe you qualify for a home according to the above guidelines, we encourage you to fill out and return the attached application. Included in the application is a monthly expense sheet. Please fill this out as accurately as possible using your check register, utility bills, and any receipts that you have. This will enable us to determine your ability to afford a mortgage for a Habitat Home.

If you need help filling out the application, or need any additional information you may call:

NOLAN RYAN	812.486.3344	HOME	812.257.2281	CELL
RUBY MILLER	812.486.3777	HOME		
KERRY NEWSOM	812.634.9030	HOME	812.257.3201	WORK
RON ROE	812.254.6694	HOME	812.486.5185	CELL

Applications should be mailed to:

Family Selection Committee
Habitat for Humanity of Daviess Co.
P.O. Box 166
Washington IN 47501

Thank you for your interest.



HABITAT FOR HUMANITY OF DAVIESS CO., Inc.
Application for Housing

Applicant's Name _____ Maiden Name: _____

Co-Applicant _____

Birthdate _____ Co-Applicant's Birthdate _____

Social Security # _____ Co-Applicant's SS# _____

Street Address _____

City _____ How long have you lived at this address? _____

Landlord's name and phone number _____

Previous street address _____

City _____ How long were you at this address? _____

Landlord's name and phone number _____

Marital Status: Married _____ Unmarried _____ Separated _____

Phone Number - Home _____ Work _____

List below all of the people who live in your home, including yourself:

NAME	AGE	M/F	RELATIONSHIP TO YOU

Would you be willing to live anywhere in Daviess County? _____

If not, please explain _____

Why are you applying for a Habitat Home? (Attach separate sheet if necessary)

Present Housing Situation:

Own _____ Rent _____ Other (Explain) _____

Number of Bedrooms _____ Monthly Rent / Mortgage _____

How would you describe the condition of the house or apartment that you live in now?

Do you own land? _____ If yes, where? _____

Do you own a vehicle(s)? _____ If yes, please list them below, by make and year, including recreational vehicles such as boats, campers, 4-wheelers, RV's:

1) _____ 2) _____ 3) _____

4) _____ 5) _____ 6) _____

Financial Information:

Checking Account Number _____ Bank _____ Balance _____

Savings Account Number _____ Bank _____ Balance _____

Other Assets (Stocks, Bonds, IRA's, Trust Funds, CD's, etc.) _____

Earned Income: (For each working member of the household, please list the following:

Name	Where Employed	Date Started	Gross Wkly Income

PLEASE ATTACH A COPY OF THE MOST RECENT PAYCHECK STUB(S)

Other Income: (Includes, but not limited to, AFDC/TANF, Food Stamps, Social Security, SSI, Disability, Child Support, Child Care Assistance, Disability, etc.)

Name (who receives the income)	Type (What kind of Income)	Monthly Amount

Habitat for Humanity of Daviess County
Monthly Expense Report

Month of:

Family Name:

Rent/ Mortgage		School Exp.	
Food		Student Loan Payment	
Electric		Credit Card Pmt. (See other side)	
Water/ Sewer		Other Loan Pmt. (Explain)	
Gas/ Propane		Child Support Pmt.	
Basic Phone Ser.		Garnishments	
Long Distance Phone Service		Clothing	
Cellular Phone/ Pager		Laundromat/ Dry Cleaning	
Cable TV/ Satellite		Entertainment	
Medical Expenses (Out of Pocket)		Dining Expense	
Medical Insurance		Beauty Salon Exp.	
Life Insurance		Furniture Rental	
Renter's Insurance		Television Rental	
Auto Insurance		Appliance Rental (Explain)	
Gasoline		Pet Expenses (Food and Vet.)	
Car Maintenance		Bus or Taxi Exp.	
Car Loan Pmt(s)		Child Care Exp.	

References: (please list at least two people not related to you that you know very well)

Name	Address	Phone number

What are you and your family willing to do to help build your own home and other Habitat homes?

Painting _____ Siding _____ Insulation _____ Landscaping _____
 Framing _____ Roofing _____ Drywall _____ Plumbing _____
 Clerical _____ Meals _____ Electrical _____ Clean-up _____
 Other: _____

Authorization and Release

The undersigned applicant(s) has applied for a Habitat Home and no interest loan to finance it. The applicant(s) authorizes Habitat for Humanity of Daviess Co., Inc. to evaluate the need, ability to repay the loan, and willingness to participate in the partnership of Habitat for Humanity. This evaluation will include home visits, a credit check, criminal history check (form enclosed), and contact of references and creditors. The original or a copy of this application will be retained by Habitat for Humanity of Daviess Co., Inc. even if the application is not approved.

Applicant's signature _____ Date _____

Co-Applicant's signature _____ Date _____

*Please fill out one criminal authorization form per applicant.

CERTIFICATION AND AUTHORIZATION

Certification

The undersigned certify the following:

1. I/We have applied for a home with Daviess County Habitat for Humanity. In applying, I/we completed an application containing various information, assets, and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the application or other documents, nor did I/we omit any pertinent information.

2. I/We understand and agree that Daviess County Habitat for Humanity reserves the right to verify the information provided on the application with the employer and/or the financial institution.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a home from Daviess County Habitat for Humanity. As part of the application process, Daviess County Habitat for Humanity may verify information contained in my/our application and in other documents required in connection with this application, either before the finalization or as part of its quality control program.

2. I/We authorize you to provide to Daviess County Habitat for Humanity, 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. A copy of this authorization may be accepted as an original.

4. Your prompt reply to Daviess County Habitat for Humanity is appreciated.

NOTICE TO APPLICANT: This is notice to you as required by the Right to Financial Privacy Act of 1978 that Habitat of Humanity has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will not be disclosed or released by Habitat to another without your consent except as required or permitted by law.

Signature/Date of Birth/SSN

Signature/Date of Birth/SSN



Daviess County _____
Sheriff's Office

Steven R. Cox
Sheriff

Ron Morgan
Chief Deputy

Jerry Harbstreit
Major

Jeff Riker
Major

Date: _____

I authorize my criminal arrests to be released to:

(Name:) _____,

(Address:) _____ on this date.

Name(Printed): _____

DOB: _____

SSN: _____

Signature: _____

Findings:

Records Check Completed by:

_____ Date: _____