



P.O. Box 1067
Bemidji, MN 56619
218-751-4649
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habitat@paulbunyan.net
www.habitatbemidji.org

APPLICATION PACKET & GUIDELINES

Northwoods Habitat for Humanity prohibits discrimination in all its programs and activities on the basis of race, color, national origin, age, disability, and where applicable, sex, marital status, familial status, parental status, religion, sexual orientation, genetic information, political beliefs, reprisal, or because all or a part of an individual's income is derived from any public assistance program. Persons with disabilities who require alternative means for communication of program information (Braille, large print, audiotape, interpretation, etc.) should contact us at 218-751-4649 to request accommodation. Northwoods Habitat for Humanity is an equal opportunity provider and employer.



So you're interested in purchasing a Habitat Home!

We're glad you are thinking about applying for a Habitat home. One wonderful aspect of Habitat for Humanity is that it builds more than houses--it builds decent homes, in decent communities in which people can live and grow into all that God intended.

What is Habitat for Humanity?

Habitat for Humanity International is a non-profit, ecumenical, Christian housing ministry. Habitat for Humanity seeks to eliminate poverty housing and homelessness from the world and to make decent shelter a matter of conscience and action. Habitat invites people from all walks of life to work together in partnership to help build houses with families in need. Habitat, together with families and volunteers, has built thousands of houses around the world, providing over a million people in more than 2000 communities with safe, decent, affordable shelter. Habitat for Humanity was founded in 1976 by Millard Fuller and his wife Linda Fuller.

How does Habitat work?

Volunteers from many walks of life make gifts to Habitat to provide the initial capital. Houses are then built or refurbished for people who do not qualify for conventional bank loans. Most labor is done by volunteers and by the families themselves. Many individuals and businesses contribute time and materials. **When the house is completed, the family makes payments which cover the actual cost of the house but without added interest charges. Their monthly house payments go into a revolving fund to help build houses for other families in need. In addition to the payments, each homeowner is responsible for the utilities, maintenance, and other standard housing expenses.**

How are Habitat Families Selected?

1. HOUSING NEED

- You must be in need of decent, affordable housing due to one of the following:
 - sub-standard housing conditions
 - health/safety issues/over-crowding
 - housing debt burden (pay more than 30% for housing)
 - failure to meet physical needs of family member(s)
 - subsidized housing
 - unable to secure conventional or other home financing

2. ABILITY TO PAY

- You have an adequate and verifiable income
- Your income falls within Family Selection Guidelines (see next page)
- Your debt-to-income ratio is not too high
- Your credit history is acceptable
- Your income is enough to make ALL monthly payments:
 - Mortgage
 - Property taxes
 - Homeowners insurance
 - All other bills (vehicle payments, insurance, loans, day care, etc.)

3. WILLINGNESS TO PARTNER with Habitat for Humanity and the Community

- Agree to complete SWEAT EQUITY hours (300 hours per adult in the household, 125 construction)
 - Work on own house
 - Work on other Habitat houses
 - Attend & Participate in Habitat activities
- Agree to complete Home Stretch Program prior to purchase of the home (online or at Headwaters Regional Development Commission)
- Agree to work with Habitat Board Members, Staff and Volunteers on various projects
- Agree to make payments IN FULL and ON TIME
- Agree to submit Federal Tax Return ANNUALLY
- Agree to keep inside and outside of house clean and in good repair
 - Make and/or pay for all repairs
 - Keep the yard neat
 - Keep lawn mowed in summer and sidewalks clear in winter
- Agree to respect the neighbors and the neighborhood
- Agree to be a good ambassador for Habitat for Humanity by supporting its programs after purchase

MEDIAN INCOME BELTRAMI COUNTY IS \$60,900

	AT LEAST	LESS THAN
Single	15300	40700
Two People	17450	46500
Three People	21720	52300
Four People	26200	58100
Five People	30680	62750
Six People	35160	67400

MEDIAN INCOME FOR CLEARWATER COUNTY IS 54000

	AT LEAST	LESS THAN
Single	15300	40700
Two People	17450	46500
Three People	21720	52300
Four People	26200	58100
Five People	30680	62750
Six People	35160	67400

Amounts are based on HUD's Section 8 Income limits for extra low and very low income, subject to HUD changes.

Income/Debt Worksheet

I. INCOME:

1. Number of people in household Adults _____ Children _____

2. Gross Annual income from all sources (before taxes) \$ _____
(include income from employment, self employment,
SSI, SSDI, MFIP, Child Support, Alimony, etc.)

Gross Annual income falls within appropriate guidelines?
(See Income Chart)

_____ YES _____ NO

If YES, please continue below.

II. DEBT-TO-INCOME RATIO (Acceptable Debt) :

1. TOTAL MONTHLY Gross Income (Annual ÷ by 12.) \$ _____

2. MONTHLY payments: (beyond 6 months)

Credit Cards/revolving loans \$ _____

Vehicle Payments \$ _____

Child Support / Alimony \$ _____

Day Care \$ _____

Other Loans & Payments (include Student Loans) \$ _____

TOTAL MONTHLY DEBT: (enter below *) \$ _____ *

3. 25% of TOTAL MONTHLY Gross Income (enter below**) \$ _____ **
(multiply monthly gross income #1 above by .25)

TOTAL MONTHLY DEBT \$ _____ *

must be LESS than

25% of TOTAL MONTHLY Gross Income \$ _____ **

Is * lower than ** ? _____ YES _____ NO

STOP. DO YOU QUALIFY?

***IF YOU answered YES, PLEASE COMPLETE THE HABITAT APPLICATION
and RETURN THIS WORKSHEET WITH THE APPLICATION & ATTACHMENTS***

Application Checklist

If you have questions regarding the application and/or documentation for the application, please call or click the Home Buyers link on our website (<https://www.habitatbemidji.org/home-buyers.html>).

Your application is considered complete when **ALL** applicable information is **SUBMITTED** to Habitat:

- Cover letter that explains your situation and why you need a Habitat home
- Completed Income/Debt Worksheet
- Completed Household Information Worksheet
- Completed Application [signed by applicant(s)]
- 3 letters of support (personal, professional and relative references **listed on application**)
- Federal Income Tax Return for the most recent year filed including w-2's, 1099's, etc.
- Last 3 month's pay stubs for all household income;
- Original SSA award letter and most recent cost of living award letter
- Copy of driver's license or state ID for all applicants
- Denial letter or proof of denial for a home loan from a lender (bank, USDA Rural Dev.)
- Signed Borrower's Certification & Authorization (release of information for Employer, Bank, Public Assistance, Criminal Background Check, Credit Report, etc.)
- Data Privacy Notice (sign the bottom)
- ECOA Notice (sign the bottom)

Please submit this checklist with your application. Ideally, you will make an appointment to go over the application with staff to ensure all documents are submitted and your application is complete.



P.O. Box 1067 Bemidji, MN 56619

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.

APPLICATION

Dear Applicant: We need you to complete this application to determine if you qualify for our affordable housing program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential. **If you have questions, please do not hesitate to contact us** at 218-751-4649, or email us at habitat@paulbunyan.net



SECTION A - INDIVIDUAL APPLICANT INFORMATION

NAME		Date of Birth	Soc. Sec. #	
Marital Status: Single ___ Married ___ Separated ___ Divorced ___		Race:	Email:	
Mailing Address:	City:	State, Zip	Home Phone:	Cell Phone:
Physical Address:	City:	State, Zip	County/Township	How Long-yrs./ mo.
Previous Address (list all within the last 2 years)	City:	State, Zip	# of Dependents	
Current Employer:	Job Title:		Years/Months Employed	
Address:	Supervisor Name:		Business Phone:	
Previous Employer (list all within the last 2 years, on separate sheet if necessary)	Previous Job Title:		Years/Months Employed	
Address:	Supervisor Name:		Business Phone:	

SECTION B - COAPPLICANT INFORMATION

NAME		Date of Birth	Soc. Sec. #	
Marital Status: Single ___ Married ___ Separated ___ Divorced ___		Race:	Email:	
Mailing Address:	City:	State, Zip	Home Phone:	Cell Phone:
Physical Address:	City:	State, Zip	County/Township	How Long-yrs./ mo.
Previous Address (list all within the last 2 years)	City:	State, Zip	# of Dependents	
Current Employer:	Job Title:		Years/Months Employed	
Address:	Supervisor Name:		Business Phone:	
Previous Employer (list all within the last 2 years, on separate sheet if necessary)	Previous Job Title:		Years/Months Employed	
Address:	Supervisor Name:		Business Phone:	

SECTION C - GROSS MONTHLY INCOME

	APPLICANT	CO-APPLICANT
Base Salary	\$	\$
Other Income (such as home based business, etc.) (Specify)	\$	\$
Alimony, child support, or separate maintenance income must be revealed, however may not be considered as stable income if documentation of sporadic payment is submitted.	\$	\$
	\$	\$
TOTAL GROSS MONTHLY INCOME	\$	\$

SECTION D - MONTHLY HOUSING EXPENSE

___ rent ___ own ___ 1st Mtg (mortgage holder: _____)	\$	\$
Any Other Mortgage Debt	\$	\$
TOTAL MONTHLY HOUSING EXPENSE	\$	\$
Current Landlord Name: Address:	Phone:	# of years/months
Prior Landlord Name: Address: (List all within the last 2 years)	Phone:	# of years/months

SECTION E - ALL DEBT, PAYMENTS, & OBLIGATIONS

	BALANCE OWING	PAYMENT AMOUNT
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
CHILD SUPPORT/MAINTENANCE	\$	\$
TOTAL INSTALLMENT CREDIT	\$	\$

Please explain in the required **COVER LETTER**, why you feel you need a Habitat home.

How did you hear about Habitat? _____

Have you been denied a home loan from another lender? ___ no ___ yes (attach letter of denial)

SECTION F - REFERENCES

APPLICANT				CO-APPLICANT			
Bank Reference (name/city)	Checking	Savings	Loans	Bank Reference (name/city)	Checking	Savings	Loans
PERSONAL REFERENCE				PERSONAL REFERENCE			
NAME	ADDRESS	PHONE		NAME	ADDRESS	PHONE	
PROFESSIONAL REFERENCE				PROFESSIONAL REFERENCE			
NAME	ADDRESS	PHONE		NAME	ADDRESS	PHONE	
NEAREST RELATIVE NOT LIVING WITH YOU				NEAREST RELATIVE NOT LIVING WITH YOU			
NAME	ADDRESS	PHONE		NAME	ADDRESS	PHONE	

Certification

The Undersigned Certify the Following:

I/We have applied for a mortgage loan from Northwoods Habitat for Humanity.

In applying for the loan, I/we completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or documents, nor did we omit any pertinent information.

I/We understand and agree that Northwoods Habitat for Humanity reserves the right to change the mortgage loan review process to a full documentation program. This may include verifying the information provided on the application with the employer and or the financial institution.

I/We fully understand that it is a federal crime punishable by fine or imprisonment or both, to knowingly and make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, and Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from Northwoods Habitat for Humanity. As part of the application process Northwoods Habitat for Humanity and the mortgage guaranty insurer(if any) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to Northwoods Habitat for Humanity and to any investor to whom Northwoods Habitat for Humanity may sell my mortgage, and the mortgage guaranty insurer(if 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. Northwoods Habitat for Humanity or any investor that purchases the mortgage or the mortgage guaranty insurer (if any) may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to Northwoods Habitat for Humanity, the investor that purchased the mortgage or the mortgage guaranty insurer (if any) is appreciated.
6. Mortgage guaranty insurer (if any): Northwoods Habitat for Humanity

Notice to borrowers : *This is a notice to you required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right to access financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.*

Borrowers Signature _____ Date _____

Social Security Number _____

Borrowers Signature _____ Date _____

Social Security Number _____

HOUSEHOLD INFORMATION



Combined Privacy Notice and Tennessean Warning

We are committed to ensuring the privacy of individuals and/or families who have contacted us for assistance. We realize that the concerns you bring to us are highly personal in nature. We assure you that all information shared both orally and in writing will be managed within the limitations of law. Please read the disclosures and acknowledgements outlined below carefully.

Private data requested to enable processing of your application is legally required to determine if you qualify for participation in this Habitat for Humanity program and to help Habitat for Humanity manage the program.

Depending on the type of assistance being provided, either grant or loan assistance, different disclosures apply. For grant assistance, your name and address are private data. For loan assistance, your name and address are public data. Regardless of whether you receive grant or loan assistance, the amount of assistance you receive is public data.

With both grant and loan assistance, all other data we create or collect from you, including financial information, such as credit reports, financial statements and net worth calculations, are classified as private data on individuals under Minnesota Statutes sections 462A.065 and 13.462, subdivision 3. You are not required to provide this information, but if you refuse to provide it we will be unable to determine your eligibility for this program and approve your application. Both the public data and the private data may be shared with nonaffiliated third parties as permitted by law, including Habitat for Humanity of Minnesota, the Federal Home Loan Bank and Minnesota Housing Finance Agency (MHFA) and staff whose jobs require them to see it in connection with our normal operating practices.

Where access to the data is authorized by state statute or federal law, it may be made available to others as so authorized.

Under the Privacy Act of 1974, you may refuse to provide your Social Security Number (SSN) and it will not affect your eligibility for assistance. Disclosure of your SSN for the purpose of verifying your income and credit is voluntary. However, if adequate verification of your income and credit is impossible without your SSN, we may be unable to determine your eligibility.

If you agree to allow us to create, collect and share information as described above, please indicate approval with your signature below.

Beneficiary Name	Signature	Date
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Beneficiary Name	Signature	Date
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EQUAL CREDIT OPORTUNITY ACT NOTICE

This 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, Midwest Regional office at:

John C. Kluczynski, Federal Building, 230 S Dearborn Street #3030, Chicago, IL 60604

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: _____