



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 INFORMATION

1.) WHAT IS STILLWATER HABITAT FOR HUMANITY?

SHfH is an organization that provides new or rebuilt houses in the Stillwater community for qualified people. A Habitat house is basic, practical, and built with money and labor donated by people who are concerned for the living conditions of their neighbors in need. A Habitat house is sold at what it costs us to build it and no interest is charged. The cost is paid back by the owners who make monthly payments over a 20-year period.

2.) HOW DO I KNOW IF I QUALIFY FOR A HABITAT HOUSE?

There are 3 basic criteria used to select families for a Habitat home:

Need for Adequate Shelter

We choose families that are currently living in inadequate or substandard housing. Factors used in making this determination include the physical condition of your current housing, overcrowding, children of different sexes sharing one bedroom, paying an excessive amount of your income for housing, or living in an unsafe environment.

Ability to Pay

<i>Number in Family</i>	<i>Minimum Income</i>	<i>Maximum Income</i>
1	\$11,350	\$22,700
2	\$13,000	\$26,000
3	\$14,600	\$29,200
4	\$16,250	\$32,500
5	\$17,550	\$35,100
6	\$18,850	\$37,700
7	\$20,150	\$40,300
8	\$21,400	\$42,800

Ability to pay is also based on a review of your current financial condition. We need to establish that you are financially sound, have a satisfactory credit report, have a plan for satisfying any outstanding debts, and have a stable income, or employment history. Your credit report does not have to be perfect, but because we count on the repayments to fund the new houses we build- but it does matter. Finally, we need establish that you will be capable of paying a cash down payment of about \$550 to cover the first year's insurance on your new home.

Willingness to Partner

The final criterion that we consider in the family selection process is your willingness to partner with Habitat. You are not our client, customer, or patient. You are our partner and we are in this together. We want you to succeed.

The factors we consider in assessing your willingness to partner include the completion of our "sweat equity" requirements and your willingness to attend homebuyer education classes, credit counseling sessions, or other designated classes if we think they are necessary for your success.

Sweat equity refers to your willingness to contribute a minimum number of hours volunteering with Habitat. Generally, this requires a married couple to work a total of 300 hours or a single person to work for 200 hours. A minimum of 100 hours must be devoted to actual construction of a Habitat house. Not all the construction hours require heavy labor. There are many activities at the job site that can be very beneficial to our builders. Non-construction related hours can take the form of working at our ReStore, at Elite Repeat, or attending classes that we have recommended.

3.) HOW DO I APPLY FOR A HABITAT HOUSE?

If you believe that you meet all three of our selection criteria, please complete the application and mail it to us at the address indicated at the top of the first page. ***If you need assistance completing the application, please contact the office at 377-0403 for an appointment.***

5.) WHAT HAPPENS NEXT?

Within a couple of weeks you will be contacted by a representative of the Family Selection Committee. Assuming that you meet the three basic criteria, you will be asked to schedule a visit with the local office of Consumer Credit Counseling Services. These people will get you a copy of your credit report, review it with you, and provide you with very valuable recommendations regarding the management and improvement of your credit history. They will also work with you to develop a reasonable budget of your monthly receipts and expenditures. Finally, they will forward all this information to us so we can determine your financial ability to pay the estimated monthly mortgage payment as well as all other costs of homeownership. There is no cost to you for this service - Habitat will pay for it.

6. HOW LONG WILL IT BE BEFORE I KNOW IF I HAVE BEEN SELECTED?

The total selection process can be completed in as little as three or four months or can last for over a year. After receiving the information from Consumer Credit Counseling, the Family Selection Committee must meet to review the status of all the current applicants. The most qualified applicants are then scheduled for a home visit. The committee will meet again to review the information obtained in the home visit and determine which applicants should be scheduled for an interview with the entire committee. Finally, the committee must make a recommendation to our Board of Directors who make the final decision.

All of this is done by a group of 5 or 6 volunteers. You will be kept informed of your status by a member of the committee. Please understand that this is an extensive process and no single step in that process guarantees that you will be selected



Stillwater Habitat for Humanity
 505 E 18th Avenue
 Stillwater, OK 74074

Email address: _____

Application FOR HOUSING



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.

Dear Applicant: We need you to 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 INFORMATION					
Applicant			Co-applicant		
Applicant's Name			Co-applicant's Name		
Social Security Number	Home Phone	Age	Social Security Number	Home Phone	Age
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)			<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)		
Dependents and others who will live with you (not listed by co-applicant)			Dependents and others who will live with you (not listed by applicant)		
Name	Age	Male Female	Name	Age	Male Female
_____	_____	<input type="checkbox"/> <input type="checkbox"/>	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
_____	_____	<input type="checkbox"/> <input type="checkbox"/>	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
_____	_____	<input type="checkbox"/> <input type="checkbox"/>	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
_____	_____	<input type="checkbox"/> <input type="checkbox"/>	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
_____	_____	<input type="checkbox"/> <input type="checkbox"/>	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
Present Address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			Present Address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent		
Number of Years _____			Number of Years _____		
If Living at Present Address for Less Than Two Years, Complete the Following					
Last Address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			Last Address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent		
Number of Years _____			Number of Years _____		

2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date Received: _____
 More Information Requested? Yes No
 Date Application Completed: _____
 Accepted Denied

Date Letter Sent: _____
 Date of Home Visit: _____
 Date Letter Sent: _____

3. WILLINGNESS TO PARTNER

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

4. 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 supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

5. 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: Monthly Payment \$ _____ Unpaid Balance \$ _____

If you are approved for a Habitat home, how should your name(s) appear on the legal documents?

6. 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

7. MONTHLY INCOME AND COMBINED MONTHLY BILLS

Gross Monthly Income	Applicant	Co-Applicant	² Others in Household	³ Monthly Bills	Monthly Amount
¹ Base Employment Income	\$	\$	\$	Rent	\$
TANF				Utilities	
Food Stamps				Car Payments	
Social Security				Insurance	
SSI				Child Care	
Disability				School Lunch	
Alimony				Average Credit Card Payment	
Child Support				Student Loans	
Other				Alimony/Child Support	
Total	\$	\$	\$	Total	\$

¹Self-employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

³Please attach copies of last month's bills.

²List additional household members over 18 who receive income:

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

8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment (for example, savings or parents)? If you borrow the money, who will you borrow it from, and how will you pay it back?

9. ASSETS

List Checking and Savings Accounts Below

Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$

Do you own a: Yes No Boat <input type="checkbox"/> <input type="checkbox"/> Mobile Home <input type="checkbox"/> <input type="checkbox"/> Washer <input type="checkbox"/> <input type="checkbox"/> Dryer <input type="checkbox"/> <input type="checkbox"/>	Do you own a: Yes No Car (#1) <input type="checkbox"/> <input type="checkbox"/> Make and Year _____ Car (#2) <input type="checkbox"/> <input type="checkbox"/> Make and Year _____
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10. DEBT

To Whom Do You and the Co-applicant Owe Money?

COLUMN 1		COLUMN 2	
Car	Monthly Payment \$	Unpaid Balance \$	Cell Phone Contracts Monthly Payment \$
	Mos. left to pay:		Mos. left to pay:
Furniture, Appliances and Televisions	Monthly Payment \$	Unpaid Balance \$	Other Money You Owe
	Mos. left to pay:		Name and Address of Company Monthly Payment \$
Credit Card	Monthly Payment \$	Unpaid Balance \$	Mos. left to pay:
	Mos. left to pay:		Alimony/Child Support \$ /month
Medical	Monthly Payment \$	Unpaid Balance \$	Job-related Expenses \$ /month
	Mos. left to pay:		(Child Care, Union Dues, etc.) \$ /month
Column 1: Subtotal of Payments		\$ /month	Column 2: Subtotal of Payments \$ /month
			Column 1: Subtotal of Payments \$ /month
			Total Monthly Expenses \$ /month

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 seven 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 past seven 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**, or "no" to question **f**, please explain on a separate piece of paper.

12. 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. I understand that the evaluation will include personal visits, a credit check, and employment verification. 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 from the program. 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 potential staff (whether paid or unpaid), board members and applicant families on the sex offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. I further understand that by completing this application, I am submitting myself and all persons listed on the first page of the application to a criminal background check.

Applicant Signature	Date	Co-applicant Signature	Date
X _____		X _____	

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.

