



We build strength, stability, self-reliance and shelter.

YOU MUST READ THIS PAGE

Dear Applicant,

Habitat for Humanity is a Christian housing ministry financed through private donation and utilizing volunteer labor. Our purpose is to build and renovate decent and affordable housing with families and sell the houses at no profit and no interest to families who could not otherwise afford a home.

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Please read the following items to see if you have an interest in our ministry AND to see if you meet our general guidelines:

1. To qualify you must have housing need. For example: no indoor plumbing, poor heating, leaks in the roof, overcrowding (three to a bedroom), unsafe or unsanitary conditions.
2. You need to have a legal, verifiable income of at least \$24,850 for a one person family and more when a family consists of two or more members. That maximum income depends on family size. Please see Family Selection Criteria for more details.
3. With your permission, we will verify employment and other income, verify checking and saving account balances, get a statement from your current landlord, have a credit check done, and ask you for credit references.
4. If you are approved for a Habitat home, we ask that you be willing to join in programs to learn and practice budgeting, home repair, and maintenance. We require that you attend the monthly Habitat for Humanity homeowner's meeting.
5. If approved for a Habitat home, all adult members (18 years and older) in your household must invest 250 hours of sweat equity, at least 100 of those hours on a construction site so you are comfortable with tools and materials used on a home (*In most cases, family members who have served in the armed forces are exempt from the sweat equity requirement*).
6. If approved for a Habitat home, \$1000 will be needed for a down payment. You will have time to save this money before closing if your family is selected by making a minimum payment of \$75 per month from time of acceptance until time of closing.

If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, we encourage you to request and fill out an application.

All information is considered confidential and is to be used only for family selection. The application process takes between 30 and 60 days. We are very willing to help you fill out this application.

For more information, contact Sue Whitty at 586-263-1540 or email swhitty@macombhabitat.org,
Monday – Friday 9 a.m. to 3 p.m.



Family Selection Criteria for Application

Criteria:

There are Three (3) criteria used to select applicants listed below:

1. Ability to Pay - legal verifiable income that falls within income range (see chart below)
2. Need - proof living in some type of substandard housing (see housing need assessment form)
3. Willingness to Partner - each adult in the home complete a minimum of 250 volunteer hours

Ability to Pay:

This section clarifies guidelines used for reviewing the applicant's ability to pay.

Family Size	Minimum Yearly Gross Salary	Maximum Yearly Gross Salary
1	\$24,850	\$39,700
2	\$28,400	\$45,400
3	\$31,950	\$51,050
4	\$35,450	\$56,700
5	\$38,300	\$61,250
6	\$41,150	\$65,800
7	\$44,000	\$70,350
8	\$46,800	\$74,850

**All program requirements are subject to change without notification*

Credit Criteria:

Must have a Credit Score in the 600's to qualify and 640 or higher to close on a house.

Debt-to-Income ratio of 40% or lower: a math projection calculating the income you have coming in versus the debt you should have going out which includes

- Minimum payments
- 5% of collection
- 2% of Student loans
- 1% of medical

Never filed bankruptcy or 2 years from discharge of bankruptcy.

No foreclosure or within 3 year from foreclosure.

No open liens or judgments against the applicants.

Can't be delinquent on Student Loans or Child Support.



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Family Selection Documentation List

Applicant's Name: _____ Co-Applicant's Name _____

• Is Applicant or Co-Applicant a veteran? Yes _____ No _____

You must return a copy (no originals) of the following items and this Documentation List with your application. Please return completed and signed application to Macomb County Habitat for Humanity c/o Baker College of Clinton Township 34950 Little Mack Ave. Clinton Township, MI 48035.

- () 1. A \$50.00 money order made payable to "Macomb County Habitat for Humanity" for the credit report and application processing.
- () 2. Application - complete all sections and sign.
- () 3. Housing Need Assessment Form (check all items that fit your current circumstance).
- () 4. Truth-In-Lending Disclosure Statement (Please print name at top - sign at bottom).
- () 5. **Copy** of the last two (2) year's income tax returns; transcripts will be required and a 4506-T request can be signed by you and submitted by Macomb County Habitat. You can contact the IRS at 1-800-908-9946 for copies of your returns. Please allow 10 days to receive information.*
- () 6. **Copy** of pay stubs covering 90 consecutive days from all employed family members.*
- () 7. **Copy** of any documents that verify income such as; SSI, Child Support, Disability, Alimony, etc.
- () 8. **Copy** of Driver's License or State Issued Identification (front and back) for each applicant.
- () 9. **Copy** of Social Security card for each adult applicant.
- () 10. **Copy** of Proof of U.S. Citizen for each member of the household such as; Birth Certificate; Naturalization Papers; Qualified Alien Papers. Birth Certificates are required for all children.
- () 11. **Copy** of Divorce Papers - if applies.
- () 12. **Copy** of rent receipts for the past six (6) months.
- () 13. **Copy** of bank statements for the two (2) most recent months.
- () 14. Letter of explanation for any concerns you may have about your application.

***Any information provided for this application will not be returned. Please initial: _____**

How did you hear about our program?

- Church Email/Internet/TV Family/Friend Flyer Habitat Homeowner
- Mail School Social Worker Staff Walk-in Word of Mouth
- Other: _____

Where did you get your application?

- Office Restore Event Website Other _____





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Housing Need Assessment Form

Habitat homeownership program requires that future homeowners are currently living in conditions that are considered unacceptable. Based on your current living environment, you must meet at least one of the five needs listed below. Please check all needs that apply to your current living situation. Habitat Family Selection committee will verify all needs claimed with an on-site visit.

Substandard Structure (please check problems)

- Heating system does not provide for healthful/comfortable living.
- Insulation is not sufficient to maintain minimal comfort.
- There is not a continuous supply of safe water.
- There is not a safe/sanitary method of sewage disposal.
- The electrical supply is not reliable.
- Wiring poses a threat to safety.
- Landlord is consistently unwilling to complete necessary repairs.
- Head of household, family and friends are unable to readily repair deficiencies.
- Repairs cannot be made as documented by building inspectors.
- Uncorrectable barriers to physically challenged family members exist.

Safety

- Access to street, yard, parks or playgrounds is hazardous. There are unavoidable dangers to children.
- Immediate physical environment contains un-removable hazardous or toxic material.
- There is no ready means of egress exit from a basement bedroom.

Size of Present Dwelling

- More than three family members share a bedroom
- School-age children of opposite sex share a bedroom
- Child (age 1 or older) and adult share a bedroom

Temporary housing

- Family has tentative living arrangements with relatives or friends.
- Family is living in a transitional housing facility or a motel.
- Family is living in a house that is being condemned or foreclosed.
- Family is losing its lease, certificate or voucher due to uncontrollable circumstances.

Cost of Housing

- Family is paying more than 35% of its monthly net income for rent.

The above information is true about our current housing condition to the best of my/our knowledge.

Applicant _____ Co-Applicant _____

Administrative Office | c/o Baker College, 34950 Little Mack Avenue, Clinton Township, MI 48035 tel (586) 263-1540 fax (586) 203-4935
info@macombhabitat.org macombhabitat.org

Shelby Township ReStore | 46660 Van Dyke, Shelby Township, MI 48317 tel (586) 263-1540 macombhabitat.org/restore

Warren ReStore | 23211 Van Dyke, Warren, MI 48089 tel (586) 806-5604 macombhabitat.org/restore





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TRUTH-IN-LENDING DISCLOSURE STATEMENT

(THIS IS NEITHER A CONTRACT NOR A COMMITMENT TO LEND)

Applicants:

Prepared by: Macomb County Habitat for Humanity

Property Address: Unknown at this time

Family Selection Committee

Application No: Unknown at this time

Date Prepared:

ANNUAL PERCENTAGE RATE	FINANCE CHARGE	AMOUNT FINANCED	TOTAL OF PAYMENTS
The cost of your credit as a yearly rate	The dollar amount the credit will cost you	The amount of credit provided to you or on your behalf	The amount you will have paid after making all payments is scheduled
Fixed low-interest mortgage based on WSJ's Prime Rate	\$0	Amount determined on construction type or location	Amount determined on construction type or location

- REQUIRED DEPOSIT:** The annual percentage rate does not take into account your required deposit
 Payments: Your payment schedule will be

Number of Payments	Amount of Payments	When Payments Are Due	Number of Payments	Amount of Payments	When Payments Are Due
300	To be determined on construction type or location	1 st of each month after mortgage is signed			

- DEMAND FEATURE:** This obligation has a demand feature
- VARIABLE RATE FEATURE:** This loan contains a variable rate feature: A variable rate disclosure has been proved earlier
- CREDIT LIFE/CREDIT DISABILITY:** Credit life insurance and credit disability are not required to obtain credit, and will not be provided unless you sign and agree to pay that additional cost.

Type:	Premium	Signature
Credit Life	\$0	I want credit life insurance Signature: N/A
Credit Disability	\$0	I want credit disability insurance Signature: N/A
Credit Life and Disability	\$0	I want credit life and disability insurance Signature: N/A

INSURANCE: The following insurance is required to obtain credit:

- Credit Life Insurance Credit disability Property Insurance Flood Insurance

You may obtain the insurance from anyone you want that is acceptable to creditor

- If you purchase property flood insurance from creditor you will pay \$0 for a one year term

SECURITY: You are giving a security interest in:

- The goods or property being purchased Real property you already own

FILING FEES: \$0

LATE CHARGE: If a payment is more than 10 days late, you will be charged a \$25.00 late fee

PRE-PAYMENT: If you pay the balance owed off early, you may

- will not have to pay a penalty will not be entitled to a refund of part of the finance charge

ASSUMPTION: Someone buying your property

- may subject to conditions may not assume the remainder of your loan in the original terms.

See your contact documents for any additional information about nonpayment, default, or any required repayments in full before the scheduled date and prepayment refunds and penalties

- means an estimate all dates and numerical disclosures except the late payment disclosures are estimated.

THE UNDERSIGNED ACKNOWLEDGES RECEIVING A COMPLETED COPY OF THIS DISCLOSURE

APPLICANT

DATE

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DATE

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