

Pre-Qualification Process & Selection Criteria for Potential Homeowners 2024 Application Process: Dec. 1, 2024-Feb. 28, 2025

Documents accepted during regular business hours at 502 W. 2nd St., Grand Island
Monday-Friday 8 a.m. to 4:00 p.m. (excluding holidays).

I. Complete this form and turn it in before the deadline shown above. Under the Equal Credit Opportunity Act, it is illegal to discriminate in any credit transaction on the basis of race, color, national origin, religion, sex, marital status or age, because income is from public assistance, or because a right is exercised under the Consumer Credit Protection Act. The Fair Housing Act prohibits discrimination in housing on the basis of race, religion, sex, national origin, handicap, or familial status. Grand Island Area Habitat for Humanity is an Equal Housing Lender and does business in accordance to the Federal Fair Lending Laws.

II. Applicant's income will be between 30% and 80% of the county's median income (example below) This is determined by adding the gross income (before taxes and deductions) for all working household members over 18.

Household Size:	<u>1</u> person	<u>2</u> people	<u>3</u> people	<u>4</u> people	<u>5</u> people	<u>6</u> people	<u>7</u> people
Minimum: (30% of Median*)	\$17,400	\$19,850	\$22,350	\$24,800	\$26,800	\$28,800	\$30,800
Maximum: (80% of Median)	\$46,350	\$52,950	\$59,550	\$66,150	\$71,450	\$76,750	\$82,050

(These numbers are from the HUD Income Limits 2024, Hall County. Being within these income guidelines does not guarantee selection.)

Applicants must also be within the debt to income and housing cost burden acceptable ratios)

III. Applicant or Co-applicant

Each Applicant (primary or co-applicant) must be willing to accept the financial responsibility of paying the Habitat loan. The Co-applicant must be willing to take on the same financial responsibilities as the primary Applicant. Both are required to meet several qualifications to ensure a successful partnership including but not limited to:

- One Applicant needs to be a United States citizen or Permanent resident
- Have acceptable credit.
- Earn a monthly income that falls within HUD county guidelines, based on household size,
- Be current on mortgage, property taxes and homeowner insurance

IV. Applicants will demonstrate the ability to repay a Habitat Loan. There must be enough reliable income to afford this loan while demonstrating a good payment history. Credit criteria include: no bankruptcy or foreclosure within the past 3 (three) years, no unsatisfied judgements and responsible repayment of debt. Debt to income ratio and housing cost burden should not exceed 43%.

V. Need will be assessed by a Habitat representative through information provided with the application and a home visit. The project will be evaluated to determine if it is something within the program scope. Factors considered include: is it a critical repair project, is the project for safety reasons, is it within Habitat's ability to complete.

VI. Willingness to Partner is assessed on the following criteria: willingness to complete the application process, understanding the program and how it works, willingness to fulfill the sweat equity requirements and repay the loan with timely monthly payments. **Sweat Equity** is the time given by the applicant by participating with Habitat for Humanity, through project support.



Grand Island Area Habitat for Habitat
 502 W. 2nd St., Grand Island, NE 68801
 (308) 385-5510

Application



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 Homeownership Program

Applicants should complete this form as "Applicant" or "Co-Applicant". Co-Applicant information must also be provided (and the appropriate box checked) when the income or assets of a person other than the Applicant (including the Applicant's spouse) will be used as a basis for loan qualification or the income assets of the Applicant's spouse or other person who has community property rights pursuant to state law will not be used as a basis for loan qualification, but his or her liabilities must be considered because the spouse or other person has community property rights pursuant to applicable law and Applicant resides in a community property state, the security property is located in a community property state, or the Applicant is relying on other property located in a community property state as a basis for repayment of the loan.

Dear Applicant: Please complete this form to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out as completely and accurately as possible. All information you include will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION

Applicant	Co-applicant																																																
Applicant's name: _____	Co-applicant's name: _____																																																
Social Security Number: _____ Age: _____ Home/Cell phone: _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security Number: _____ Age: _____ Home/Cell phone: _____ <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 Co-applicant)																																																
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Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Present address (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____																																																
If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:																																																	
Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____	Previous address(es) (street, city, state, ZIP code): <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____ Number of years: _____																																																

FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE

Date received: _____	Date of selection committee approval: _____
Date of notice of incomplete application letter: _____	Date of board approval: _____
Date of adverse action letter: _____	Date of partnership agreement: _____

2. WILLINGNESS TO PARTNER

To be considered for the Habitat homeownership program, you and your household members must be willing to complete a certain number of "sweat equity" hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/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"/>

3. PRESENT HOUSING CONDITIONS

Currently, are you: Renting Rent-free Own

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): _____

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

If you rent your current residence, please supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.

Name, address and phone number of current landlord: _____

4. PROPERTY INFORMATION

I do not own any real estate (move to Section 5).

If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.)?

\$ _____/month Unpaid balance \$ _____

Do you own land other than your residence? No Yes
Monthly payment (including taxes, insurance, etc.)

\$ _____

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens.
Note: A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.

5. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer:	Start date (mm/dd/yyyy):	Name and address of CURRENT employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: \$		Annual (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 PREVIOUS employer:	Years on this job:	Name and address of PREVIOUS employer:	Years on this job:
	Annual (gross) wages: \$		Annual (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:

6. MONTHLY INCOME

Alimony, child support, or separate maintenance income need not be revealed if the applicant or co-applicant does not choose to have it considered for repaying this loan.

Income source	Applicant	Co-applicant	Others in household	Total
Salary/wages (gross)	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Housing voucher (e.g., Section 8)	\$	\$	\$	\$
Unemployment benefits	\$	\$	\$	\$
VA compensation	\$	\$	\$	\$
Retirement (e.g., pension)	\$	\$	\$	\$
Military entitlements	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

PLEASE NOTE: Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.	HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE			
	Name	Income source	Monthly income	Date of birth

In order to verify income and expenses, copies of

THE FOLLOWING DOCUMENTS MUST BE INCLUDED WITH YOUR APPLICATION:

1. Pay stubs for the last full month, social security benefits or child support documents, etc.
2. Last two income tax returns, including W2s.
3. Last two bank statements (checking, savings)
4. Last two rent receipts or proof of payment
5. Bills for most recent utilities (gas/electric), phone (cell/landline), TV (cable, dish, etc.), internet

7. ASSETS

Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)	Address	City, state	ZIP	Account number	Current balance/ value/vested amount (if applicable)
					\$
					\$
					\$
					\$
					\$
					\$
					\$
Vehicle Make	Model	Year			

8. Debt

TO WHOM DO YOU OWE MONEY?	Applicant			Co-applicant		
	Account	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance
Vehicle	\$	\$		\$	\$	
Vehicle	\$	\$		\$	\$	
Furniture, appliances, televisions (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Student loan debt	\$	\$		\$	\$	

Medical debt	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

Monthly Expenses			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Lot Rent	\$	\$	\$
Utilities (electricity, water, gas)	\$	\$	\$
Insurance (rental, car, health, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

9. DECLARATIONS		
Please check the box beside the word that best answers the following questions for you and the co-applicant.	Applicant	Co-applicant
a. Are there any outstanding judgments 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 declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had any property foreclosed upon 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
Note: If you answered "yes" to any question a through e, or "no" to Question f, please explain on a separate piece of paper.		

10. AUTHORIZATION, AGREEMENT AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay the no-interest loan and other expenses of homeownership, and my willingness to be a partner through sweat equity. I understand that the evaluation will include personal visits, a credit check and employment and landlord verification. I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after submitting, I will supplement this application, as applicable. 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 applicant families on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant signature	Date	Co-applicant signature	Date
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.

USA Patriot Act Disclosure: On September 11, 2001 our lives changed forever. In an effort to protect you and our country, the USA Patriot Act was signed into law. To help the government fight the funding of terrorism and money laundering activities, Federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

11. DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." **The law provides that we may not discriminate** on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

Applicant	Co-applicant
<p>Ethnicity (check one or more):</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Ethnicity (check one or more):</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Not Hispanic or Latino</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
<p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>	<p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information</p>

<p>Race (check one or more):</p> <p><input type="checkbox"/> American Indian or Alaska Native —</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>	<p>Race (check one or more):</p> <p><input type="checkbox"/> American Indian or Alaska Native —</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> Black or African American</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> I do not wish to provide this information</p>
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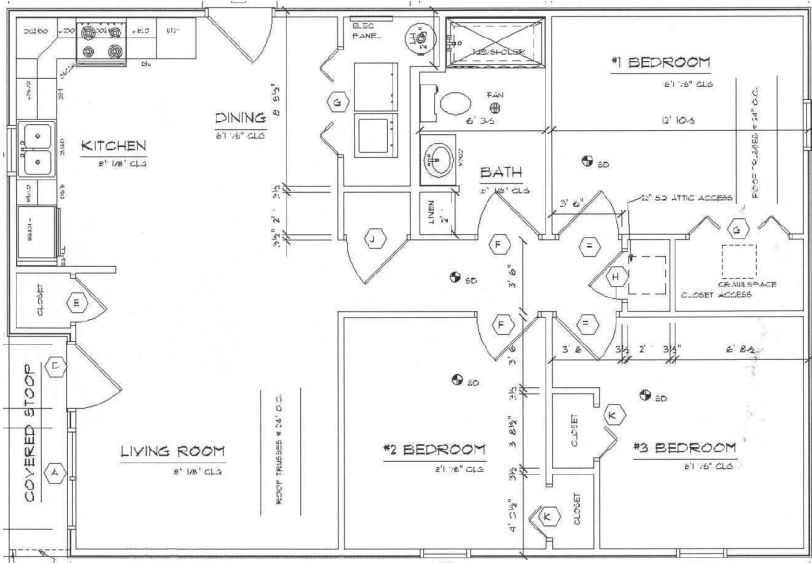
To be completed only by the person conducting the interview

<p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face interview (included electronic media w/video component)</p> <p><input type="checkbox"/> By mail <input type="checkbox"/> By telephone</p>	<p>Interviewer's name (print or type)</p> <hr/> <p>Interviewer's signature</p>	<p></p> <hr/> <p>Date</p>
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Information for Potential Homebuyers (prospective applicant must read and sign)

Grand Island Area Habitat for Humanity determines the locations of home construction well before buyers are selected.

Standard houses include two or three bedrooms over a 4-foot deep crawlspace. Larger houses are built only if the household size creates a need for more bedrooms (based upon household size at selection). Sheds are included with all Habitat homes; no garages are built. **Special Needs Policy:** Habitat for Humanity will make reasonable accommodations on a case by case basis for individuals having special needs.



Due to land costs and availability, selected households do not have the options of choosing where the homes will be built, or the floor plans.

If Grand Island Area Habitat for Humanity discovers any dishonest information is provided on the pre-qualification documents, such as misstated income, incorrect household size, failure to disclose all household members and their income, or unstated debts, the participant may be immediately removed from the program.

Sex offender registry and criminal background checks will be conducted on all potential applicants. Grand Island Area Habitat for Humanity reserves the right to recheck sex offender status at any time during the home building process and/or course of service. Any person

who does not consent to a sex offender and criminal background check will not be permitted to partner with the organization.

Completion of the application form and any conversations about or in reference to the application process, do not constitute a contract with Grand Island Area Habitat for Humanity for a continuation of services. This Pre-Qualification application does not constitute a completed application under the federal Truth in Lending Act since no specific property is identified at this time. Your paperwork will be maintained for a minimum of 25 months, even if you are denied as per the Federal Credit Reporting Act.

Your application will not be considered until it is complete. Failure to provide required information in a timely manner may result in denial.

For up to two months following the application period closing, the selection committee will review applications. Applicants that most closely match Habitat's criteria will be asked to participate in information sessions, interviews and home visits. Failure to respond to requests or participate in any of these phases of selection will be looked upon as the applicant removing themselves from consideration.

Applicant Signature

Date

Co-Applicant

Date

Application for Homeownership Grand Island Area Habitat for Humanity Privacy Statement and Notice

At Grand Island Area Habitat for Humanity, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to be more efficient, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as Name, Dependents Names, Address, Birthdate, and Income Information;
- Information about your transactions with us, our affiliates, or others such as your loan balance, payment history and Mortgage or Escrow payment amounts; and
- Information we receive from a consumer reporting agency such as your credit worthiness and credit history.

Grand Island Area Habitat for Humanity employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents
- Nonprofit organizations or governments

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Grand Island Area Habitat for Humanity, 308-385-5510.

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 affirmation advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, national origin, creed or age.

