



Dear Applicant:

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

Please read the following items to see if you have an interest in our ministry and to see if you meet our general guidelines to become a partner family:

1. To qualify you must have a housing need. For example, your current shelter has problems with the heating system, water supply, electricity, bathroom(s), kitchen, structure, etc.
2. You have lived in our service area (Cheboygan County) for approximately one year.
3. Your total family gross income should be within 45 percent of the State of Michigan's median income for your size family.
4. With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, perform a credit check, and ask you for credit references. We will also need the names of eight people who are not related to you and whom we can contact for personal references.
5. 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 ask that you attend the monthly Habitat for Humanity homeowners' meeting if applicable.
6. If approved for a Habitat home, we ask that you be willing to work 250 hours of sweat equity per adult, 100 of those hours (per adult) before construction begins on your home.
7. If approved for a Habitat home, about \$600 will be needed for a down payment and closing costs (roughly one percent of the anticipated sale price of the home). You will have some time to save this money before closing if your family is selected. \$200 of this amount is required prior to construction beginning on your home.
8. If you are approved for a home and if you meet the sweat equity hours, down payment and Habitat Family Support requirements, then we will sell you a home at cost. Habitat house payments include taxes and insurance and will cost approximately \$350 per month. The house payments will be used by Habitat to build more houses for people in need. Because of this, it is required that you make your payments on time.

All information is considered confidential and is to be used only for family selection. The application process takes between two and three months.

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 an application. If you have any questions, please call us at 231-597-4663. Mail the completed application to:

Family Selection Committee  
Habitat for Humanity Cheboygan County  
P.O. Box 309  
Cheboygan, MI 49721



Equal Housing Opportunity

We are committed 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.

**CHEBOYGAN COUNTY**  
**P.O. Box 309, Cheboygan, MI 49721**  
**231-597-HOME**

### APPLICATION FOR HOME OWNERSHIP

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 in ink as completely and accurately as possible. It is very important for you to provide answers to all questions. All information will be kept confidential. If you need more space, please use additional sheets.

#### 1. APPLICANT INFORMATION

NAME BIRTHDATE SOCIAL SECURITY #

\_\_\_\_\_  
(Applicant)

\_\_\_\_\_  
(Co-Applicant)

ADDRESS: \_\_\_\_\_  
\_\_\_\_\_

PHONE: \_\_\_\_\_  
HOME WORK

MARITAL STATUS: Married  Unmarried  Separated

EDUCATION: Highest Grade Completed \_\_\_\_\_

IF PRESENTLY ATTENDING SCHOOL:  
School Name \_\_\_\_\_  
Course of Study \_\_\_\_\_

HOW LONG HAVE YOU LIVED IN THIS AREA? \_\_\_\_\_  
HOW LONG HAVE YOU LIVED AT THIS ADDRESS? \_\_\_\_\_

#### CHILDREN LIVING AT HOME:

	NAME (First Name Last Name)	BIRTHDATE (Mo. Day Yr.)	SEX
1.	_____	_____	_____
2.	_____	_____	_____
3.	_____	_____	_____
4.	_____	_____	_____
5.	_____	_____	_____



**3. MONTHLY BUDGET**

**INCOME (Include all household income ages 18 and up)**

Employment – Applicant	\$ _____
Employment – Co-Applicant	\$ _____
Unemployment	\$ _____
ADC	\$ _____
WIC	\$ _____
Child Support	\$ _____
Food Stamps	\$ _____
SSI	\$ _____
Other Income (specify) _____	\$ _____

**TOTAL INCOME** \$ \_\_\_\_\_

**MONTHLY EXPENSES (To whom does the family owe money)**

		<b>Balance of Loan</b>
Rent or House Payment	\$ _____	\$ _____
Taxes (pro-rate per month)	\$ _____	
Insurance: House	\$ _____	
Health	\$ _____	
Utilities: Heat	\$ _____	
Electric	\$ _____	
Water/Sewer	\$ _____	
Alimony/Child Support	\$ _____	
Food (include paper products and health care items)	\$ _____	
Telephone	\$ _____	
Cable TV or Dish	\$ _____	
Laundry	\$ _____	
Day Care	\$ _____	
Transportation: Auto Payment	\$ _____	\$ _____
Auto Insurance	\$ _____	
Gas & Repairs	\$ _____	
Loans (include credit card debt and family loans):		
Money owed to: _____ What for: _____		
1. _____	\$ _____	\$ _____
Address _____		
2. _____	\$ _____	\$ _____
Address _____		
3. _____	\$ _____	\$ _____
Address _____		
Other Expenses 1. _____	\$ _____	\$ _____
2. _____	\$ _____	\$ _____

**TOTAL MONTHLY EXPENSES** \$ \_\_\_\_\_

TOTAL YEARLY INCOME REPORTED ON LAST YEAR'S TAX FORM 1040  
\$ \_\_\_\_\_

#### 4. DECLARATIONS

HAVE YOU EVER BEEN REFUSED A LOAN? YES  NO

IF SO, EXPLAIN: \_\_\_\_\_

NAME OF YOUR BANK OR CREDIT UNION: \_\_\_\_\_

CHECKING BALANCE \$ \_\_\_\_\_

SAVINGS BALANCE \$ \_\_\_\_\_

a. DO YOU HAVE ANY DEBT BECAUSE OF A COURT DECISION AGAINST YOU? YES  NO

b. HAVE YOU BEEN DECLARED BANKRUPT WITHIN THE PAST 7 YEARS? YES  NO

c. HAVE YOU HAD PROPERTY FORECLOSED ON IN THE LAST 7 YEARS? YES  NO

d. ARE YOU CURRENTLY INVOLVED IN A LAWSUIT? YES  NO

e. ARE YOU PAYING ALIMONY OR CHILD SUPPORT? YES  NO

f. ARE YOU A U.S. CITIZEN OR PERMANENT RESIDENT? YES  NO

Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question **a** through **e**, however, please explain on a separate sheet of paper.

ARE YOU WILLING TO COMMIT 250 SWEAT EQUITY HOURS PER ADULT? YES  NO

WHAT WILL YOUR FAMILY DO TO HELP BUILD YOUR OWN HOUSE AND OTHERS?

Construction

Office Work

Babysitting

Clean Up

Yard Work

Snacks

Painting

Other  \_\_\_\_\_

ARE YOU WILLING TO COMMIT TO HELP WITH HABITAT PROJECTS FOR A PERIOD OF TWO YEARS? YES  NO

#### 5. EMPLOYMENT INFORMATION

**FOR EACH ADULT MEMBER OF YOUR HOUSEHOLD, PLEASE GIVE THE FOLLOWING INFORMATION:**

**APPLICANT:**

PRESENT EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_

ADDRESS \_\_\_\_\_

SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_

LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_

AVERAGE HOURS PER WEEK \_\_\_\_\_ PART-TIME HOURS \_\_\_\_\_

FULL-TIME HOURS \_\_\_\_\_ HOURLY RATE \$ \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_

ADDRESS \_\_\_\_\_

SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_

LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_  
LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_

**CO-APPLICANT**

PRESENT EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_  
LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_  
AVERAGE HOURS PER WEEK \_\_\_\_\_ PART-TIME HOURS \_\_\_\_\_  
FULL-TIME HOURS \_\_\_\_\_ HOURLY RATE \$ \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_  
LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_  
LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_

**OTHER ADULT HOUSEHOLD MEMBER:**

PRESENT EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_  
LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_  
AVERAGE HOURS PER WEEK \_\_\_\_\_ PART-TIME HOURS \_\_\_\_\_  
FULL-TIME HOURS \_\_\_\_\_ HOURLY RATE \$ \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_  
LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_  
LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_

**OTHER ADULT HOUSEHOLD MEMBER:**

PRESENT EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_  
ADDRESS \_\_\_\_\_  
SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_  
LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_  
AVERAGE HOURS PER WEEK \_\_\_\_\_ PART-TIME HOURS \_\_\_\_\_

FULL-TIME HOURS \_\_\_\_\_ HOURLY RATE \$ \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_  
ADDRESS \_\_\_\_\_

SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_  
LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_

PREVIOUS EMPLOYER: \_\_\_\_\_ PHONE: \_\_\_\_\_  
ADDRESS \_\_\_\_\_

SUPERVISOR \_\_\_\_\_ OCCUPATION \_\_\_\_\_  
LENGTH OF EMPLOYMENT: From \_\_\_\_\_ to \_\_\_\_\_

**6. REFERENCES**

**PLEASE LIST AT LEAST EIGHT PEOPLE WHO ARE NOT RELATED TO YOU, BUT KNOW YOU AND KNOW YOUR SITUATION. You should include a variety of sources such as neighbors, people you do business with, church associates, friends, etc. Give name, address, telephone number and how you know these people.**

NAME	ADDRESS	PHONE
1. _____ How do you know this person: _____	_____	_____
2. _____ How do you know this person: _____	_____	_____
3. _____ How do you know this person: _____	_____	_____
4. _____ How do you know this person: _____	_____	_____
5. _____ How do you know this person: _____	_____	_____
6. _____ How do you know this person: _____	_____	_____
7. _____ How do you know this person: _____	_____	_____
8. _____ How do you know this person: _____	_____	_____

**It is very important for you to fill in all the blanks on this application and release form. Your filling in all the blanks helps us process your application quicker.**

**7. AUTHORIZATION AND RELEASE FORM**

I have applied for a loan with Habitat for Humanity Cheboygan County, Cheboygan, Michigan. I authorize you to release any information required by Habitat for Humanity concerning finances, employment and personal references. The information includes, but is not limited to, payment histories, present and previous employment, credit reports, income verifications, Family Independence Agency reports, checking account balances, savings account balances, consumer credit balances, State and Federal taxes, and other financial information, in addition to personal references regarding my/our application for housing.

A copy of this authorization is the equivalent of the original. I agree to hold you and Habitat for Humanity harmless from any liability in connection with the release of any requested information from you or from a third party. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

Your prompt reply will help expedite my application. Thank you.

\_\_\_\_\_  
APPLICANT

\_\_\_\_\_  
SOCIAL SECURITY #

\_\_\_\_\_  
DATE

\_\_\_\_\_  
CO-APPLICANT

\_\_\_\_\_  
SOCIAL SECURITY #

\_\_\_\_\_  
DATE