



## Affordable Homeownership Program Application: Instructions

### This is a SPECIAL APPLICATION for 3 homes on Remington Road in Kaplan, LA.

Habitat will review applications on a **first come, first serve basis**. Applications will close once we have qualifying families for each of the 3 homes.

#### Instructions

1. Complete and sign the "Affordable Homeownership Program Application"
2. Sign the "Authorization & Release" form
3. Make copies of required documents (see list below)
4. **Applications are due as soon as possible** to the Habitat office with supporting documents, and the application fee.
5. Wait for the results of our initial screening of your application. **We will contact you by mail to notify you of our decision and next steps.**

#### Required Documents

Please turn in **copies**. All documents must be received for your application to be considered. Documents are required for both you and your co-applicant. (Applicant would be owner of the Habitat home and would be responsible for the Habitat mortgage loan.)

- **Application fee:** check or money order, \$10 for single applicant/\$20 for co-applicants
- **Social Security card** for each applicant
- **Birth Certificate** for each applicant
- **Driver's license** or state ID for each applicant
- **A 1-page letter** introducing yourself, explaining the condition of your current housing, and detailing why you feel you need a Habitat home (same as Page 2 on application form)
- **2019 Federal Tax Return** if you file taxes
- **2019 W-2 and/or 1099 Forms** (If employed)
- **Government assistance award letter(s)** (If applicable) (Social Security, Food Stamps, SSI, Other)
- **Court Order for alimony and/or child support document amount received** (If applicable)
- **Documents to verify any other income received regularly**

#### Where to turn in the Application:

**Address:** 823 W. Congress St, Lafayette, LA 70501

**Office Hours:** Monday-Friday 8am-4pm

**Phone:** (337) 261-5041

**Fax:** (337) 269-9131

**Email:** [laina@habitatlafayette.org](mailto:laina@habitatlafayette.org)

**Web:** [www.habitatlafayette.org](http://www.habitatlafayette.org)



We are pledged to the U.S. policy for the achievement of equal housing opportunity. We support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, age, religion, sex, handicap, marital or familial status, income source, national origin, sexual preference, or exercising the right to federal credit protection.

## Lafayette Habitat for Humanity: Homeowner Selection Criteria (4/2018)

Habitat for Humanity is a non-profit housing ministry building homes in partnership with residents in need, through the support of community volunteers and donors. Homes are sold to Habitat homebuyers for no profit and financed by Habitat with an affordable mortgage loan.

### Habitat selects future homeowners using the following four criteria:

#### 1) Need

- Applicant has a current housing need as determined by the condition of current shelter, housing cost, or neighborhood safety.
- Applicant has an inability to meet need for decent housing through other means, specifically that the household income is below 80% of median income for parish where applicant wishes to live (see Annual Income Guidelines).

Examples of housing need include:

- Inadequate shelter because of problems with heating, water supply, electricity, unsafe structure, inaccessibility for disabled family members, etc.
- Overcrowded living conditions as determined by number of persons per bedroom, their ages, and genders.
- Cost of current housing exceeds 40% of household income.
- Current neighborhood is unsafe or unsuitable for children or other household members.

#### 2) Ability to Pay

- Household income is sufficient to cover basic living expenses plus the monthly mortgage loan (see Annual Income Guidelines).
- Applicant income will not stop or decrease if the applicant owns a home.
- Debt-to-income ratio: Total housing expenses (including projected house payments,

insurance, and taxes) should not exceed 30% of monthly gross income; Total monthly debt payments should not prohibit applicant from meeting normal cost of living expenses; total limit, including housing, 43% of monthly gross income.

- Applicant has demonstrated an ability to make regular monthly payments for rent, utilities, etc.
- Applicant has acceptable credit history and does not have excessive collections, bad debt, or bankruptcy (within the last 3 years).

#### 3) Willingness to Partner

- Applicant agrees to disclose financial and personal information, including employment verification (if employed), proof of income, tax returns, payment records, etc.
- Applicant completes Habitat program application requirements, including home visit.
- Applicant agrees to participate in Habitat's homeowner orientation & education program.
- Applicant agrees to assume full responsibility for the necessary maintenance and repairs of home after occupancy.
- Applicant agrees to make mortgage payments each month for the duration of the mortgage loan.

#### 4) Residency

- Applicant is a legal resident of the United States of America and a current resident of Louisiana.

### 2020 Income Guidelines Vermilion Parish, LA:

Household of: 1 person: \$18,000–\$35,200  
2 people: \$18,000–\$40,200  
3 people: \$21,720–\$45,250  
4 people: \$26,200–\$50,250  
5 people: \$30,680–\$54,300  
6 people: \$38,950–\$62,350  
7 people: \$41,450–\$66,350



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Date Received: \_\_\_\_\_  
 Staff Initials: \_\_\_\_\_  
 Version 6/2020

## Affordable Homeownership Program Application

### SPECIAL APPLICATION for 5911, 5913, & 5919 Remington Rd., Kaplan, LA.

This is an application for Lafayette Habitat for Humanity's Affordable Homeownership Program. This is not an application for a mortgage. Please complete ALL information and return to the Lafayette Habitat office.

#### 1. APPLICANT INFORMATION

**Applicant:** The Applicant would be owner of the Habitat home and would be responsible for the Habitat mortgage loan. Applicants must be 18yrs +. Please print.

|                                 |             |  |   |
|---------------------------------|-------------|--|---|
| Applicant Full Name:            |             | Maiden Name:   |   |
| Home Address:                   |             | Zip Code:  |   |
| Mailing Address (if different): |             | Zip Code:  |   |
| Home Phone:                     | Cell Phone: | Best way to contact you:   | <input type="checkbox"/> Cell <input type="checkbox"/> Home Phone<br><input type="checkbox"/> Text <input type="checkbox"/> Email |
| Email:                          |             | Birth Date:  |   |
| Social Security #:              |             | Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Divorced <input type="checkbox"/> Widow |   |

**Co-Applicant (if applicable):** The Co-applicant would be co-owner of the Habitat home and would have joint responsibility for the Habitat mortgage loan. If you are married and not legally separated, your spouse must be listed as a co-applicant.

|                                 |             |  |   |
|---------------------------------|-------------|--|---|
| Co-Applicant Full Name:         |             | Maiden Name:   |   |
| Home Address:                   |             | Zip Code:  |   |
| Mailing Address (if different): |             | Zip Code:  |   |
| Home Phone:                     | Cell Phone: | Best way to contact you:   | <input type="checkbox"/> Cell <input type="checkbox"/> Home Phone<br><input type="checkbox"/> Text <input type="checkbox"/> Email |
| Email:                          |             | Birth Date:  |   |
| Social Security #:              |             | Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Legally separated <input type="checkbox"/> Divorced <input type="checkbox"/> Unmarried |   |

**Previous Address:** If you (applicant and/or co-applicant) have lived in your current residence for less than two years, please include your previous address(es):

|                     |   |
|---------------------|---|
| Previous Address 1: | <input type="checkbox"/> Applicant<br><input type="checkbox"/> Co-applicant |
| Previous Address 2: | <input type="checkbox"/> Applicant<br><input type="checkbox"/> Co-applicant |



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## 2. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your household must be willing to complete financial education courses. You must also be willing to save money for closing costs.

I AM WILLING TO COMPLETE ALL REQUIREMENTS OF THE AFFORDABLE HOMEOWNERSHIP PROGRAM:      Applicant      Co-Applicant  
 Yes  No       Yes  No       Yes  No

## 3. HOUSEHOLD

List the names of people who would live in your Habitat home, if you are approved.

| Name | Birth Date | Male/Female | Relationship to Applicant |
|------|------------|-------------|---------------------------|
| 1.   |            |             |                           |
| 2.   |            |             |                           |
| 3.   |            |             |                           |
| 4.   |            |             |                           |
| 5.   |            |             |                           |
| 6.   |            |             |                           |
| 7.   |            |             |                           |
| 8.   |            |             |                           |

## 4. PRESENT HOUSING CONDITIONS

Where do you currently live?  House  Apartment  Trailer  Living with others  Homeless   
Other \_\_\_\_\_

Number of bedrooms: \_\_\_\_\_ How long have you lived at this location? \_\_\_\_\_

Do you pay rent?  Yes  No      If yes, how much per month? \_\_\_\_\_

**If you rent, please list your current landlord information:**

Landlord Name: \_\_\_\_\_ Landlord Phone: \_\_\_\_\_

Landlord Mailing Address: \_\_\_\_\_

**REQUIRED: Describe the condition of your current home and list the reasons why you believe you need a Habitat house. Please attach your response on a separate sheet of paper.**

## 5. PROPERTY INFORMATION

Do you own your current home?  Yes  No      If you own your home, do you have a mortgage balance? \$ \_\_\_\_\_

Do you own land?  Yes  No      What is the value of your home and/or land? \$ \_\_\_\_\_

If you own land, describe it, including address: \_\_\_\_\_

Have you lost a home or land due to foreclosure?  Yes  No      If yes, what date did this happen? \_\_\_\_\_

Were you impacted by the 2016 flood?  Yes  No      If yes, please attach a copy of your FEMA letter.

**6. INCOME & EXPENSES**

|  |                                    | <b>NOTE: You must list income from <u>all</u> household members age 18+</b> |  |                                     |
|--|------------------------------------|---|--|-------------------------------------|
| <b>MONTHLY EXPENSES</b>                  | Average amount you pay each month: | <b>MONTHLY INCOME</b>   | Average amount you receive each month: | Will this income end? If yes, when? |
| Rent/Mortgage:                           | \$                                 | Full Time Job #1:   | \$                                     |                                     |
| Auto Loan Payment:                       | \$                                 | Full Time Job #2:   | \$                                     |                                     |
| Credit Card Payment:                     | \$                                 | Part Time Job #1:   | \$                                     |                                     |
| Student Loan Payment:                    | \$                                 | Part Time Job #2:   | \$                                     |                                     |
| Other Loan Payment:                      | \$                                 | Social Security:  | \$                                     |                                     |
| Child Support Payment:                   | \$                                 | SSI:  | \$                                     |                                     |
| Auto Insurance:                          | \$                                 | Disability:   | \$                                     |                                     |
| Life Insurance:                          | \$                                 | TANF:   | \$                                     |                                     |
| Health Insurance:                        | \$                                 | Alimony/Child Support:  | \$                                     |                                     |
| Utilities (electric, gas, water, trash): | \$                                 | SNAP/Food Stamps:   | \$                                     |                                     |
| Phone Bill:                              | \$                                 | Retirement:   | \$                                     |                                     |
| Internet & TV:                           | \$                                 | VA Benefits:  | \$                                     |                                     |
| Gasoline/Transportation:                 | \$                                 | Other: _____  | \$                                     |                                     |
| Child Care:                              | \$                                 | Other: _____  | \$                                     |                                     |
| Food:                                    | \$                                 | Other: _____  | \$                                     |                                     |
| Medical Bills/Medication:                | \$                                 | Other: _____  | \$                                     |                                     |
| Other: _____                             | \$                                 | Other: _____  | \$                                     |                                     |
| Other: _____                             | \$                                 | Other: _____  | \$                                     |                                     |
| Other: _____                             | \$                                 | Other: _____  | \$                                     |                                     |
| <b>Total Expenses: \$</b> _____          |                                    | <b>Total Income: \$</b> _____   |  |                                     |

## 7. EMPLOYMENT INFORMATION

You do not need to be employed to qualify, but you must have enough regular, reliable income to afford a monthly mortgage payment. If anyone who plans to live in the Habitat house (age 18+) is currently employed, please tell us about their job(s). Complete a box for each job. Attach an additional sheet of paper if necessary.

### Job 1:

Who works at this job?

Job Title:

Employer Name:

What date did this job start?

Employer Mailing Address:

Supervisor Name:

Supervisor Phone Number:

Wage: \$

Per: Hour Day Year (circle one)

Average hours per week:

Is this job temporary?  Yes  No

If so, what date do you expect this job to end?

### Job 2:

Who works at this job?

Job Title:

Employer Name:

What date did this job start?

Employer Mailing Address:

Supervisor Name:

Supervisor Phone Number:

Wage: \$

Per: Hour Day Year (circle one)

Average hours per week:

Is this job temporary?  Yes  No

If so, what date do you expect this job to end?

### Job 3:

Who works at this job?

Job Title:

Employer Name:

What date did this job start?

Employer Mailing Address:

Supervisor Name:

Supervisor Phone Number:

Wage: \$

Per: Hour Day Year (circle one)

Average hours per week:

Is this job temporary?  Yes  No

If so, what date do you expect this job to end?

## 8. ASSETS

Do you own any of the following?

|  | Value |   | Value |
|--|-------|---|-------|
| Bank Account (checking) <input type="checkbox"/> Yes <input type="checkbox"/> No |       | Cash <input type="checkbox"/> Yes <input type="checkbox"/> No                 |       |
| Bank Account (savings) <input type="checkbox"/> Yes <input type="checkbox"/> No  |       | Stocks <input type="checkbox"/> Yes <input type="checkbox"/> No               |       |
| House/Building <input type="checkbox"/> Yes <input type="checkbox"/> No          |       | Retirement /401k/IRA <input type="checkbox"/> Yes <input type="checkbox"/> No |       |
| Vehicle <input type="checkbox"/> Yes <input type="checkbox"/> No                 |       | Other: _____ <input type="checkbox"/> Yes <input type="checkbox"/> No         |       |

## 9. CLOSING COSTS

If you are accepted, you will be required to save around \$100/month for closing costs. Where do you plan to get this money?  
(Example: wages, gift, tax refund, etc.)

## 10. DECLARATIONS

|   | <b>Applicant</b>   | <b>Co-Applicant</b>                                      |
|---|--|--|
| 1. Are you a citizen or permanent resident of the United States of America? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 2. 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 |
| 3. Have you been declared bankrupt within the past 7 years?                 | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 4. Have you had property foreclosed on in the past 7 years?                 | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| 5. Is there currently a lawsuit filed against you?                          | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

The answers to these questions will not necessarily disqualify you. If you are not a US citizen/permanent resident, or answered "yes" to questions 2-5, please write an explanation on a separate sheet of paper.

## 11. MARKETING INFORMATION

How did you hear about Lafayette Habitat for Humanity's Affordable Homeownership Program?

- Television     Radio     Current Habitat Homeowner     Church     Website/Social Media
- Homeownership/Financial Education Class     Other: \_\_\_\_\_

## 12. AUTHORIZATION AND RELEASE OF INFORMATION

I understand that by filing an Affordable Homeownership Program application with Lafayette Habitat for Humanity, I am authorizing Lafayette Habitat for Humanity to evaluate my need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership, and my willingness to be a full partner in Habitat's Affordable Homeownership Program. I understand that the evaluation may include, but is not limited to, **personal visits, credit checks, rent verification, employment verification, criminal background checks, and sex offender registry checks.**

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 approved to participate in the homeownership program, I may be disqualified from the program.

I also understand that my signature on this application gives Lafayette Habitat for Humanity, and its partners, permission to use photographs of me and my household, as well as my bio in appropriate publications.

The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

By signing this statement I am submitting to such inquiries, allowing the release of my personal information to Lafayette Habitat for Humanity, and certifying that all information submitted on this application is accurate and complete.

X

X

Applicant Signature

Date

Co-applicant Signature

Date

**If this application was completed by someone other than the applicant/co-applicant, please supply the following information:**

This information was taken by:  Face-to-face interview  Mail  Telephone  Internet  Other

Interviewer's Name

Interviewer's Organization:

Interviewer's Phone:

Interviewer's Signature: X

Date:



**13. GOVERNMENT MONITORING INFORMATION**

The following information is requested by the federal government for loans related to the purchase of homes in order to monitor the lender’s compliance with equal credit opportunity and fair housing laws.

You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish this information, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname.

This information will be anonymous and separated from your application before the application is reviewed.

**Applicant**

I do not wish to furnish this information.

**Race/National Origin** (check all that apply)

American Indian or Alaskan Native  
 Native Hawaiian or Other Pacific Islander  
 Black/African American  
 Caucasian  
 Asian  
 Other (specify) \_\_\_\_\_

**Ethnicity**

Hispanic  Non-Hispanic

**Birth date:**    /    /                      **Gender:**    Female  
                    MM   DD   YYYY                       Male

**Marital Status:**  Single (including widowed, divorced)  
 Separated  Married

**Co-Applicant**     Not applicable

I do not wish to furnish this information.

**Race/National Origin** (check all that apply)

American Indian or Alaskan Native  
 Native Hawaiian or Other Pacific Islander  
 Black/African American  
 Caucasian  
 Asian  
 Other (specify) \_\_\_\_\_

**Ethnicity**

Hispanic  Non-Hispanic

**Birth date:**    /    /                      **Gender:**    Female  
                    MM   DD   YYYY                       Male

**Marital Status:**  Single (including widowed, divorced)  
 Separated  Married

**If the government monitoring information listed above was completed by someone other than the applicant or co-applicant, please supply the information below:**

|   |  |                            |
|---|--|----------------------------|
| This information was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone |  | Interviewer’s Phone Number |
| <input type="checkbox"/> Internet <input type="checkbox"/> Other (please specify)   |  |                            |

|  |   |  |
|--|---|--|
|  | X |  |
|--|---|--|

|                    |                         |      |
|--------------------|-------------------------|------|
| Interviewer’s Name | Interviewer’s Signature | Date |
|--------------------|-------------------------|------|