



P.O. Box 7181
Missoula, MT 59807
(406) 549-8210

Dear Friend,

Thank you for applying for a home with the Habitat for Humanity of Missoula, Montana. Please complete the attached application as completely as possible. Please include:

- **A copy of your 2017 and 2018 W-2's, 1099's, Federal and State income tax statements for all household members.**
- **A copy of award letter for other income sources (i.e. Social Security, Disability, Food Stamps, TANF, etc.)**
- **Copies of 30 days of pay stub(s) for all employment.**
- **Copies of most recent monthly bills for all utilities. (i.e. Northwestern Energy, Qwest, cell phone, insurance, water, etc.)**

SEND COPIES ONLY! DOCUMENTATION WILL NOT BE RETURNED!

Please enclose extra sheets of paper as needed and explain as much as you would like.

If you have questions, please call the Habitat office 549-8210.

Completed Applications may be **mailed** to:

Habitat for Humanity of Missoula
PO Box 7181
Missoula, MT 59807
Be sure to allow plenty of time for applications to arrive by the deadline. Late arrivals will not be considered.

Completed Applications may be **delivered** to the Habitat Office:

Habitat for Humanity of Missoula
3655 Highway 200 East
East Missoula, MT 59801

***The office is generally open from 9 a.m. until 5 p.m. Tuesday - Friday.
To deliver your application at other times, please call in advance.***

Thank you for your interest in Habitat for Humanity of Missoula. We look forward to receiving your application.

Sincerely,
Barbara Wickel
Interim Executive Director

**Applications are due by
August 16, 2019
5:00 p.m.**

NO EXCEPTIONS.

**Late applications will
automatically be disqualified.**

Habitat for Humanity of Missoula

Habitat for Humanity is an ecumenical Christian, grassroots and non-profit organization with the goal of providing affordable housing in partnership with those in need. We rely primarily on voluntary labor, materials and money. The following are important facts to remember about the organization:

1. The home for which you are applying is a basic, practical structure to be built in the greater Missoula area.
2. The home is provided with money and labor donated by people who are concerned about their neighbors and community.
3. The houses are sold at cost with no interest charged. There is no profit made by Habitat from the construction or sale of this home.
4. Applications will be reviewed by an established Selection Committee, which will then interview prospective homeowners.
5. Building will take place only as land and materials are available.
6. Each partnering family is required to provide 500 hours "Sweat Equity" (volunteer labor) on their house or other Habitat projects. Two hundred fifty hours (250) hours can be help from outside the partnering family.
7. If selected, an earnest payment of \$500 is required before breaking ground.

Families will be selected based on the following:

1. Housing Need – Number in household; current housing situation. We generally serve families ineligible for traditional home financing.
2. Ability to Make Monthly Payments – Credit history; job stability; debt ratio.
3. Willingness to Participate in Habitat's Program – down payment; ability to be responsible for the "sweat equity" hours.
4. Have Lived or Worked in Missoula County for a Least One Year Prior to Application.

Application Checklist

This information must be at the Habitat office no later than 5:00 PM Friday August 16, 2019. Failure to provide all information will deem an application incomplete and automatic denial.

Name(s): _____

Check the box to indicate an item is attached. Not all items may be applicable to your family.

- Completed and signed application
- Signed credit authorization, credit certification, borrower's certification and privacy notice
- Copy current paystubs, covering most recent 30 days for each job
- Copy of 2017 and 2018 W-2's or 1099's
- Copy of 2017 and 2018 Federal tax returns
- Copy of 2017 and 2018 State tax returns
- Copy of awards letter for social security, retirement or any other special income
- Food Stamps printout showing amount received for past 12 months
- Copy of divorce decree if receiving child support or alimony
- CSED printout showing child support received over past 12 months
- Printout showing unemployment received year-to-date
- Copy of most recent gas and/or electric bill
- Copy of most recent phone bill, this would include cell phone
- Proof of auto insurance premium amount, with indication if payment due monthly, quarterly or semi-annually
- Proof of monthly internet charge
- Copy of most recent cable/satellite bill
- Proof of life insurance premium amount
- Copy of driver's license or state issued ID for applicant and co-applicant
- Other: _____
- Other: _____



Habitat for Humanity of Missoula
406-549-8210

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 _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security Number _____ Home Phone _____ Age _____ <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) Name _____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/> _____ _____ _____ _____ _____	Dependents and others who will live with you (not listed by applicant) Name _____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/> _____ _____ _____ _____ _____
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 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 _____ Number of Years _____	Last Address (street, city, state, zip code) _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ 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 & 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 & 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	Do you own a:	Yes	No
Boat	<input type="checkbox"/>	<input type="checkbox"/>	Car (#1)	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Home	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year _____		
Washer	<input type="checkbox"/>	<input type="checkbox"/>	Car (#2)	<input type="checkbox"/>	<input type="checkbox"/>
Dryer	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year _____		

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 \$	Unpaid Balance \$
	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 \$	Unpaid Balance \$
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 2: subtotal of payments	\$	/month
			column 1: 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 & 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.

Applicant's name _____

co-applicant's name _____

13. information for government monitoring purposes

please read this statement before completing the box below: 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 it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

Applicant	co-applicant
<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>race/national origin:</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Caucasian</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</p> <p><input type="checkbox"/> Asian AND Caucasian</p> <p><input type="checkbox"/> Black/African American AND Caucasian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</p> <p><input type="checkbox"/> Other (specify)</p> <p>ethnicity:</p> <p><input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>birthdate: ____ / ____ / ____</p> <p>marital status:</p> <p><input type="checkbox"/> Married</p> <p style="padding-left: 20px;"><input type="checkbox"/> Separated</p> <p style="padding-left: 20px;"><input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)</p>	<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>race/national origin:</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Caucasian</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</p> <p><input type="checkbox"/> Asian AND Caucasian</p> <p><input type="checkbox"/> Black/African American AND Caucasian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</p> <p><input type="checkbox"/> Other (specify)</p> <p>ethnicity:</p> <p><input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>birthdate: ____ / ____ / ____</p> <p>marital status:</p> <p><input type="checkbox"/> Married</p> <p style="padding-left: 20px;"><input type="checkbox"/> Separated</p> <p style="padding-left: 20px;"><input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)</p>

to be completed only by the person conducting the interview

This application was taken by: <input type="checkbox"/> Face-to-face Interview <input type="checkbox"/> By Mail <input type="checkbox"/> By Telephone	Interviewer's Name (print or type)
	Interviewer's Signature Date
	Interviewer's Phone Number

Miscellaneous Addendum

If you have one, please provide your e-mail address _____

How did you hear about this selection series of Habitat for Humanity? _____

Did you attend a public meeting? If yes, which one? _____

1. Do you anticipate any changes in your income or employment in the near future? _____

If yes, please describe _ _____

2. Please confirm your family does or does not receive food stamps or WIC? _____

If yes, confirm the monthly amount received _____

3. Does your current rent include gas, electric, water, or garbage? _____

If yes, please list what is covered _____

4. Do you have health insurance? _____

If yes, please advise if through work or on the open market and cost _____

5. Do you have ongoing medical expenses? _____

If yes, please advise monthly amount _____

6. Do you have student loan debt? _____

If yes, please detail total & specifics _____

3. Describe your ability to team up with Habitat to build homes for others and then build your own home.

4. Define what you think pride of home-ownership is.

Habitat for Humanity Credit Check Request

We authorize _____ to check our credit history using a professionally accepted credit check procedure as a part of our application to become a Habitat for Humanity of Missoula partner family. We understand that this check will be done at no charge to us. We understand that this check will only be released to Habitat for Humanity of Missoula and will be treated confidentially.

Applicant's Full Name _____	Suffix _____
Present Address _____	

Applicant's Date of Birth _____	Applicant's Social Security No. _____
Co-Applicant's Full Name _____	Suffix _____
Co-Applicant's Date of Birth _____	Co-Applicant's Social Security No. _____

Applicant's Signature

Date

Co-Applicant's Signature (Spouse/Partner)

Date

INDIVIDUAL OR JOINT CREDIT CERTIFICATION

I/We are applying for credit with Habitat for Humanity of Missoula, Inc.

- I am applying for individual credit in my own name and I am relying on my own income and assets and not the income or assets of another person.
- I am applying for individual credit and I am relying on my income or assets as well we income or assets from other sources.
- We are applying for joint credit.

Borrower's Signature

Date

Borrower's Signature

Date

Borrower's Certification & Authorization Certification

The undersigned certify the following:

1. I/We have applied for a mortgage loan from HABITAT FOR HUMANITY OF MISSOULA, INC. (lender). In applying for the loan, I/We completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We made no misrepresentations in the loan application or other documents nor did I/We omit any pertinent information.
2. I/We understand and agree that HABITAT FOR HUMANITY OF MISSOULA, INC. (lender) reserves the right to change the mortgage loan review process to a full documentation program if the current application is for partial documentation processing. This may include verifying the information provided on the application with the employer and/or the financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code. Section 1014.

Authorization to Release Information

To Whom It May Concern:

1. I/We have applied for a mortgage loan from HABITAT FOR HUMANITY OF MISSOULA, INC. (lender). As part of the application process, HABITAT FOR HUMANITY OF MISSOULA, INC. (lender) may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. I/We authorize you to provide to HABITAT FOR HUMANITY OF MISSOULA, INC (lender), and to any investor to whom HABITAT FOR HUMANITY OF MINSSOULA, INC (lender) may sell my/our mortgage, any and all information and documentation that they request. Such information includes, but is not limited to, employment history and income; bank, money market and similar account balances; credit history; and copies of income tax returns.
3. HABITAT FOR HUMANITY OF MISSOULA, INC (lender) or any investor that purchases the mortgage may address this authorization to any party named in the loan application.
4. A copy of this authorization may be accepted as an original.
5. Your prompt reply to HABITAT FOR HUMANITY OF MISSOULA, INC. (lender) or the investor that purchased the mortgage is appreciated.

NOTICE TO BORROWERS: This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has a right of access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

Borrower's Signature/Date

Borrower's Signature/Date

Privacy Notice to Habitat for Humanity Homebuyers

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
- Information we receive from consumer reporting agencies
- Information we receive from you during interviews

We may disclose the following kinds of nonpublic information about you, such as:

- Information from your application such as name, address, social security number, income, age, assets, family size, ethnicity, other information from the application
- Information about your transactions with us, such as payment history or amounts due us
- Information we receive from reporting agencies such as credit history
- Information gathered from interviews with us such as family size

We may disclose nonpublic personal information about you to the following types of third parties in connection with our normal operating practices:

- Financial service providers such as mortgage servicing agents or banks providing loan funding
- Nonprofit organizations, public sector agencies, or governments

We may also disclose nonpublic information about you to nonaffiliated third parties as permitted by law, in connection with our normal operating practices.

We do not disclose any nonpublic personal information about you to anyone except as permitted by law. We maintain physical, electronic, and procedural safeguards that comply with Federal regulations to guard your nonpublic personal information.

Client signature _____ Date _____

Client signature _____ Date _____

NOTES