



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, sexual orientation, gender identity or national origin.

In Partnership with the City of Cuyahoga Falls and



Mayor Don Walters

APPLICATION

for A Brush with Kindness Exterior Home Repair Program

Dear Applicant: We need you to complete this application to determine if you qualify for a Habitat for Humanity home repair under our Neighborhood Revitalization Program. 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		Date of Birth ____/____/____	Co-applicant's Name		Date of Birth ____/____/____
Social Security Number ____-____-____	Age	Home Phone () _____	Social Security Number ____-____-____	Age	Home Phone () _____
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)			<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)		
Dependents and others who live with you					
Name	Age	Male	Female		
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>		
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>		
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>		
_____	_____	<input type="checkbox"/>	<input type="checkbox"/>		
Present Address (street, city, state, ZIP code)		<input type="checkbox"/> Own	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 _____		

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 Verifications Received:
 Landlord: _____ Employment: _____
 Date of Orientation: _____

8. DEBT

To Whom Do You and the Co-applicant Owe Money?

Car	Monthly Payment	Unpaid Balance	Credit Card	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. left to pay:			Mos. left to pay:	
Furniture, Appliances, & Televisions	Monthly Payment	Unpaid Balance	Medical	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. left to pay:			Mos. left to pay:	
Cell Phone Contracts	Monthly Payment	Unpaid Balance	Other	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. left to pay:			Mos. left to pay:	

9. 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.

10. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the repair program, 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 questions truthfully, my application may be denied, and that even if I have already been selected to receive repairs, 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 understand that a zero interest lien will be signed with the City of Cuyahoga Falls due and payable upon the sale or transfer of the home of if I no longer occupy it as my primary residence.**

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.

Is either the applicant, co-applicant or a member of the household a US military veteran of any branch? (circle answer) YES NO

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

<p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face Interview</p> <p><input type="checkbox"/> By Mail</p> <p><input type="checkbox"/> By Telephone</p>	Interviewer's Name (print or type)		
	<table style="width: 100%; border: none;"> <tr> <td style="border: none;">Interviewer's Signature</td> <td style="border: none; text-align: right;">Date</td> </tr> </table>	Interviewer's Signature	Date
	Interviewer's Signature	Date	
Interviewer's Phone Number			



2301 Romig Road, Akron, OH 44320
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www.HFHSummitCounty.org

Income Guidelines (HUD) – 2016 - Based on the Summit County Average Median Income (AMI) of \$66,900:

<u>People in Household</u>	<u>1 Person</u>	<u>2 Person</u>	<u>3 Person</u>	<u>4 Person</u>	<u>5 Person</u>	<u>6 Person</u>	<u>7 Person</u>	<u>8 Person</u>
30% Income limits (minimum per year)	\$14,050	\$16,050	\$20,160	\$24,300	\$28,440	\$32,580	\$36,730	\$40,890
80% income limits (maximum per year)	\$37,450	\$42,800	\$48,150	\$53,500	\$57,800	\$62,100	\$66,350	\$70,650

Qualifications for Potential Applicants

- 1) The need for adequate shelter.
- 2) The willingness to partner with Habitat to complete 250 sweat equity hours through volunteering: building your home and the homes of others, as well as attending educational classes for home ownership (applies to each adult in the household).
- 3) Debt-to-income ratio of 39% or less (please provide your two most recent pay stubs with your application).
- 4) Decent responsible credit, including:
 - a) Bankruptcy fully discharge for one year
 - b) No liens or civil suits pending
- 5) Ability to pay the monthly mortgage, which averages between \$450 and \$550 monthly (including property taxes and home owners insurance).
- 6) Not registered on any sexual offender database and no drug violations within the last two years.

The entire process for a Habitat home, should an applicant be approved (by the Family Selection committee), could take anywhere from 12 – 24 months to complete. We do not provide emergency housing.