



Application Packet

Deadline:

September 28, 2017

Applications sent by mail must be postmarked on or before
September 28, 2017 to:

Habitat for Humanity Vail Valley
P.O. Box 4149
Avon, CO 81620

Applications may be hand delivered to the following
location on or before September 28, 2017 at 5:00pm.

455 Nottingham Ranch Road
Avon, CO 81620
(in the basement of the Eagle River Presbyterian Church)

The homes are located in Stratton Flats in Gypsum.



Partner Family Application Checklist

Please include the following:

- Your completed application**
- A copy of your U.S. birth certificate OR permanent residency card**
-if applicable, copies are required of both co-applicants
- Copies of pay stubs for all employment, copies of this year's W-2 forms and a copy of your most recent tax return**
- if applicable, copies are required of both co-applicants
- A copy of your current lease agreement OR of a recent rent receipt**
- Copies of monthly billing statements**
- refer to Section 9 of your application
- Copies of bank statements for checking, savings and other accounts**
- refer to Section 14 of your application
- A copy of your social security card**
- if applicable, copies are required of both co-applicants
- A copy of your driver's license OR Colorado I.D.**
- if applicable, copies are required of both co-applicants
- Permission for Additional Information Form**
- signed - enclosed with your application
- Debt and Credit Agreement**
- signed - enclosed with your application



Habitat for Humanity Vail Valley

Office: (970) 748-6718

Fax: (970) 748-6719

Mailing Address: P.O. Box 4149

Avon, Colorado 81620



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(s):

Please fill out this application **completely** and return to our office as soon as possible to determine if you qualify for a Habitat for Humanity house. If you have questions or need help, feel free to call the Habitat office. If you need more space, attach additional pages. Please write in pen and be sure to sign your names on the bottom of the last page. To be eligible, you must be a US Citizen or Permanent Legal Resident, and must reside &/or work in Eagle County. All information you include on this application will be kept confidential.

1. Applicant

Name: _____

Mailing Address: (please include town and zip code) _____

Social Security # _____

Married Separated Unmarried (Incl. single, divorced or widowed)

Are you a US citizen? Yes ___ No

Legal Permanent Resident? Yes ___ No

Home Phone: _____ Work Phone: _____ Cell: _____

Best time to reach you? _____

Present Physical Address: How long? _____

Previous Physical Address: How long? _____

Please provide all addresses for the past three (3) years.

How long have you lived in the Valley? _____

2. Co-Applicant

Name: _____

Mailing Address (if different from applicant): _____

Social Security # _____ Married Separated Unmarried (Incl. single, divorced or widowed)

Are you a US citizen? Yes ___ No _____ Legal Permanent Resident? Yes ___ No _____

Home Phone: _____ Work Phone: _____ Cell: _____

3. Children and others that would live in the Habitat home:

Name _____ Date of Birth _____ Age: _____ Relationship: _____

Name _____ Date of Birth _____ Age: _____ Relationship: _____

Name _____ Date of Birth _____ Age: _____ Relationship: _____

Name _____ Date of Birth _____ Age: _____ Relationship: _____

Name _____ Date of Birth _____ Age: _____ Relationship: _____

4. People living with you currently that would NOT live in the Habitat home:

Name _____ Date of Birth _____ Age: _____ Relationship: _____

Name _____ Date of Birth _____ Age: _____ Relationship: _____

Name _____ Date of Birth _____ Age: _____ Relationship: _____

5. Your current housing

of bedrooms: _____ # of bathrooms: _____

Describe any issues you have with the following:

Space: _____

Safety: _____

Structural problems: _____

Cost burdened: _____

6. Current Landlord's Contact Information: Please include name and phone number.

7. Why do you need a Habitat Home?

Do you require a home built to ADA (Americans with Disabilities Act) standards? Yes No__

8. Employment Information:

Please list all jobs held by EVERY adult member of your household for the past three (3) years. If you need more space, attach more pages. Start with your present job(s) and work backwards. *If you have any adult children who are currently living at home and working, please provide their work history on a separate sheet of paper.

<p style="text-align: center;">Applicant – current employment, Job 1</p> <p>Company: _____</p> <p>Mailing Address: _____</p> <p>Phone #: _____</p> <p>Job Title: _____</p> <p>Supervisor: _____</p> <p><input type="checkbox"/> Full Time <input type="checkbox"/> Part Time, Avg. Hrs/Week _____</p> <p>Wages: <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually \$ _____</p> <p>Start Date: _____ End Date: _____</p> <p>Reason for Leaving: _____</p>	<p style="text-align: center;">Co-applicant – current employment, Job 1</p> <p>Company: _____</p> <p>Mailing Address: _____</p> <p>Phone #: _____</p> <p>Job Title: _____</p> <p>Supervisor: _____</p> <p><input type="checkbox"/> Full Time <input type="checkbox"/> Part Time, Avg. Hrs/Week _____</p> <p>Wages: <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually \$ _____</p> <p>Start Date: _____ End Date: _____</p> <p>Reason for Leaving: _____</p>
<p style="text-align: center;">Applicant – current employment, Job 2</p> <p>Company: _____</p> <p>Mailing Address: _____</p> <p>Phone #: _____</p> <p>Job Title: _____</p> <p>Supervisor: _____</p> <p><input type="checkbox"/> Full Time <input type="checkbox"/> Part Time, Avg. Hrs/Week _____</p> <p>Wages: <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually \$ _____</p> <p>Start Date: _____ End Date: _____</p> <p>Reason for Leaving: _____</p>	<p style="text-align: center;">Co-applicant – current employment, Job 2</p> <p>Company: _____</p> <p>Mailing Address: _____</p> <p>Phone #: _____</p> <p>Job Title: _____</p> <p>Supervisor: _____</p> <p><input type="checkbox"/> Full Time <input type="checkbox"/> Part Time, Avg. Hrs/Week _____</p> <p>Wages: <input type="checkbox"/> Hourly <input type="checkbox"/> Monthly <input type="checkbox"/> Annually \$ _____</p> <p>Start Date: _____ End Date: _____</p> <p>Reason for Leaving: _____</p>

Applicant – PREVIOUS employment

Company: _____

Mailing Address: _____

Phone #: _____

Job Title: _____

Supervisor: _____

Full Time Part Time, Avg. Hrs/Week _____

Wages: Hourly Monthly Annually
\$ _____

Start Date: _____ End Date: _____

Reason for Leaving: _____

Co-applicant – PREVIOUS employment

Company: _____

Mailing Address: _____

Phone #: _____

Job Title: _____

Supervisor: _____

Full Time Part Time, Avg. Hrs/Week _____

Wages: Hourly Monthly Annually
\$ _____

Start Date: _____ End Date: _____

Reason for Leaving: _____

Applicant – PREVIOUS employment

Company: _____

Mailing Address: _____

Phone #: _____

Job Title: _____

Supervisor: _____

Full Time Part Time, Avg. Hrs/Week _____

Wages: Hourly Monthly Annually
\$ _____

Start Date: _____ End Date: _____

Reason for Leaving: _____

Co-applicant – PREVIOUS employment

Company: _____

Mailing Address: _____

Phone #: _____

Job Title: _____

Supervisor: _____

Full Time Part Time, Avg. Hrs/Week _____

Wages: Hourly Monthly Annually
\$ _____

Start Date: _____ End Date: _____

Reason for Leaving: _____

Income from Social Security, Food Stamps, Child Support, AFDC, Alimony, Disability, etc.:
 Monthly Amount: _____ Received From: _____

9. Monthly Expenses:

Expense	Vendor Name	Monthly Payment	Months Past Due	Outstanding Balance
Rent				
Electricity				
Natural Gas				
Water/Sewer				
Telephone				
Cell Phone				
TV				
Child Support/Alimony				
Church				
Auto Insurance				
Health Insurance				
Other				

10. To whom do you and/or your spouse owe money?

Type of Debt	Company/Person	Monthly Payment	Outstanding Balance	Last 4 digits of the account #
Credit Card 1				
Credit Card 2				
Credit Card 3				
Car Loan 1				
Car Loan 2				
Student Loans				
Loan from a bank				
Loan from a business				
Loan from a Person				

Other				
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****Please add any others on a separate sheet & please provide copies of the most recent bills/statements.****

11. Do you or have you ever had unpaid debts that have been turned over to a collections agency?

Yes No. If yes, please explain: _____

12. Please explain any special or unusual circumstances regarding your financial situation.

13. Assets:

List all assets valued over \$300 that you own free and clear. Include the make, model and year for all vehicles you own.

Asset	Fair Market Value (Blue Book)
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14. List all bank accounts

Name	Type of Account	Current Balance
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15. If the answer to any of the following questions is "Yes," please explain on a separate piece of paper.

	Applicant		Co-Applicant	
	Yes	No	Yes	No
1. Do you have any current legal actions/charges pending?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Have you ever owned a home?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you ever had anything repossessed or foreclosed upon?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Have you ever declared bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
5. Have your wages or bank accounts ever been garnished?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you applied for a home through conventional means?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. If so, were you approved?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Is your income likely to decrease in the next two (2) years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
9. Are you obligated to pay alimony, child support or maintenance?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
10. Are you or have you ever been party to a lawsuit or charged with a crime?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Additional Comments:

16. Where will you get the money for the down payment? If you will have to borrow the money, explain from whom and how you will repay this.

17. If selected, how will you and your family be able to fulfill the sweat equity hour requirement? How many hours per week can you and your family work on your home?

18. Are there any special language requirements? (i.e., do you need a Spanish speaking person or translator in order to communicate with the Habitat office?)

19. Personal References: Please include at least 3 references - including one neighbor, one person with whom you work but who is not your boss and one person not related to you.

Name	Address	Phone	Relationship
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20. Have you applied to Habitat before?

_____ NO _____ YES, when? _____

21. How did you learn about this Habitat for Humanity application?

22. Are you a veteran of the U.S. Armed Forces?

Yes

No

OVER

I certify that all of the above information is correct and true to the best of my knowledge. I understand that false or misleading information may be grounds for rejection of my application. Furthermore, I understand that the completion of this application in no way guarantees me that I will receive housing through Habitat for Humanity Vail Valley. I freely give permission to Habitat for Humanity Vail Valley to check any and all references listed above, including previous landlords, in order to evaluate the stated criteria. I also give permission to Habitat for Humanity Vail Valley, Inc. to check my credit report.

I understand that if we qualify for home ownership, our partnership agreement with Habitat for Humanity includes the completion of several hundred hours of sweat equity in the building of our home and the homes of others before we may before Habitat homeowners.

Habitat for Humanity Vail Valley, Inc. on its part, within the limits of the law, will do its best to keep the information in your application confidential.

Signature of Applicant Date

Signature of Co- Applicant Date

*Please notify the Habitat for Humanity office if you are going to be out of town for an extended period of time.

**During Phase 3 of the selection process, Habitat will be physically inspecting documentation to verify citizenship and lawful permanent residency. You will be notified by a member of the Family Selection Committee at this time.

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
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Asian AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify)	Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> Caucasian <input type="checkbox"/> Asian <input type="checkbox"/> American Indian or Alaskan Native AND Caucasian <input type="checkbox"/> Asian AND Caucasian <input type="checkbox"/> Black/African American AND Caucasian <input type="checkbox"/> American Indian or Alaskan Native AND Black/African American <input type="checkbox"/> Other (specify)
Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic	Ethnicity: <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male
Birthdate: ____ / ____ / ____	Birthdate: ____ / ____ / ____
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)



Habitat for Humanity Vail Valley

Family Selection Process

Phase 1: Applying for a Home

- Families that are interested in applying for a Habitat home can request an application by calling the Habitat office at (970) 748-6718, by sending an email to families@habitatvailvalley.org or by downloading the application at <http://habitatvailvalley.org/homeowner-application>.
- The Family Selection Committee will mail an application packet to those who have expressed interest. This packet includes the application forms and a checklist of everything that must be sent in with the completed application. APPLICATIONS MUST BE RECEIVED BY HABITAT BY September 28, 2017 by 5:00pm.

Phase 2: Initial Application Review & Credit Check

Once the application deadline has past, the Family Selection Committee will review all completed applications, and select the families, based on HFH criteria, who will continue to the next phase. Credit reports will also be pulled once an application is received. The Committee will send a letter to the families who do not meet the initial criteria and/or do not pass the credit check.

Phase 3: Information Gathering

The Family Selection Committee will gather further information regarding families who have met the initial criteria & passed the credit check, such as, verification of citizenship/lawful permanent residency, employment verification, and landlord references. After gathering all of the information, the Committee meets to decide which families will advance to the next phase of the application process, and a letter will be sent to the families who will not continue on with the next phase.

Phase 4: Final Interviews

Next, each eligible family will be visited and interviewed at their current residence by members of the Family Selection Committee. The purpose of the visit/interview is for Habitat to get to know the potential families on a more personal level, learn more about each family's current living situation, and to answer any questions that the families have about Habitat. Habitat will also check personal references and may request further information during this stage.

Phase 5: Family Selections

After all home visits are completed, the Committee will meet to make a final decision and choose which families will be recommended to the Board of Directors to become the next Habitat families. The Board of Directors will make the final decision based upon the recommendation of the Family Selection Committee. All families will be notified at this time as to whether or not they have been selected.



Permission for Additional Information

Applicant Name (please print) _____

Co-applicant Name (please print): _____

I/We the applicant(s) authorize Habitat for Humanity to evaluate my/our actual need for a Habitat home, my/our ability to repay the no-interest loan and other expenses of homeownership and my/our willingness to work in the partnership with Habitat for Humanity. I/We freely give Habitat for Humanity Vail Valley legal permission to further pursue my/our qualifications as an applicant(s) through the following methods:

- Landlord reference check, including rental info
- Employment reference check and income verification
- Credit reporting

I/We the applicant(s) freely give Habitat for Humanity permission to contact my/our landlord and current and former employers to obtain the above information. I/We the applicant(s) also freely give Habitat for Humanity permission to obtain my/our credit report(s).

Applicant's Signature

Co-Applicant's Signature

Social Security Number: _____

Social Security Number: _____

Address: _____

Address: _____

City/State/Zip: _____

City/State/Zip _____

The completion of the following survey is optional and only the information on this page could be shared with a third party to better help serve members of our community.

Please check any of the following topic areas below that you may be interested in. A Habitat for Humanity staff/volunteer can help you with applicable services following the review of your application.

Other Housing Options

For example: *Information on down payment assistance, deed-restricted properties for sale, affordable rental units.*

Energy Efficiency Improvements

For example: *Home improvement and efficiency project assistance, free inspection and improvements for qualified households.*

Health-Related Safety Issues

For example: *assistance making improvements to air or water quality, mold, carbon monoxide, insects, unsafe heating equipment or other issues.*

Home / Neighborhood Safety

For example: *safety of surrounding environment including roads, sidewalks, crosswalks, playground, general landscape, exterior lighting or other improvements.*

Financial Assistance

For example: *Support paying utility bills such as through the Low Income Energy Assistance Program (LEAP) or Energy Outreach Colorado.*

Family and Health Services

For example: *Programs that support expecting or new mothers, immunizations, child care financial assistance, family planning services.*

Assistance to Obtain Health Insurance

For example: *Medicaid, individual or family health insurance through Connect for Health Colorado.*

Food Assistance

For example: *food stamps/Supplemental Nutrition Assistance Program (SNAP), information about free community meals, and food pantries.*

Other

Describe any other areas where you would be interested in seeing improvements made for your home and/or including your neighborhood and local community. For example, this could include transportation, access to services, support networks, access to activities, etc.

Please provide your current physical address:



DEBT & CREDIT AGREEMENT

I understand that I may be disqualified from the Habitat for Humanity homeowner selection process if I acquire additional debt, apply for a loan, add my name to a loan for someone else, or do anything else to negatively affect my credit (such as paying bills late) after my application has been submitted to Habitat for Humanity Vail Valley.

Signature of Applicant

Date

Signature of Co- Applicant

Date