



# CAPE FEAR HABITAT FOR HUMANITY

"We are a Christian housing ministry assisting families in the Cape Fear region towards the purchase of a Habitat home."

Dear Habitat Applicant,

Thank you for your interest in Cape Fear Habitat for Humanity. Enclosed please find our formal Application and some additional information related to our Homeownership Program. Once you have reviewed our Selection Criteria and believe you may qualify, start gathering copies of the documentation listed on the Application Checklist, complete the Application and return it to our office with copies of the supporting documentation.

You may mail or deliver the Application to:

Cape Fear Habitat for Humanity  
Homeowner Services Department  
20 North 4th Street, Suite 200  
Wilmington, NC 28401

PLEASE NOTE: We will be unable to process an incomplete application. Please provide *copies* of all necessary applicable information *that we may keep*.

**If you have been displaced by Hurricane Florence or have lost any documents due to the storm, please provide on a separate piece of paper any additional information that will help us better understand your current situation. Many of the documents we ask for can be obtained again at no cost. Please specifically explain anything that might be missing on your application and from supporting documents on the separate piece of paper, as well as an appropriate mailing address and phone number to reach you.**

Thank you again for your interest, and we hope to talk with your further about the Cape Fear Habitat for Humanity Homeownership Program.

Sincerely,

Rhonda Mack  
Credit and Mortgage Counselor  
(910) 762-4744 x112

[www.capefearhabitat.org](http://www.capefearhabitat.org)





## Overview of Habitat's Homeownership Program

Have you been DISPLACED by Hurricane Florence?  
Have you had a need for our Homeownership Program since before the Hurricane?

Cape Fear Habitat for Humanity builds simple, decent, energy-efficient houses that are sold to hard-working families in the Cape Fear Region. Habitat homes are sold at no profit to families through an affordable mortgage loan. We are also responding to those affected by Hurricane Florence, offering opportunities to REBUILD storm-damaged homes and to build new homes for those who are displaced.

**This is a summary of our HOMEOWNERSHIP program. If you have a home that needs to be rebuilt after Hurricane Florence, please ask for a REBUILD application.**

### HOMEOWNERSHIP PROGRAM Information:

For those who were displaced as a result of Hurricane Florence: We are providing a long-term solution for the housing needs of families who lost their homes as a result of the storm.

- Modified homeownership program to rehouse displaced families quickly.
- Same application for Homeownership Program is used to determine eligibility. Details of modified program will be discussed on a case by case basis once application is reviewed.

For those who have another need for our Homeownership Program: We are providing a solution for the housing needs that were present in our community BEFORE and AFTER hurricane Florence.

We build simple, energy-efficient homes that are sold at no profit to families through an affordable mortgage. To participate in the program, families must qualify based on need, the ability to pay their mortgage, a willingness to partner with Habitat and residency in New Hanover, Pender or Duplin Counties.

**We are an Equal Housing Opportunity Provider:** Families who apply to purchase homes from Cape Fear Habitat for Humanity will be approved by the Board of Directors in a way that does not discriminate on the basis of race, color, religion, sex, handicap, familial status, national origin, or because all or part of the applicant's income is derived from public assistance programs.

**See the next page for our selection criteria.**

## SELECTION CRITERIA for homeownership

### Residency

- The buyer of the house must be a legal citizen or legal resident of the U.S.
- The buyer of the house must have lived or worked in the Cape Fear Region for at least 1 year.
- Our services areas are New Hanover, Pender and Duplin Counties.

### Need - Your current housing situation can be described by at least 1 of the following.

- Overcrowded or unsafe conditions
- Subsidized Housing
- Substandard housing or Homeless
- Housing Expenses Greater than 30% of Income
- Unable to get a home loan from any other source
- Displaced by Hurricane

### Ability to Pay

- **INCOME:** Households with income from 30 to 80% of the area median income (AMI). (See income ranges in chart below). Income amounts including wages, Social Security, Social Security disability, child support, other forms of reported income, and all debt will be considered.
- **DEBT:** You should not have more than 15% of gross income going toward paying debts. *Exception:* If it is determined that your charge-offs and collections can be paid down to equal to or less than 15% of your monthly gross income while in the program and within 12 months. This includes: credit card payments, car loans, and any other loans or obligations.
- **CREDIT:** We are not looking for a particular credit score. We are looking to see your payment history and that there are no judgments that could attach to a future home as a lien. Any items in collections or charge-offs need to be able to be paid off in the next 12 months. If you don't have a Credit Report, you will be asked to submit utility bills to demonstrate your payment history.

	New Hanover Co.	Pender Co.	Duplin Co.
<b>Family of 1</b>	Minimum - Maximum \$25,100 - \$40,450	Minimum - Maximum \$25,100 - \$33,250	Minimum - Maximum \$20,780 - \$29,300
<b>Family of 2</b>	\$25,100 - \$46,200	\$25,100 - \$38,000	\$20,780 - \$33,500
<b>Family of 3</b>	\$25,100 - \$52,000	\$25,100 - \$42,750	\$20,780 - \$37,700
<b>Family of 4</b>	\$25,100 - \$57,750	\$25,100 - \$47,450	\$25,100 - \$41,850
<b>Family of 5</b>	\$29,420 - \$62,400	\$29,420 - \$51,250	\$28,250 - \$45,200
<b>Family of 6</b>	\$33,740 - \$67,000	\$33,740 - \$55,050	\$30,350 - \$48,550
<b>Family of 7</b>	\$38,060 - \$71,650	\$36,800 - \$58,850	\$32,450 - \$51,900
<b>Family of 8</b>	\$42,380 - \$76,250	\$39,150 - \$62,650	\$34,550 - \$55,250

*These numbers are effective as of April 12, 2018, and change every year.*

## **Willingness to Partner**

- Sweat Equity
- Attendance at all Homeownership Classes
- Demonstrated willingness to pay a mortgage by submitting monthly payments towards closing costs while in program
- Attend monthly Financial Meetings and demonstrate a commitment to working with Credit & Mortgage Counselor on strengthening your financial readiness (such as budgeting, spending, saving, and credit)
- Support community as representative of Habitat
- Communication

## Sweat Equity - Partnership, Pride in Homeownership, Development of Skills and Knowledge

- Construction, Restores, Community Outreach events, Fundraisers, Administrative Office work is available as part of your Partnership while you are in our program.
- Complete an average of 16 hours of Sweat Equity each month
- Total of 250 hours for a 1 adult family, or 400 hours for 2 adult family is required by closing.
- Friends and family may help for a portion of these hours
- Most hours will be construction-related.
- Those with physical disabilities may have a custom Sweat Equity plan designed, if needed, with doctor's input.

## Where will you live?

- You will be offered construction-ready property that is in our land-inventory, and that you are eligible for (county/number of bedrooms/affordability/loan type).
- We typically have land inside the city limits of Wilmington, as well as northern New Hanover County. In Pender County, we anticipate building in Burgaw and Rocky Point. In Duplin County, we will be building in Wallace.

## Thinking ahead:

- Commitment to timely mortgage payments after closing. Monthly mortgage payments include principal payment, homeowner's insurance premiums, property taxes, and other applicable items such as HOA dues, termite agreement, etc.. This monthly payment will be affordable, not to exceed 30% of your gross monthly income. Your mortgage payments go towards building more houses in partnership with families in need of affordable homeownership opportunities!
- Commitment to the responsibility of maintaining your future home and addressing future repairs needed on your own.

## How long does the process take?

- Families *typically* work through Cape Fear Habitat's Homeownership Program in 1 to 2 years.
- We now also have a modified homeownership program to rehouse disaster-displaced families quickly.
- Factors such as your financial readiness and the availability of properties can affect the time of your move-in date.

**For questions, call 910-762-4744 or email [info@capefearhabitat.org](mailto:info@capefearhabitat.org)**

If you believe you qualify, please request and complete an application packet. Once you have completed it and gathered all the required documentation, you may mail or drop it off at

20 N. 4th Street, Suite 200 Wilmington, NC 28401.



# CAPE FEAR HABITAT FOR HUMANITY

"We are a Christian housing ministry assisting families in the Cape Fear region towards the purchase of a Habitat home."

## NEED QUESTIONNAIRE:

Cape Fear Habitat for Humanity is committed to building and (re)building strength, stability and self-reliance in the wake of Hurricane Florence.

We understand that there was a need for affordable homeownership prior to the storm in our community and that those needs persist. We also understand that the need for is now affecting significantly more people in our community since the storm.

Please take a moment to tell us why you need a Habitat Home: (Check all that apply)

- I am currently living in overcrowded or unsafe conditions
- I am currently living in subsidized housing
- I am currently living in substandard housing
- I am currently homeless
- My housing expenses are greater than 30% of my income
- I am unable to get a home loan from any source
- I was displaced from my housing due to Hurricane Florence
- The house I owned was destroyed beyond repair due to Hurricane Florence

Please note:

This packet contains a NEW BUILD application for our Homeownership Program due to at least one of the above needs.

If you own a home that you need help *rebuilding* due to Hurricane Florence, please contact our office for Habitat's REBUILD application. Our Rebuild program is available to both Habitat and Non-Habitat Homeowners in New Hanover, Pender and Duplin Counties.





Cape Fear Habitat for Humanity  
 20 North 4<sup>th</sup> Street, Suite 200  
 Wilmington, NC 28401  
 (910) 762-4744

# Application

## Habitat Homeownership Program



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:** Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION																																																	
Applicant	Co-applicant																																																
<b>Applicant's name</b>	<b>Co-applicant's name</b>																																																
Social Security number _____ Phone _____ Age _____ Email Address: _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	Social Security number _____ Phone _____ Age _____ Email Address: _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)																																																
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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 _____																																																
<b>If living at present address for <u>less than two years</u>, complete the following</b>																																																	
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 _____																																																

Date received: \_\_\_\_\_ Date of selection committee approval: \_\_\_\_\_  
 Date of notice of incomplete application letter: \_\_\_\_\_ Date of board approval: \_\_\_\_\_  
 Date of adverse action letter: \_\_\_\_\_ Date of partnership agreement: \_\_\_\_\_

To be considered for Habitat homeownership, 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 painting, helping with construction, working in the Habitat administrative office, attending homeownership classes or other approved activities or tasks.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:	Applicant	Yes	No
	Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

Number of bedrooms in my current house (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?

If you own your residence, what is your monthly mortgage payment? \$ \_\_\_\_\_ / month    Unpaid balance \$ \_\_\_\_\_

Do you own land?     No     Yes    Monthly payment \$ \_\_\_\_\_    Unpaid balance \$ \_\_\_\_\_

**6. EMPLOYMENT INFORMATION**

Applicant		Co-applicant	
Name and address of <b>CURRENT</b> employer	Years on this job	Name and address of <b>CURRENT</b> employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
<b>If working at current job <u>less</u> than one year, complete the following information</b>			
Name and address of <b>LAST</b> employer	Years on this job	Name and address of <b>LAST</b> employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

*Alimony, child support or separate maintenance income need not be revealed if the applicant or co-applicant does not choose to have it considered for repaying this loan.*

Income Source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 Housing Voucher	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

PLEASE NOTE: Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.	Other household members whose income is listed above			
	Name	Income source	Monthly income	Date of birth

Where will you get the money required for closing costs (for example, savings or parents)?

If you borrow the money, from whom will you borrow it, and how will you pay it back?

9. ASSETS					
Name of bank, savings and loan, credit union, etc.	Address	City, state	ZIP	Account number	Current balance
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$





Account	To whom do you and the co-applicant(s) owe money?					
	Applicant			Co-applicant		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Motor vehicle	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture, appliance, televisions (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card- _____	\$	\$		\$	\$	
Credit card- _____	\$	\$		\$	\$	
Credit card- _____	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
<b>Total</b>	\$	\$		\$	\$	

Monthly expenses			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Electricity/Gas	\$	\$	\$
Water/Sewer	\$	\$	\$
Trash	\$	\$	\$
Groceries/Household Items	\$	\$	\$
Auto Gas	\$	\$	\$
Auto Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Entertainment/Recreation	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Prescriptions/Medical	\$	\$	\$
Med Insurance (non-payroll)	\$	\$	\$
Life Insurance (non-payroll)	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	\$	\$	\$

**11. DECLARATIONS**

Please check next to the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments 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 and attach.

I understand that by filing this application, I am authorizing Cape Fear Habitat for Humanity to evaluate my actual need for the Habitat Homeownership Program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

I understand that the evaluation will include, but not be limited to, the following checks: credit, criminal background, global terrorist, sex offender, employment verification, as well as a personal home visit.

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 even if I have already been selected to purchase a Habitat home, I may be disqualified from the program.

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

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.

**APPRAISAL NOTICE:** If you are approved to purchase a home through Cape Fear Habitat for Humanity, we may order an appraisal or other property valuation in connection with your loan and we may charge you for this appraisal or property valuation. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name \_\_\_\_\_

Co-applicant's name \_\_\_\_\_

**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 ethnicity, 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.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birthdate:</b> ____ / ____ / ____  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birthdate:</b> ____ / ____ / ____  <b>Marital status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)

This section is 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 <span style="float: right;">Date</span>
	Interviewer's phone number

**How did you learn about Cape Fear Habitat for Humanity's Homeownership Program? (Check one)**

- 1) \_\_\_ **Family, Friend or Co-Worker in the Program** (Please write their name): \_\_\_\_\_
- 2) \_\_\_ **Saw house being built** (Please write the Address or Community): \_\_\_\_\_
- 3) \_\_\_ **Referred by other agency** (Please write name of agency): \_\_\_\_\_
- 4) \_\_\_ **Community Event** (Please write name of event); \_\_\_\_\_
- 5) \_\_\_ **Social Media** (Facebook, Instagram, Twitter, LinkedIn, etc...)
- 6) \_\_\_ **Cape Fear Habitat ReStore**

(12.6.16)

**Cape Fear Habitat for Humanity**  
WILMINGTON, NORTH CAROLINA

## Release Form

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

Address: \_\_\_\_\_ Zip \_\_\_\_\_

Date of Birth: \_\_\_\_\_ Social Security #: \_\_\_\_\_

Email Address: \_\_\_\_\_

I \_\_\_\_\_ request Factual Data to release information to the Cape Fear Habitat for Humanity Credit Counselor/ Consultant. This information shall include but is not limited to the following:

<input checked="" type="checkbox"/> Credit Report	<input type="checkbox"/> Financial	<input type="checkbox"/> Income
<input type="checkbox"/> Employment	<input type="checkbox"/> Disability	<input type="checkbox"/> Insurance

I understand this exchange of information shall be used in the process of reviewing my application and/or eligibility for the Homeownership Program. This authorization will remain in effect for one year or until I specifically revoke this in writing.

Please check: HABITAT  HAB HOMEOWNER

Referred by: Name: \_\_\_\_\_

\_\_\_\_\_ OR \_\_\_\_\_

Client

Authorized Representative

\_\_\_\_\_

\_\_\_\_\_

Date

Witness



# Application Checklist

Name: \_\_\_\_\_ Current Address: \_\_\_\_\_

Phone: \_\_\_\_\_ E-mail: \_\_\_\_\_

Please provide **copies** of all requested documents that apply to you and your family.  
If it does not apply to you, please mark N/A.

If you have been displaced by Hurricane Florence or have lost any documents due to the storm, please provide on a separate piece of paper any addition information that will help us better understand your current situation. Many of the documents we ask for can be obtained again at no cost. Please specifically explain anything that might be missing on your application and from supporting documents on the separate piece of paper, as well as an appropriate mailing address and phone number to reach you.

### To be submitted with Application

- \_\_\_ Prior 2 Years Income Tax Returns (**please sign & copy ENTIRE tax returns**)
- \_\_\_ Prior 2 years W-2s (or 1099s for self-employed)
- \_\_\_ Prior 2 Months Bank Statement (both savings & checking; any other bank accounts)
- \_\_\_ Prior 2 Months Pay Stubs
- \_\_\_ Child Support Court Order/Custody Agreement (if applicable)
- \_\_\_ Child Support Payment History
- \_\_\_ SSI Verification
- \_\_\_ Other sources of income, ie: Disability, Veteran or Unemployment Benefits, Work First, Alimony, etc.
- \_\_\_ Housing Choice Voucher (most recent rent determination letter)

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### Within 30 days, you should receive a letter indicating whether you can go to the next step in the process. If so, you will need the following documents at that time:

- \_\_\_ Social Security cards for all household members
- \_\_\_ Birth Certificates for all household members
- \_\_\_ Marriage Certificate, or Divorce Decree, or Separation Papers
- \_\_\_ Driver's License or State ID for all household members over the age of 18
- \_\_\_ Academic Transcripts (for those over the age of 18, have been attending college full-time for the last year and whose income you do not wish to count as household income )

**Office Use Only** - Intake Appointment Notes:

Official Application      Verification Forms:  Employment,  Food Stamps,  Rental History or Receipts

