



HABITAT FOR HUMANITY OF SOUTH CENTRAL MINNESOTA

Dear Applicant,

Habitat for Humanity is a Christian housing ministry, financed through private donations, Habitat Minnesota, businesses and volunteer labor. Our purpose is to build homes with families and sell the houses at no profit and no interest to families who could not otherwise afford a home.

Please read the following items to see if you have an interest in our ministry AND to see if you meet our general guidelines:

- To qualify your present housing must be inadequate, or be living in subsidized housing. For example:
 - Low or medium income
 - Unable to obtain a conventional home loan
 - More than 30% of your income is going towards rent
 - Inadequate indoor plumbing
 - Poor heating
 - Leaks in the roof
 - Overcrowding (three to a bedroom)
 - Unsafe or unsanitary conditions
- With your permission, we will verify employment, income, and checking and saving account balances. We will also have a credit check done. To evaluate your application we must receive the following documents:
 - **State and federal income tax returns for the past two years.**
 - **Privacy Notice Habitat for Humanity Homebuyers**
 - **Applicant and Co-applicant Employment Verification Form Completed by Employer**
 - **Public Assistance Verification Form Completed by Social Service Agency**
 - **Habitat for Humanity Application for Housing**
 - **A copy of your lease or a copy of a money order receipt or cancelled rent check**
 - **Attach a copy of last month's bills (See Item # 7 on application)**
- If you are approved for a Habitat home, we ask that you join in programs to learn and practice budgeting, home repair, and maintenance. Several options are available for families to meet this requirement.
 - FAIM – Family Assets for Independence in Minnesota must meet income guidelines.
 - HomeStretch – open to anyone thinking of buying a home.
 - First Home – Currently live in subsidized housing, meet income guidelines, first time homebuyer.
- If you are approved for a Habitat home, we ask that you work 500 hours as a multiple adult family or 300 hours as a single adult family on yours and other Habitat homes.
- If you are approved for a Habitat home and you meet the sweat-equity and Family Support requirements, we will sell you a home at cost. Habitat house payments include taxes and insurance and will cost

approximately \$450 - \$550 per month. Your house payments will then be used by Habitat to build more homes.

Families are selected from those applicants who meet the qualifications stated above. Because we are a volunteer organization, we cannot guarantee all qualified applicants who apply will receive a house. However, we will strive to meet the needs of as many qualified applicants as our resources permit.

In addition, if you are not initially accepted, you may reapply during other application periods should your circumstances change.

If you are interested in Habitat and if you believe you qualify for a home according to the above guidelines, we encourage you to fill out and return an application. The application process takes between two and three months.

The present application period ends _____ and the Family Selection Committee must receive all applications by that date.

If you need help filling out the application form, or if you have any questions about Habitat for Humanity, please feel free to call me at _____, or the Habitat for Humanity of South Central Minnesota office at 507-388-2081.

Sincerely,

Family Selection Committee

_____ Chapter

(Phone) _____

(Revised: 9/06)

This application is for a home in (please check one)

_____ Mankato/North Mankato Home

_____ St. Peter/Kasota Home

_____ LeSueur/Henderson Home

_____ New Prague

_____ Lake Crystal

Return completed application to:

***For a Mankato, North Mankato,
Lake Crystal or a New Prague
Home***

Habitat for Humanity of South
Central Minnesota
1751 Bassett Drive
Mankato, MN 56001

For a St. Peter/Kasota Home

Habitat for Humanity of South
Central Minnesota
P.O. Box 202
St. Peter, MN 56082

For a Le Sueur/Henderson Home

Habitat for Humanity of South
Central Minnesota
P.O. Box 45
LeSueur, MN 56058



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 _____

Habitat for Humanity of South Central Minnesota

1751 Bassett Drive, Mankato, MN 56001, Tel. 507-388-2081, Fax 507-388-1618

**PLEASE HAVE THIS FORM FILLED OUT BY YOUR EMPLOYER*

Date: _____ Employer Name: _____

RE: _____ Employer Address: _____
(Applicant's Name)

Fax No. _____

Dear Employer: _____ Tel. No. _____

The above-named person has applied for housing through the Habitat for Humanity program and has signed below giving permission to contact you for an employment verification and reference.

(Applicant's Signature)

Date

Printed Name of Signature Above

We would appreciate your help in answering the following questions. Thank you for your assistance.

1. Applicant's dates of employment: From _____ To _____
2. Position held _____
3. Reason for leaving _____
4. Base pay (enter amount and indicate time period on which pay is based)
Amount: \$ _____ Hours worked per week _____
Circle one: Annual Weekly Hourly Other (please specify)
5. Gross Earnings: \$ _____ - For the current year
\$ _____ - For the previous year
6. Does/Did this person regularly receive overtime or bonuses?
Yes _____ No _____ If yes, please describe frequency and amount: _____

Name/Title of Person Completing this Form: _____

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**PLEASE HAVE THIS FORM FILLED OUT BY YOUR EMPLOYER*

Date: _____ Employer Name: _____

RE: _____ Employer Address: _____
(Co-Applicant's Name)

Fax No. _____

Dear Employer: _____ Tel. No. _____

The above-named person has applied for housing through the Habitat for Humanity program and has signed below giving permission to contact you for an employment verification and reference.

(Co-Applicant's Signature)

Date

Printed Name of Signature Above

We would appreciate your help in answering the following questions. Thank you for your assistance.

1. Applicant's dates of employment: From _____ To _____
2. Position held _____
3. Reason for leaving _____
4. Base pay (enter amount and indicate time period on which pay is based)
Amount: \$ _____ Hours worked per week _____
Circle one: Annual Weekly Hourly Other (please specify)
5. Gross Earnings: \$ _____ - For the current year
\$ _____ - For the previous year
6. Does/Did this person regularly receive overtime or bonuses?
Yes _____ No _____ If yes, please describe frequency and amount: _____

Name/Title of Person Completing this Form: _____

Habitat for Humanity of South Central Minnesota

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Verification of Public Assistance

Date: _____

RE: _____
(Applicant's Name)

Name of Social Service Administrator _____

Name of Agency _____

Address of Agency _____

Phone Number _____

Signature of Social Serviced Administrator _____

Dear Social Service Administrator:

The above-named person has applied for housing through the Habitat for Humanity program and has signed below giving permission to contact you for verification of public assistance.

(Applicant's Signature)

Date

Printed Name of Signature Above

We would appreciate your help in answering the following questions.

Which services does this family receive?
___ TANF ___ Food Stamps ___ SSI ___ Child support (if court ordered)

When did the family start receiving these benefits? _____

How much per month does this family receive? _____/month.

When are these benefits up for review? _____

Has the family faithfully represented their income to you since they have been receiving these benefits?
___ Yes ___ No

If (Name of Habitat applicant) receives a house from Habitat for Humanity's program, will this asset affect these benefits?
___ Yes ___ NO If so, how? _____

Will the home be subject to a lien by the State of Minnesota? ___ Yes ___ No

Thank you for your assistance.

Supporting Documents Checklist

Please bring/send all documents with completed application.

- State and federal income tax returns for the past two years.**
- Privacy Notice Habitat for Humanity Homebuyers**
- Applicant and Co-applicant Employment Verification Form – completed by your employer**
- Public Assistance Verification Form – completed by your case manager or their supervisor**
- Habitat for Humanity Application for Housing**
- A copy of your lease or a copy of money order receipt or cancelled rent check**
- Attach a copy of last month's bills**
 - **Utility bills (cable, electric, gas, phone, water/sewer)**
 - **Car payments**
 - **Insurance payments**
 - **Credit card payments**
 - **Child Care**
 - **Alimony/Child Support**
 - **School Lunches**
 - **School loans**
 - **Other monthly estimated bills**

_____ **Food**

_____ **Clothing**

_____ **Car maintenance (gas/repairs/oil changes)**

GENERAL INFORMATION AND PERSONAL REFLECTIONS (For Home Visit)

Does applicant need an Interpreter? _____ Language: _____

Do any household members have a disability? _____ Yes _____ No

If yes, who has the disability: _____

State type of disability: _____

List any additional special needs: _____

PERSONAL REFLECTIONS: If you need more space, please feel free to use the reverse side of the application to respond or attach additional sheets. If you have difficulty writing your reflections, any member of the Family Selection Committee will be glad to visit and assist you.

1. In what way can you, your family and your friends help in building Habitat homes (such as painting, carpentry, electrical, and yard work), and what skills are you open to learning?

2. How do you feel your family will benefit from owning a Habitat home?

3. What are your family goals for the future?