



Cedar Valley

**Habitat
for Humanity**[®]

Cedar Valley Habitat for Humanity

725 North Center Point Road

Hiawatha, IA 52233

(319) 366-4485

HOW TO APPLY

Habitat for Humanity is a non-profit organization building affordable homes with people who qualify. New homes are sold in exchange for 300-400 hours of “sweat equity” and the cost of building the home. All Habitat houses are sold using zero interest, zero profit mortgages.

FOLLOW THESE DIRECTIONS TO APPLY

1. Read ALL the information before completing the application.
2. Complete the application **fully and honestly**. All information is confidential and seen only by the Habitat Family Selection Committee, staff and Board of Directors. (If you are approved to purchase a home, the information could also be used in obtaining grant money to build your house.)
3. Submit a **non-refundable \$20 processing fee**, which will cover costs associated with processing your credit report and application.
4. Habitat considers an application complete ONLY when the filled out and signed application is submitted with all necessary forms, including tax forms and income documentation. If you do not file income tax forms with the IRS please include a note explaining why.
5. **Return your completed application and additional materials to the Habitat office in Hiawatha.**

AFTER YOU HAVE APPLIED

1. **REVIEW:** The Family Services Staff and volunteer Family Selection Committee will review your application. One of the committee volunteers will call you to discuss your application. You will be notified by mail if you are or are not eligible to proceed toward possible home ownership. (Please see #4 above for a description of a completed application.)
2. **NOTIFICATION:** If you DO NOT meet the financial eligibility requirements, you will be notified by mail.
3. **HOME VISIT:** If you DO meet the financial eligibility requirements, a Habitat volunteer will contact you to take the next step, a home visit. The purpose of this visit is for the Habitat volunteer to answer your questions about the program. In addition, the Habitat volunteer will review a budget with you in order to show you how much it would cost to live in and maintain a Habitat house. Following the home visit, your application will be presented to the Family Selection Committee. You will be notified of the committee's decision by mail.

NOTE: If you are turned down at any point in the process, we will tell you exactly why. You may still be eligible some time in the future. If your circumstances change, we encourage you to apply again.

IF YOU ARE SELECTED

If your family qualifies to purchase a home, you will begin a long, close relationship with Habitat. You and Habitat will become partners in every stage of planning and construction. You will work hard and Habitat volunteers will work hard. By the time you own your home, you, your family and friends will have worked at least 300-400 hours. In addition, other Habitat volunteers will contribute many hours of work toward the construction of your new home.

QUESTIONS?

If you have questions about your application please call the Habitat office at 319-366-4485

ELIGIBILITY REQUIREMENTS

You must meet Habitat’s three basic guidelines (Need, Ability to Pay, & Willingness to Partner) to be eligible to purchase a home through Cedar Valley Habitat for Humanity:

NEED

There are three primary sub-categories that serve to demonstrate need. Generally, one or more of these must apply for a family to qualify for the Habitat program:

Structural:

- Heating, plumbing or electrical systems are unreliable, or fail to provide healthy, comfortable living conditions.
- Access to street, yard, parks, or playground is hazardous.
- Immediate physical environment contains dangerous or toxic materials.
- Uncorrectable barriers to physically challenged family members.

Size of Living Quarters:

- A child shares a bedroom with an adult head of house.
- Two or more family members, other than heads of house, greater than four years apart share one bedroom.
- School age children of opposite sex share a bedroom.

Cost of Housing

- Family is paying more than 40% of its gross income for rent, utilities, and renter’s insurance combined.

Other circumstances may qualify your family for consideration, but must demonstrate a need for safe, decent, affordable housing. Please contact our office for more information.

ABILITY TO PAY

- You have less than \$2,500 in collections.
- You do not have any outstanding judgments or liens.
- You have not discharged a bankruptcy in the last 24 months.
- You pay your rent on time.
- You have had stable income for the past year.
- Your income falls within the guidelines below.

Linn County Family Size	Minimum Income	Maximum Income	Benton County Family Size	Minimum Income	Maximum Income
1	\$14,200	\$23,650	1	\$ 13,700	\$ 22,800
2	\$16,250	\$27,050	2	\$ 15,650	\$ 26,050
3	\$18,250	\$30,400	3	\$ 17,600	\$ 29,300
4	\$20,300	\$33,800	4	\$ 19,550	\$ 32,550
5	\$21,900	\$36,500	5	\$ 21,100	\$ 35,150
6	\$23,550	\$39,200	6	\$ 22,700	\$ 37,750
7	\$25,150	\$41,900	7	\$ 24,250	\$ 40,350
8	\$26,800	\$44,600	8	\$ 25,800	\$ 42,950

Income guidelines are for April 2009 through March 2010. Income guidelines change every year.

WILLINGNESS TO PARTNER

- You are willing to be a partner with Habitat and put in 300-400 hours of “sweat equity” first working on other families’ homes, then building your own home.
- You are willing to attend money management classes and homeowner workshops.
- You are willing to live in the areas in which Cedar Valley Habitat for Humanity is building.

WHAT WOULD YOU BE REQUIRED TO DO IF YOU WERE APPROVED?

- Work 300-400 hours of “Sweat Equity” – first help build other families’ homes, then help build your own.
- Attend money management classes and homeowner workshops.
- Make a down payment of \$500.00.
- Your debt **MUST NOT INCREASE** while in the program.
- Pay a monthly mortgage payment on time for 25-30 years.



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Cedar Valley Habitat for Humanity Application Checklist

NAME _____ DATE _____

Please stop by the Habitat office (725 North Center Point Road in Hiawatha) to turn in your completed application. You must bring all of the following documents that apply to you. We will make necessary copies at the office. Remember that applications are screened in the order they are received.

Application Check List

Check off the documents that apply to you in the list below and be sure to bring them with your application. Your application is not complete without ALL the documents that apply to your situation.

- Four most recent payroll stubs. If you are self-employed we must have valid verification of business income and expenses
- Proof of citizenship (drivers license and birth certificate or passport) **or** permanent legal resident status (permanent resident card or resident alien card)
- Most recent IRS **Federal** tax returns
- Most recent W-2 tax form(s) – usually with Federal tax returns
- Verification of all unearned income (SSI, social security, etc.)
- Verification of food stamps
- Child support verification (this is optional to report, but if you report it we must have documentation)
- Bankruptcy information
- Verification of any other income not listed above
- \$20, non-refundable processing fee.



EQUAL HOUSING
OPPORTUNITY

PRESENT HOUSING SITUATION

Rent: _____ Section 8: _____ Live with Family or Other: _____

Own: (Home) _____ (Trailer) _____

Landlord (Name or Agency): _____

Address: _____

Telephone: () _____ Monthly rent: _____ How long have you lived at this address?* _____

Number of bedrooms: _____ Number of bathrooms: _____

Does any adult in the household have to share a bedroom with a child because of lack of space? _____

*If you have lived at your current address for less than 12 months, please provide your former address, along with the name and address of your former landlord and your dates of residency there: _____

APPLICANT: Employment for the past two years. Begin with the most recent employer. Attach extra sheets if necessary.

Present Employer: _____

Occupation: _____

Address: _____

City: _____

Telephone: () _____

Dates Employed: From: _____

Supervisor: _____

Employer: _____

Occupation: _____

Address: _____

City: _____

Telephone: () _____

Dates Employed: From: _____ To: _____

Supervisor: _____

CO-APPLICANT: Employment for the past two years. Begin with the most recent employer. Attach extra sheets if necessary.

Present Employer: _____

Occupation: _____

Address: _____

City: _____

Telephone: () _____

Dates Employed: From: _____

Supervisor: _____

Employer: _____

Occupation: _____

Address: _____

City: _____

Telephone: () _____

Dates Employed: From: _____ To: _____

Supervisor: _____

OTHER EMPLOYED HOUSEHOLD MEMBERS 18 AND OLDER. THIS IS REQUIRED. Attach extra sheets if necessary.

Household Member: _____ Employer's Name: _____

Employers Address: _____ City: _____ State: _____ Zip: _____

Telephone: _____ Supervisor: _____

Household Member: _____ Employer's Name: _____

Employers Address: _____ City: _____ State: _____ Zip: _____

Telephone: _____ Supervisor: _____

FINANCIAL INFORMATION

Household Income: Please include income information for all employed family members 18 years and older. Attach additional sheets if necessary. (Check the pay period that applies):

Household Member	Gross Paycheck	Weekly	Every 2 Weeks	Monthly	Twice Monthly
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____
_____	_____	_____	_____	_____	_____

Other Income:

Do you receive	Yes	No	If yes, monthly amount
Social Security	_____	_____	_____
KTAP	_____	_____	_____
Earned Income Credit	_____	_____	_____
Food Stamps	_____	_____	_____
Child Support*	_____	_____	_____
Other	_____	_____	_____

*This information is optional. However, if you check "yes", you must give an amount.

Do you participate in a retirement plan? _____

If yes, please explain: _____

MONTHLY EXPENSES:

How much do you spend on the following every month?

Food (include meals eaten out)	_____
Home phone	_____
Cell phone	_____
Internet access	_____
Cable television	_____
Child care	_____
Medical (including health insurance)	_____
Gas or bus fare	_____
Car payment	_____
Car insurance	_____
Child support	_____
Credit card payments	_____
Loan payments	_____
Other expenses not listed (please specify)	_____

DEBT RESPONSIBILITY

Do you have a student loan? ____ If so, what is the balance? _____ What is your monthly payment? _____

Are you paying on a car loan? ____ If so, what is the balance? _____ What is your monthly payment? _____

Are you making payments on a travel loan? _____ If so, what is the balance? _____

Are you willing to assume responsibility for any outstanding debt for which you are responsible? _____

ASSETS (What you own)	Yes	No	Value-What is it worth?
Land	_____	_____	_____
Car	_____	_____	_____
House	_____	_____	_____
Trailer	_____	_____	_____
Certificates of Deposit	_____	_____	_____
Other (Specify)_____	_____	_____	_____

Savings Account: Name of Bank: _____ Account Balance: _____
 Checking Account: Name of Bank: _____ Account Balance: _____

Other Assets or Savings (i.e. ownership of business, bonds, stocks): _____
 Where other assets or savings are held: _____ Worth: _____

HAVE YOU EVER APPLIED FOR A HOME MORTGAGE? _____
 If yes, when? _____
 What was the outcome? _____

LEGAL ISSUES: if you answer “yes” to any of the questions below, please explain on a blank sheet of paper. Answering yes will not automatically disqualify you.

	Applicant		Co-Applicant	
a. Are there any outstanding financial judgments against you?	Yes	No	Yes	No
b1. Have you declared bankruptcy in the past 7 years?	Yes	No	Yes	No
b2. Have you discharged a bankruptcy in the past 24 months?	Yes	No	Yes	No
c. Have you had a property foreclosed upon?	Yes	No	Yes	No
d. Are you party to a lawsuit?	Yes	No	Yes	No
e. Are you obligated to pay alimony, child support or separate maintenance?	Yes	No	Yes	No
f1. Are you a co-signer or endorser on a note?	Yes	No	Yes	No
f2. Are you a co-signer or endorser on a loan?	Yes	No	Yes	No
g. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer or title in lieu of foreclosure or judgment? (This includes such loans as home mortgage loans, educational loans, any mortgage or loan guarantee.)	Yes	No	Yes	No
h. Have you ever received a warning or notice from the city or your landlord concerning trash or junk removal?	Yes	No	Yes	No
i. Have you ever been evicted?	Yes	No	Yes	No

LEGAL STATUS

	Applicant		Co-Applicant	
Are you a United States citizen or a legal permanent resident?	Yes	No	Yes	No

You are required to provide proof of your citizenship or permanent legal residency with this application.

COMPLIANCE WITH IOWA LAW

Are you as applicant (and co-applicant) and/or any of your household members listed on this application identified on any sex offender registry, including the National Sex Offender Registry and the Iowa Sex Offender Registry?

(Iowa law prohibits registered sex offenders from living within 1,000 feet of a high school, middle school, elementary school, preschool, publicly owned playground, or licensed day-care facility.)

WHY IS HOMEOWNERSHIP IMPORTANT TO YOU?

HOW DID YOU HEAR ABOUT HABITAT? Please be as specific as possible. If it was through a friend, does that friend live in a Habitat house?

I AM INTERESTED IN...(Please check the option that applies)

- A new home only.
- Either a new home or a rehabilitated home*.
- A rehabilitated home only.

Loan amounts for rehabilitated homes may be less than those for new construction.

I HAVE INCLUDED MY \$20 NON-REFUNDABLE PROCESSING FEE. (Please attach a copy)

Payment Method: _____ Check No./Card No.: _____

Received by: _____ Date: _____

RELEASE FORM

I/We, the undersigned, understand and authorize Cedar Valley Habitat for Humanity, Inc. to perform an in-depth study to determine need, ability to pay expenses, and reputation. The selection process will include an interview, a credit check, and reference contacts.

I/We further certify that the information contained in this application is true and complete to the best of my/our knowledge. I/We understand that if I/we give false information, withhold information, or fail to report any changes promptly, I/we will forfeit the right to participate in the low-cost housing program operated by Cedar Valley Habitat for Humanity, Inc.



Applicant: _____

Date: _____

Co-Applicant: _____

Date: _____