



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, disability, familial status, national origin, or any other protected class.



**A Brush with Kindness APPLICATION**

Return Application to:  
350 6th Ave. SE Cedar Rapids, IA 52401  
office: 319.366.4485  
www.cvhabitat.org

**Applicant Information**

Applicant	Co-Applicant																
Applicant Legal Name	Co-Applicant Legal Name																
Phone #	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 (People who live with you not listed by Co-Applicant)	Dependents (People who live with you not listed by Applicant)																
<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Name/Relationship</td> <td style="width: 40%;">Date of Birth</td> </tr> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> </table>	Name/Relationship	Date of Birth	_____	_____	_____	_____	_____	_____	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 60%;">Name/Relationship</td> <td style="width: 40%;">Date of Birth</td> </tr> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> <tr><td>_____</td><td>_____</td></tr> </table>	Name/Relationship	Date of Birth	_____	_____	_____	_____	_____	_____
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_____	_____																
Present Address (Street, City, State, Zip Code)	Present Address (Street, City, State, Zip Code)																
How Long? _____	How Long? _____																

**Special Needs**

Will Translation be needed? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, what language? _____
Does anyone in your household have a disability? <input type="checkbox"/> Yes <input type="checkbox"/> No	If yes, please list the disability _____

**Willingness to Partner**

To be considered for Habitat’s ABWK Program, you and your immediate family must be willing to complete a minimum of 25 hours of “sweat equity.” If selected, your help working on your home and other projects is called sweat equity, which could include working at other construction sites, in the office, in the ReStore, or other approved activities.” Children under the age of 16 are not allowed on Construction sites.

**I am willing to complete the required sweat equity hours:**

Applicant  Yes  No

Co-Applicant  Yes  No

**Are there any factors that could limit your ability to participate in sweat equity? (check one)**  Yes  No

If yes, what measures could be taken to accommodate this?

\_\_\_\_\_

## Current Housing Conditions

Number of Stories \_\_\_\_\_

Siding  wood  brick  vinyl  Other \_\_\_\_\_

Trim  wood  metal  vinyl  Other \_\_\_\_\_

Parts of home that need to be painted  Siding  Trim  Other \_\_\_\_\_

Repairs needed on exterior:

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

## Property Information

What is your monthly mortgage payment, including escrow? \$\_\_\_\_\_ Unpaid balance \$\_\_\_\_\_

Do you own other property?  Yes  No Address of other property \_\_\_\_\_

Do you have home owners insurance?  Yes  No Agent name \_\_\_\_\_

Are the property taxes current on property  Yes  No

## Employment Information

<b>Applicant</b>	<b>Co-Applicant</b>
Name and Address of <b>Current</b> Employer	Name and Address of <b>Current</b> Employer
What is your job?	What is your job?
Date Started	Date Started
Monthly Wages	Monthly Wages
Business Phone	Business Phone

### If working at current job for less than one year, complete the following

Name and Address of <b>Last</b> Employer	Name and Address of <b>Last</b> Employer
What was your job?	What was your job?
Years on this job	Years on this job
Monthly Wages	Monthly Wages
Business Phone	Business Phone

## Monthly Income

<b>Monthly Income</b>	<b>Applicant</b>	<b>Co Applicant</b>	<b>Others in Household (Age 18 &amp; over)</b>
Gross-Employment Income	\$	\$	\$
AFDC/TANF	\$	\$	\$
Food Stamps	\$	\$	\$
Social Security	\$	\$	\$
Disability	\$	\$	\$
SSI	\$	\$	\$
Child Support	\$	\$	\$
Other	\$	\$	\$
<b>TOTAL</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

## Monthly Bills

Monthly Bills	Monthly Amount
House Payment	\$
Utilities	\$
Car Payments	\$
Insurance	\$
Childcare	\$
Credit Cards	\$
Loans	\$
Alimony/Child Support	\$
Work Expenses	\$
TV/Phone	\$
Other	\$
<b>TOTAL</b>	<b>\$</b>

### Referral Source

### Income Guidelines

**Where did you learn about Cedar Valley Habitat for Humanity?  
and the *A Brush with Kindness* Program?**

- Friend
- Family
- TV
- Social Media
- Website
- Newspaper
- Radio
- Church/Faith Organization
- Neighborhood Meeting
- Non-profit organization \_\_\_\_\_
- Other \_\_\_\_\_

#### Linn County 2015

Family Size	Minimum Income	Maximum
1	\$ 16,450	\$ 30,085
2	\$ 18,800	\$ 34,375
3	\$ 21,150	\$ 38,665
4	\$ 23,450	\$ 42,955
5	\$ 25,350	\$ 46,430
6	\$ 27,250	\$ 49,830
7	\$ 29,100	\$ 53,295
8	\$ 31,000	\$ 56,705

#### Benton County 2015

Family Size	Minimum Income	Maximum
1	\$ 15,300	\$ 28,105
2	\$ 17,500	\$ 32,120
3	\$ 19,700	\$ 36,135
4	\$ 21,850	\$ 40,095
5	\$ 23,600	\$ 43,340
6	\$ 25,350	\$ 46,530
7	\$ 27,100	\$ 49,720
8	\$ 28,850	\$ 52,965

## Supporting Documents

Your application must include the following supporting documents in order to be reviewed:

- Proof of homeownership** (This may include a copy of the **Deed of Trust** or most recent **Property Tax Receipt**.)
- Proof of current homeowner insurance**
- Twelve (12) weeks of most recent payroll stubs from each place of employment** If you are self-employed we must have valid verification of business income and expenses
- Most recent IRS Federal tax returns** (If you do not file taxes, please indicate this on your application)
- Most recent W-2 tax form(s)** (usually with Federal tax returns)
- Verification of all unearned income** (SSI, social security, FIP, Section 8 Housing, rental reimbursement, student loans, etc.)
- Verification of government, state or city funded programs** (Utilities assistance, fuel assistance program, etc.)
- Last three (3) months official bank statements of all checking & savings accounts**
- Verification of food stamps**
- Child support verification** (this is optional to report, but if you report it we must have documentation)
- Verification of any other income not listed above**
- Complete all sections of the application**
- Sign and date the application**

## Notices and Agreement

**PRIVACY ACT NOTICE:** This information is to be used by the agency collecting it or its assignees in determining whether you qualify as a prospective mortgagor under its program. It will not be disclosed outside the agency except as required and permitted by law. You do not have to provide this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 38 USC, Chapter 37 (if VA); by 12 USC, Section 1701 et. Seq. (if HUD/FHA); by 42 USC, Section 1452b (if HUD/CPD); and Title 42 USC, 1471 et. Seq., or 7 USC, 1921 et. Seq. (If USDA/FmHA).

**NOTICE TO BORROWERS:** This notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA/VA has a right to access to financial records held by financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA.VA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.

**MEDIA AND PUBLICITY:** Cedar Valley Habitat for Humanity often works with corporate and/or church sponsors. These sponsors provide funds for our projects. Additionally, they provide some of the volunteers to help complete the work on the home. In celebration, some sponsors may wish to publicize the event and/or information about the family in different newsletters, newspapers, radio stations television, etc. Partner families will not be disqualified from the program should they choose not to release their names to our partners and media.

I/we consent to having information released about our family to sponsors and for internal Habitat for Humanity publications including, but not limiting to, the organizations newsletters, and website. This may include, but is not limited to, photographs and interviews as in-home visits from elected officials.

### HOMEOWNERS AGREEMENT

I, \_\_\_\_\_ certify that the information on this application is true and accurate and that I own the property at \_\_\_\_\_. I have no present intention to move or offer my home for sale for at least three years. I confirm that, except for the conditions listed in this application, my home is a safe place for volunteers. I understand that the people who may work on my house are unpaid volunteers; that few, if any of them, are skilled in the building trades; and that *A Brush with Kindness* makes no warranties, expressed or implied, regarding any materials, used or work done by anyone at my house. I hereby agree that I, my assignees, their heirs, distributes, guardians, and legal representatives will not make a claim against, sue or attach the property of Cedar Valley Habitat for Humanity or any affiliated organizations or the suppliers of any tools or equipment that I use in these activities, for injury or damage resulting from negligence or other acts, howsoever caused by any employee, agent, contractor of, or participant in Cedar Valley Habitat for Humanity activities. I hereby release Cedar Valley Habitat for Humanity and any of its affiliated organizations from all actions, claims or demands that I, my assignees, heirs, guardians, and legal representatives now have or may hereafter have for injury or damages resulting from my participation in any Cedar Valley Habitat for Humanity activities.

Signature of homeowner \_\_\_\_\_ Date \_\_\_\_\_

Signature of homeowner \_\_\_\_\_ Date \_\_\_\_\_