



Dear Applicant,

Habitat for Humanity is a Christian housing ministry financed through grants, private donations, Habitat Minnesota, businesses and volunteer labor. Our purpose is to build homes with families and sell the houses at no profit 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:

- In order to qualify you must display the following:
 - Current inadequate housing
 - Ability to Pay
 - Willingness to partner with Habitat
 - Live or work in our service area for at least 6 months (Service area includes the counties of Blue Earth, Nicollet, Le Sueur, Sibley and Watonwan)
- Additionally, the following situations are taken into consideration:
 - Low or medium income
 - Currently residing in substandard housing
 - Inability to obtain a conventional home loan
 - Rent payment equals more than 30% of your income
 - Inadequate indoor plumbing/electricity
 - Poor heating
 - Leaky roof
 - Overcrowding (three to a bedroom)
 - Unsafe or unsanitary conditions
- With your permission we will verify employment, other income, public assistance and rental history. We will also perform a credit check and sex-offender data base check.
- In order to evaluate your application we must receive the following documents:
 - Income tax returns for the past two years and W-2's
 - Privacy Notice Habitat for Humanity Homebuyers signed – see attached form
 - Applicant and Co-applicant Employment Verification Form – completed by employer
 - Public Assistance Verification Form Completed by Social Service Agency – if applicable
 - Habitat for Humanity Application for Housing completed
 - Copy of your lease, plus a copy of a money order receipt or cancelled rent check
 - Attach copies of utility bills for month prior to the submission of this application (See Item # 7 on application)
- If you are approved for a Habitat home, we will ask that you join programs to learn and practice budgeting, home repair, and maintenance. Monthly meetings are scheduled for families to meet this requirement:
 - FAIM – Family Assets for Independence in Minnesota - applicants must meet income guidelines to qualify for this program
 - HomeStretch – open to anyone thinking of buying a home

- Adults must complete 200 sweat equity hours. These hours are required and will be performed on your home, other Habitat homes, in the ReStore, or other possible options approved by the Executive Director.
- Once you meet the sweat equity and Family Support requirements, we will sell you a home for what it cost Habitat to build. Habitat house payments include taxes and insurance and will cost approximately \$500 - \$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.

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 Family Selection Committee reviews all completed applications with supporting documents.

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

Sincerely,

Family Selection Committee

Partnering Communities

Mankato	North Mankato	Eagle Lake	Mapleton	St. Peter	Kasota
Le Sueur	Henderson	Lake Crystal	St. James	Madelia	New Prague

Habitat is utilizing the USDA 502 Loan Program and this helps us to serve more families – while staying true to Habitat’s mission to provide simple, decent, affordable homes through financing options that do not burden our low-income partner families. Habitat for Humanity of South Central MN will implement procedures to integrate the USDA 502 Loan Program into our Home Ownership Program.

All families approved for the Habitat for Humanity of South Central MN housing program will be required to submit a loan application through USDA 502 Loan program for properties in rural areas. An area is considered rural if the population is 20,000 or less. Applications will be provided and appointments setup with staff to go over the USDA 502 Loan applications and all required documentation.



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 to 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. _____

Tel. No. _____

Dear Employer:

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

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

1. Applicant's dates of employment: From (month/year) _____ To (month/year) _____
2. Position _____
3. Reason for leaving (if applicable) _____
4. Base pay (enter amount and indicate time period on which pay is based)
Amount: \$ _____ Hours worked per week _____
 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: _____

Printed Name/Title of Person Completing this Form: _____

Signature: _____

Phone Number: _____

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

1. Applicant's dates of employment: From (month/year) _____ To (month/year) _____
2. Position held _____
3. Reason for leaving (if applicable) _____
4. Base pay (enter amount and indicate time period on which pay is based)
Amount: \$ _____ Hours worked per week _____
 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: _____

Printed Name/Title of Person Completing this Form: _____

Signature: _____

Phone Number: _____

Verification of Public Assistance – if applicable

Date: _____

RE: _____
(Applicant's Name)

Name of Social Service Administrator _____

Name of Agency _____

Address of Agency _____

Phone Number _____

Signature of Social Service 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 begin receiving these benefits? (Month/year) _____

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 yes, how? _____

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

Please provide a printout of the benefits received in the past month. Thank you for your assistance.

Supporting Documents Checklist

Please bring/send all documents with completed application. **Incomplete applications will not be processed.**

- Federal income tax returns for the past two years with W-2's for each applicant
- Privacy Notice Habitat for Humanity Homebuyers signed (attachment)
- Applicant and Co-applicant Employment Verification Form – completed by your employer
- Public Assistance Verification Form – completed by your case manager or their supervisor, if applicable
- Habitat for Humanity Application for Housing completed
- A copy of your lease, and a copy of a money order receipt or cancelled rent check
- Attach a copies of last month's bills with payment
 - Utility bills (electric, gas, water/sewer)
 - Other household bills (example: phone/internet/cable)
 - Car payments
 - Insurance payments
 - Credit card payments
 - Child Care
 - Alimony/Child Support
 - School loans
 - Other monthly estimated bills/expenses:
 - Estimate your monthly bills for the following:

_____ Food

_____ Clothing

_____ Car maintenance (gas/repairs/oil changes)

_____ Entertainment

For additional assistance in our partnering communities, please contact:

Mankato:

Carol Raymond
507-388-2081

Watonwan County:

Alia Bostaji
507-621-1315
Brad Thornton
507-375-3124

New Prague:

Bink Bender
952-758-4287
Joan Goggins
952-758-3598

St. Peter:

Bob Maharry
507-934-9361

Le Sueur:

Arlys Graff
507-665-4119



GENERAL INFORMATION AND PERSONAL REFLECTIONS (For Home Visit)

Does applicant need an Interpreter? YES NO Language: _____

Do any household members have a disability? YES NO

Name of disabled person(s): _____

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 willing to learn?

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

3. What are your family's goals for the future?



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Request for Verification of Rental History

Landlord Name _____

Address _____

City _____ State _____ Zip _____

Dear _____:

Habitat for Humanity of South Central Minnesota is processing an application for a home from

_____ who resides at _____.

This/these applicant(s) indicate that they currently rent from you. Consequently, this is a request for you to furnish rental reference history as indicated below at your earliest convenience.

I/We authorize release of the information requested below:

_____ Signature of Applicant	_____ Date	_____ Signature of Co-Applicant	_____ Date
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TO BE COMPLETED BY LANDLORD:

Tenant(s) has/have rented since _____. Term of lease is _____ months. Monthly rent is

\$ _____. Day of month that rent is due is _____.

Utilities are [] or are not [] included.

Name(s) on lease are _____ (if different from above).

Rental history for the last 12 months: Is rent in arrears? Yes [] or No [].

Amount owed is \$ _____ for period _____ with number _____ of late payments.

Is account satisfactory? Yes [] or No []. Remarks: _____

Information furnished by _____
Signature

Phone number: _____ Date: _____