

2022 Application for Homeownership

Applications for Habitat for Humanity of Greater Pittsburgh's Homeownership Program will be accepted from December 1st, 2022-December 31st, 2022. Applications submitted outside of these dates will not be considered.

1. APPLICANT INFORMATION

Applicant

Co Applicant

Applicant's Full Name _____

Social Security Number: _____

Phone Number: () _____

Email Address: _____

Date of Birth: _____

Have you Applied Before? Yes No

Marital Status: Married Separated Unmarried

Are you currently employed? Yes No

Are you currently in school? Yes No

If "yes", when will you graduate? _____

Current Address (street, city, state, ZIP code) _____

Number of years at this address: _____

Do you own this residence? yes no

Are you paying rent? yes no

Are you living in Section 8 housing? yes no

Is anyone in the household a Veteran? yes no

Previous Address (street, city, state, ZIP code) _____

Number of years at this address: _____

Co-Applicant's Full Name _____

Social Security Number: _____

Phone Number: () _____

Email Address: _____

Date of Birth: _____

Have you Applied Before? Yes No

Marital Status: Married Separated Unmarried

Are you currently employed? Yes No

Are you currently in school? Yes No

If "yes", when will you graduate? _____

Current Address (street, city, state, ZIP code) _____

Number of years at this address: _____

Do you own this residence? yes no

Are you paying rent? yes no

Are you living in Section 8 housing? yes no

Previous Address (street, city, state, ZIP code) _____

Number of years at this address: _____

Please list all dependents/other people who will be living with you.

Name	Social Security #	Age	Relationship to Applicant	Employed?
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no
				<input type="checkbox"/> yes <input type="checkbox"/> no

2. WILLINGNESS TO PARTNER

To be considered for a Habitat for Humanity home, you and your household must be willing to work 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 clearing the lot, painting, helping with construction, working at the Habitat ReStore or the Habitat office, budgeting and training classes and other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS

Applicant's Signature _____

Co-Applicant's Signature _____

FOR OFFICE USE ONLY - Do Not Write in This Space

Date Received: _____

Application Received By: _____

3. PRESENT HOUSING CONDITIONS

Please tell us a little about your family's current living situation.

Number of bedrooms in your home: _____ Number of bathrooms: _____
 Please list all other rooms in the place where you are currently living:

If you rent your residence, what is your monthly rent payment? \$ _____ per month
 Landlord Name: _____ Landlord Phone Number: (____) _____
 Landlord Address: _____

IMPORTANT: Why do you believe you need a Habitat home? (Include additional information on a separate attachment if necessary.)

4. CURRENT EMPLOYMENT INFORMATION

Applicant's Employment Information

Name of Company: _____
 Job Title/Job Description: _____
 Address: _____
 Date Started: _____ Employment Status: Full Time Part Time Seasonal
 Supervisor's Name: _____ Phone Number: (____) _____
 Monthly Gross Income (Before Taxes): _____
 Does this income include additional wages? (bonus, overtime, commision) If yes, please explain: _____

Please list any other jobs you have held in the past 24 months.

Employer	Position	Dates Employed	Reason for Leaving (if no longer working there)	Monthly Pre-Tax Pay
				\$
				\$
				\$

Co-Applicant's Employment Information

Name of Company: _____
 Job Title/Job Description: _____
 Address: _____
 Date Started: _____ Employment Status: Full Time Part Time Seasonal
 Supervisor's Name: _____ Phone Number: (____) _____
 Monthly Gross Income (Before Taxes): _____
 Does this income include additional wages? (bonus, overtime, commision) If yes, please explain: _____

Please list any other jobs you have held in the past 24 months.

Employer	Position	Dates Employed	Reason for Leaving (if no longer working there)	Monthly Pre-Tax Pay
				\$
				\$
				\$

5. OTHER INCOME

Please list any additional income your family receives. If more than one person in your home earns the same type of benefit, add up the total amount received by all family members.

Type of Income	Person(s) Receiving the Benefit	Total Amount Received Per Month
Food Stamps		\$ _____ per month
Disabilty (SSDI)		\$ _____ per month
Social Security		\$ _____ per month
Pension		\$ _____ per month
Child Support (optional)		\$ _____ per month
Other(specify):		\$ _____ per month

6. ASSETS AND LIABILITIES

Bank Account Information

Name of Bank/Credit Union	Owner of Account	Account Number	Type of Account	Balance
				\$
				\$
				\$
				\$

Assets and Property

Please list any additional assets you own including any real estate, pensions, 401K/IRA accounts, stocks/bonds or other investments.

Asset Name	Owner of Asset	Asset's Current Value	Additional Information (if needed)
		\$	
		\$	
		\$	

Vehicles

Make/Brand	Year	Owner(s) of Vehicle	Are you making payments? (Y/N)
			<input type="checkbox"/> yes <input type="checkbox"/> no
			<input type="checkbox"/> yes <input type="checkbox"/> no

Debt

Please list ALL your debt, including car payments, credit cards, mortgages, loans, hospital/medical bills, child support, student loans and any business or store accounts (Macy's, JC Penny, Best Buy, etc.). Include debt you are not making payments on. Be as honest as possible; All past and present debt will be listed on your credit report, which we will have for each application.

Company Name	Type of Debt	Min. Monthly Payment	Balance Owed	Months Left to Pay
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	
		\$	\$	

Have you ever worked with a credit counseling agency? yes no

If yes, what organization did you work with? _____ What year(s) did you work with them? _____

7. HOUSING EXPENSE INFORMATION

Please estimate your expenses as closely as you can. All approved Habitat families will need to create a budget. The below list will help to identify your spending habits and help us understand how much of a mortgage you can afford.

Expense	Monthly Payment	Comments (if needed)
Rent or Mortgage:	\$	
Gas/Heating	\$	
Electricity	\$	
Water and Sewage	\$	
Groceries	\$	
Cable	\$	
Internet	\$	
Cellular Phone(s)	\$	
Clothing	\$	
Eating out	\$	
Entertainment	\$	
Child Care	\$	
Personal Care (Hair, Nails, etc)	\$	
Health Insurance/Medical	\$	
Pet Care	\$	
Laundry	\$	
Car maintenance/gasoline	\$	
Auto Insurance	\$	
Life Insurance	\$	
Other:	\$	

Total Monthly Expenses: \$ _____

8. PERSONAL DECLARATIONS

	Applicant	Co-Applicant
1. Have you ever owned a home before, in the US or elsewhere?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
2. Do you have debt because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
3. Have you declared bankruptcy in the last 7 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
4. Are you in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
5. Have you ever had a loan foreclosed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
6. In the past 12 months, have you missed a payment on a loan or credit card?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
7. Have you ever had a car, furniture or home repossessed?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
8. Have you ever been evicted from a rental property?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
9. Have you ever been convicted of a felony?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
10. Are you a co-signer on a loan for a person not on application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
11. Do you have to pay alimony, child support or spousal support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
12. Are you a United States Citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question 1 through 11 however, please use the below space to explain. Attach a separate piece of paper if necessary.

9. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership, and my willingness to be a partner family. I understand that the evaluation will include, without limitation, personal visits, a credit check, criminal background and sexual offender checks and employer & personal verification. I have answered all the questions on this application truthfully. I understand that if I have not answered all the questions truthfully, my application may be denied and that even if I have already been selected to purchase a Habitat home, I may be disqualified from the program at Habitat for Humanity's sole discretion. The original copy of this application will be retained by Habitat for Humanity, even if the application is not approved.

Applicant Signature _____ Date _____

Co-Applicant Signature _____ Date _____

10. CHECKLIST

IMPORTANT: THE FOLLOWING ITEMS MUST BE RECEIVED TO COMPLETE YOUR APPLICATION FOR HOMEOWNERSHIP WITH HABITAT FOR HUMANITY OF GREATER PITTSBURGH. INCOMPLETE APPLICATIONS WILL BE REJECTED. There is a \$15.00 processing fee due at the time of application. Please do not give us originals of your personal documents, as we may not be able to return them to you. If you need assistance in completing your application, please contact our office and we'll be happy to answer any questions.

Application Attachments: Check box when attached

- \$15 money order**/cashier's check to cover processing made payable to "Habitat for Humanity of Greater Pittsburgh"
- A copy of your most recent **lease agreement** (renters only)
- Receipt or cancelled check for **last month's rent** (renters only)
- Proof of **ALL income** for any members of your household (three most recent pay stubs, SSI, Pension, Alimony, Child Support, Other)
- Proof of any **public assistance** such as SNAP benefits
- Copies of your most recent **utility bills** (gas, electric, water & sewage).
- Copies of previous **two year's tax returns**. We need Form 1040, 1040EZ or an official tax transcript from the IRS.
If you do not have a copy of your tax return, you can request a free copy by calling the IRS at 1800-908-9946
- If self employed, attached previous two **business tax returns**. We need form 1040 (Schedule C)
- Copies of previous **two year's W-2** forms.
- Last **two months of bank statements** for each account open in your name.
- A copy of your **Driver's License or State ID**

HOW DO I TURN IN MY APPLICATION?

1. Make sure your applications includes all required documents. **WE CANNOT PROCESS INCOMPLETE APPLICATIONS.**
2. Please do not give us originals of your personal documents. We may not be able to return them to you.
3. Applications can be mailed to:

**Habitat for Humanity of Greater Pittsburgh
Homeowner Services Department
6435 Frankstown Ave. Suite 100
Pittsburgh, PA 15206**

4. You can also call **Emily Kammenzind at 412-450-8520 ext. 10** or email ekammenzind@pittsburghhabitat.org to discuss other ways to turn in the application.
5. All completed applications must be **returned no later than December 31st, 2022**. Applications will only be accepted from December 1st- December 31st.
6. Your application for homeownership will be reviewed to determine your eligibility for the program. If your application appears to fall within our guidelines, Habitat Pittsburgh's Family Services Department will contact you to schedule a home visit and discuss the next steps.

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.

