



901 N Grand Avenue,
PO Box 2725
Sherman, Texas 75091
903-893-0009



HABITAT FOR HUMANITY, as a nonprofit, ecumenical Christian housing ministry, works in partnership with people in need to improve the conditions in which they live. Houses are sold at no profit, with no-interest mortgages repaid over a 15 to 30 year period. The homeowners must not only pay the mortgage, but must also invest a specified number of sweat equity hours in the form of work on their house and other Habitat projects.

Habitat houses are built with voluntary contributions of labor, money, and materials. The number of houses will be limited.

THE FOLLOWING CRITERIA MUST BE MET TO QUALIFY FOR A HABITAT HOUSE IN GRAYSON COUNTY:

You must be in need:

- 1) A personal interview will be conducted to determine that you are living in substandard, inadequate, unsafe, or overcrowded housing or that there are barriers present for any disabled persons living in your household.
- 2) You must be unable to obtain adequate housing due to lack of resources or because you do not qualify for any conventional or government loans.

You must demonstrate an ability to pay:

- 1) The combined gross monthly income of all persons who will live in the house must fall between 40-80% of median income, adjusted for family size and updated annually.
- 2) You must have the ability to pay a \$1,500 down payment to be paid in full by move in.
- 3) You must provide verification of income or record of employment and a rent payment history for at least two years.
- 4) Your debt to income ratio must not exceed 41-43% of gross monthly income (excluding house payments and utilities).

You must demonstrate a willingness to partner with Habitat:

- 1) You and your family members or friends must work a total of 250 (single adult households) or 350 (more than one adult households) sweat equity hours on your house and other Habitat projects. At least 100 of these hours must be construction hours.
- 2) Eight hours of sweat equity must be completed before your application can be accepted for consideration of eligibility.
- 3) After selection, applicant families must complete a series of budgeting classes.

You must be currently living in Grayson County.



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Sweat Equity Guidelines

Adopted April 2013

- 1) Each family/applicant, with help from extended families and friends, must complete 250 or 350 hours of sweat equity on their house and other Habitat projects. Sweat equity is to be completed in three phases.
 - Phase I: Each applicant/family must complete 8 hours of sweat equity as part of the application process. Completion of Phase I does not assure acceptance as a Partner Family.
 - Phase II: After Board approval and before construction of the house begins, applicants must complete an addition 92 hours of sweat equity (100 hours total). In this phase, each adult member of the household must complete a budgeting class. Actual hours spent attending budgeting classes will count as sweat equity for each individual who attends.
 - Phase III: Before moving in, each single adult household must have completed a total of 250 hours of sweat equity. Each household in which there are two or more adults must have completed a total of 350 hours of sweat equity. At least 100 of your total sweat equity hours must be construction hours.
- 2) With the submission of this application, the family/applicant gives consent to be placed on the weekly volunteer email list that notifies applicants where they may work to earn sweat equity for that week. The family/applicant will sign in and out on the worksite's official volunteer time tracking sheet. This will be turned into the office for compilation and reported to the Family Selection Committee.
- 3) The family/applicant should also keep a record of sweat equity hours as a double check.
- 4) The Family Support Committee will take periodic reviews of sweat equity records and send notices to families/applicants informing them of how many sweat equity hours they have completed and how many are left.



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Housing Application

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Applicant's Name		Co-Applicant's Name	
Phone Number ()		Phone Number ()	
Email:		Email:	
Social Security #	Disability? Veteran?	Social Security #	Disability? Veteran?
Date of Birth		Date of Birth	
<input type="checkbox"/> Married <input type="checkbox"/> Separated Unmarried (single, divorced or widowed)		<input type="checkbox"/> Married <input type="checkbox"/> Separated Unmarried (single, divorced or widowed)	
		Relationship to Applicant	

List the following information for all other persons who will be living with you in the Habitat house.

	First and Last Name	Date of Birth	Social Security Number	Relationship to Applicant	Disability
1					<input type="checkbox"/> Yes <input type="checkbox"/> No
2					<input type="checkbox"/> Yes <input type="checkbox"/> No
3					<input type="checkbox"/> Yes <input type="checkbox"/> No
4					<input type="checkbox"/> Yes <input type="checkbox"/> No
5					<input type="checkbox"/> Yes <input type="checkbox"/> No
6					<input type="checkbox"/> Yes <input type="checkbox"/> No

If you are approved for a Habitat home, how should your name(s) appear on the legal documents?

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Complete address where you are now living Own <input type="checkbox"/> Rent <input type="checkbox"/>		Landlord's Name (First and Last)	
Street		Mailing Address	
City		City	
State	Zip	State	Zip
How long at this address? Yrs. ____ Mos. ____		Landlord's Phone #:	
Are there persons living with you now that will not be living in your Habitat house ? Yes <input type="checkbox"/> No <input type="checkbox"/>			
Declarations:		Applicant	Co-Applicant
Do you have ANY debt because of a court decision against you?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been declared bankrupt within the past ten years?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you had property foreclosed on in the past seven years?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you been charged or convicted as a sex offender or of any crime that involves harm to another person?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you paying alimony or child support?		Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

List the following information about where you live now.

1) How much is your rent? \$ _____ per month

2) Does any government agency help with your rent? Yes ☐ No ☐
 If yes, list the name of agency: _____

3) How much do you pay each month for:

a) Gas \$ _____
 b) Water \$ _____
 c) Electricity \$ _____

4) How many bedrooms are in your house? _____

5) What are the problems with the house you are living in now? _____

6) Do you own a house, land, oil or mineral rights? Yes ☐ No ☐
 a) If yes, what is the monthly mortgage payment? \$ _____
 b) What is the unpaid balance \$ _____

7) List the location of the land or house: _____

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A two (2) year rent history is required. If you have lived less than 2 years at your present address then complete the following:

Address where you lived before. Street: City: State _____ Zip _____ How long? Years _____ Months _____	Landlord Information Landlord's Full Name: Mailing Address: City: State _____ Zip _____ Landlord's Phone #:
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Continue to list the following information until your application shows a 2 year rent history:

Address where you lived before. Street: City: State _____ Zip _____ How long? Years _____ Months _____	Landlord Information Landlord's Full Name: Mailing Address: City: State _____ Zip _____ Landlord's Phone #:
--	--

Assets: List all checking and savings accounts below.

Name and address of Bank, Savings & Loan, or Credit Union	
Account Number:	Dollar Balance:
Name and address of Bank, Savings & Loan, or Credit Union	
Account Number:	Dollar Balance:

List all vehicles (cars, trucks, motorcycles, boats, mobile home, etc.)

Year	Make & Model	Monthly Payment	Amount Owed
#1		\$	\$
#2		\$	\$
#3		\$	\$
#4		\$	\$

Do you own stocks or bonds? No ☐ Yes ☐ If yes, list value \$ _____

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Debts: List below all debts owed by anyone who will live in the Habitat House. Include all credit cards, auto loans, personal loans, bank loans, loan company loans, installment contracts or any other contracts.

	Person or company that you owe money to	Original Amount of Loan	Monthly Payment Amount	Amount Still Owed on Account
1)		\$	\$	\$
2)		\$	\$	\$
3)		\$	\$	\$
4)		\$	\$	\$
5)		\$	\$	\$
6)		\$	\$	\$
7)		\$	\$	\$

Monthly Payments: List the amount you pay each month for the following. Do not leave blanks. If the amount you pay for some of these items is zero then put a 0 in that space.

List Payment	Dollar amount I pay each month for this item	I make this payment when I have extra money	I make this payment every month	I owe for this but I'm not making a payment
Car Payment	\$	\$	\$	\$
Car Insurance	\$	\$	\$	\$
Gasoline	\$	\$	\$	\$
Phone services landline/cell	\$	\$	\$	\$
TV services cable/dish	\$	\$	\$	\$
Student loans	\$	\$	\$	\$
Furniture payments	\$	\$	\$	\$
Child care	\$	\$	\$	\$
Credit cards	\$	\$	\$	\$

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Income and Employment: A 2 year income/employment history is required to qualify for a Habitat house.

Applicant: What is your job? Company: Mailing address: How long? _____ Start Date _____ Hourly wage \$ _____ Average hrs. per wk.? _____	Co-Applicant: What is your job? Company: Mailing address: How long? _____ Start Date _____ Hourly wage \$ _____ Average hrs. per wk.? _____
If you have worked here less than 2 years at the above job, continue listing previous employers below until you have listed a 2 year history of employment.	
Applicant: Previous employer? Company: Mailing address: How long? _____ Start Date _____ End Date _____ Hourly wage \$ _____ Average hrs. per wk.? _____	Co-Applicant: Previous employer? Company: Mailing address: How long? _____ Start Date _____ Hourly wage \$ _____ Average hrs. per wk.? _____
Applicant: Previous employer? Company: Mailing address: How long? _____ Start Date _____ End Date _____ Hourly wage \$ _____ Average hrs. per wk.? _____	Co-Applicant: Previous employer? Company: Mailing address: How long? _____ Start Date _____ Hourly wage \$ _____ Average hrs. per wk.? _____

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Applicant:		Co-Applicant:	
Previous employer?		Previous employer?	
Company:		Company:	
Mailing address:		Mailing address:	
How long? _____	Start Date _____	How long? _____	Start Date _____
	End Date _____		
Hourly wage	\$	Hourly wage	\$
Average hrs. per wk.?		Average hrs. per wk.?	

List additional household members over 18 who receive income:

Name:	Employer:
Name:	Employer:

You will need to make a down payment of \$1,500 if you qualify for a Habitat house. Where will you get this money? If you borrow the money, who will you borrow it from and what is your plan for paying it back?

Income Continued: If anyone in your household receives income listed below, list the amount received each month and the person receiving this income.

Income Source	Monthly Dollar Amount	Applicant or Co-Applicant	Other Household Members
TANF	\$		
Food Stamps	\$		
Social Security	\$		
SSI	\$		
Disability	\$		
Child Support	\$		
Alimony	\$		
Unemployment Benefits	\$		
Self Employment Income	\$		
Other	\$		

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Willingness to Partner: To be considered for a Habitat home, you and your family must be willing to complete a certain number of "sweat equity" hours. Your help in building your home and the homes of others is call "sweat equity" and may include clearing the lot, painting, helping with construction, attending homeownership or budgeting classes, working at our ReStore, or other approved activities.

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

APPLICANT	Yes <input type="checkbox"/>	No <input type="checkbox"/>	How many hours can you complete each week? _____
CO-APPLICANT	Yes <input type="checkbox"/>	No <input type="checkbox"/>	How many hours can you complete each week? _____

All applicants and their dependents which are 18 years of age or older must provide a photo ID.

Publicity Release: By signing this, I give my permission to Habitat for Humanity to use photos taken by Habitat or photos provided to Habitat of myself and my minor children in newspapers, on television, on the internet or in any other ways that Habitat for Humanity finds helpful in the promotion of Habitat's Ministry.

Applicant Signature _____

Co-Applicant Signature _____

**Any Additional Household
Adult Age 18 or Older
Signature** _____

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CITIZENSHIP:

APPLICANT

- ☐ I attest under penalty of perjury, that I am a citizen or national of the United States.

If not a citizen:

- ☐ I am an alien lawfully admitted for permanent residence.

Alien Registration Number

A

- ☐ I am an alien authorized by the Immigration and Naturalization Service to work in the United States.

Alien Registration Number or Admission
Number

A

Expiration of employment authorization, if any

APPLICANT Signature

Date:

CO-APPLICANT

- ☐ I attest under penalty of perjury, that I am a citizen or national of the United States.

If not a citizen:

- ☐ I am an alien lawfully admitted for permanent residence.

Alien Registration Number

A

- ☐ I am an alien authorized by the Immigration and Naturalization Service to work in the United States.

Alien Registration Number or Admission
Number

A

Expiration of employment authorization, if any

CO-APPLICANT Signature

Date:

If there are additional household members age 18 or older, they will be asked to sign a citizenship statement as well.

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HOUSEHOLD MEMBER AGE 18 OR OLDER

☐ I attest under penalty of perjury, that I am a citizen or national of the United States.

If not a citizen:

☐ I am an alien lawfully admitted for permanent residence.

Alien Registration Number

A

☐ I am an alien authorized by the Immigration and Naturalization Service to work in the United States.

Alien Registration Number or Admission
Number

A

Expiration of employment authorization, if any

HOUSEHOLD MEMBER

AGE 18 OR OLDER

Signature

Date:



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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 personal visits, a credit check, and employment and rent verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members, and applicant families for criminal charges and convictions, including the sex offender registry and that by completing this application I am submitting myself and all persons listed on the first page of the application to a criminal background check.

APPLICANT Signature	_____	Date:	_____
CO-APPLICANT Signature	_____	Date:	_____
Household Member Age 18 or Older Signature	_____	Date:	_____
Household Member Age 18 or Older Signature	_____	Date:	_____

Habitat for Humanity of Grayson County reserves the right to de-select applicants in the following cases:

- 1) Demonstrated fraud on the application.
- 2) Failure to complete requirements set forth in the letter of acceptance.
- 3) Negative change in financial condition which would significantly impact the ability to pay.
- 4) Presence on a sexual offender database, and/or charges or convictions of any crime that involves harm to another person. If charges are pending, your application will not progress until those charges have been discharged.