



Dear Prospective Partner Family,

Habitat for Humanity of Ellis County, Texas, your local affiliate of Habitat for Humanity International, has a mission to provide safe and affordable homes for families in need in Ellis County, Texas. Thank you for your interest in applying for homeownership through our program.

Habitat for Humanity is a nonprofit Christian housing ministry, funded through corporate and private donations, and grants. We utilize skilled builder management, volunteer labor and in some cases donated supplies and equipment to build safe, affordable homes for lower income families. By partnering with us, the family actively works on the construction of their own home, funded by our organization. In turn, we sell the home to the family through an affordable interest-free mortgage, paid back with monthly payments over a twenty (20) year period. We know that offering our families a hand up, not a hand out, means an improved living environment where the family can grow and thrive.

The selection of Habitat partner families is not done by one person, rather it is completed by our Family Selection Committee in a way that does not discriminate based on race, sex, color, age, handicap, religion, marital status, familial status or because all or part of the applicant's income is derived from a public assistance program. All information is considered confidential and is used only for family selection purposes.

Please review all the information in the enclosed Homeownership Program Application packet. If you are interested in submitting a completed application for our program, please ensure that you have read and understand all the information enclosed, fill out the application completely and provide all copies of all requested documentation.

Mail your application and all required documents to:

Habitat for Humanity of Ellis County, Texas
Attn: Family Selection Committee
P.O. Box 157
Waxahachie, TX 75168

Applications are only accepted in February and August each year. Applications received outside of February and August are not reviewed and will be returned to the applicant.

Please be sure to apply the appropriate amount of postage.

We are here to help! If you if you have any questions, please call our office and leave a voice mail at (972) 937-2797. We will return your call as soon as we can.

Thank you for your interest in our program!

Sincerely,

Habitat for Humanity of Ellis County, Texas
Family Selection Committee

Habitat for Humanity of Ellis County, Texas • P.O. Box 157, Waxahachie, TX 75168 • 972-937-2797 • info@ellishabitat.org





PARTNER PROGRAM ELIGIBILITY REQUIREMENTS

Habitat for Humanity of Ellis County, Texas is an equal opportunity housing provider. Habitat considers applicants without regard to race, religious preference, gender, handicap, familial status or national origin. The application process consists of completion of the application, credit/criminal background/sex offender check, and a home interview.

Habitat's acceptance guidelines are based on consideration of the following criteria:

Need

The applicant(s) must demonstrate that their current housing situation has one or more of the following characteristics:

- Unsafe or very poor conditions or located in a particularly unsafe area;
- Rent, or contribution currently paid towards rent, exceeds 35% of net income;
- Size is inadequate for the present or anticipated residents;
- Other facts demonstrating a need for the type of housing Habitat can provide, that goes beyond a personal desire to own a home.

Ability to Repay

- Gross household income must be 30% to 60% of HUD's median income for Ellis County, Texas, at the time of application. Income requirements, based on the number of people in household, are listed on the next page;
- A two-year history of stable income and employment;
- An acceptable credit history, which includes a good record of paying rent, bills and utilities on time;
- Bankruptcies must have been discharged for at least two (2) years;
- Ability to pay a \$500 down payment on the house, due when Acceptance Agreement is signed;
- **Ability to afford monthly mortgage payments**, including property taxes and homeowners insurance;
- Monthly payments for debt cannot exceed 40% of gross monthly income;

Willingness to Partner

- Applicant must complete at least 250 hours (single applicant) 350 hours (with co-applicant) of sweat equity towards maintaining and building Habitat homes in Ellis County, Texas, as requested by the affiliate, and comply with all other sweat equity policies;
- Applicant must be willing to live in a neighborhood selected by Habitat;
- Applicant must be willing to attend required Homeowner Education classes, community events, and assist with the affiliate's annual fundraising event. Applicant will earn sweat equity for these classes and events.

Applicants will not be approved if they:

- **Qualify for conventional mortgage financing**
- **Presently own real estate, or have owned real estate within the last three (3) years**
- **Are not a U. S. Citizen or permanent resident**
- **Do not currently live in Ellis County, Texas and have not lived in Ellis County, Texas for the last six (6) months**

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Habitat reserves the right to waive or alter any of the foregoing criteria based upon the unique situation of the applicant.





APPLICATION PROCESS

1. Complete Habitat Homeownership Program Application. **Applications are only accepted in February and August.** All persons over the age of eighteen (18) who will be living in the household are required to include their income, expenses, assets and debts on the application.
2. Send completed application and required documents to:

Habitat for Humanity of Ellis County, Texas
 Attn: Family Selection Committee
 P.O. Box 157
 Waxahachie, TX 75168
3. Application will be reviewed for initial qualifying criteria. If application does not meet qualifying criteria, a letter will be sent to applicant by U.S. Mail.
4. Income, credit history, criminal background, sex offender, and employment verifications, will be performed. A previous conviction may disqualify an applicant from homeownership with Habitat for Humanity of Ellis County, Texas. In determining eligibility, Habitat for Humanity of Ellis County, Texas, in its sole discretion, may consider several factors, including, without limitation: the nature of the conviction and whether children were involved; time elapsed since the offense; age of the candidate when the illegal activity occurred; number of convictions (if more than one); any information produced by the person, or produced on the person's behalf demonstrating rehabilitation and good conduct; whether partnering with the applicant would pose a risk to the affiliate; whether the state's public policy encourages homeownership of persons who have been convicted of crimes; the nature of the build, i.e., proximity of houses,; and/or any other factor the affiliate deems relevant to the decision.
5. Next, an in-home visit with the applicant will be conducted to confirm the need for adequate shelter.
6. The Family Selection Committee will make a determination on applicants who have met all the qualifying criteria and qualified applicants will be presented to the Board of Directors to make the final applicant selection.
7. The selected applicant will be contacted to sign an Acceptance Agreement and pay the required down payment.
8. Construction on the approved applicant's home will take twelve (12) to twenty-four (24) months to complete. Applicant must continue to meet all program requirements to move into completed Habitat home.

2022-2023 Monthly Income Guidelines

(Area Median Family Income=\$ 97,400, based on 2022 HUD income guidelines for FY 2022 for Ellis County, Texas)

Number in Household	Minimum Income (30% of Area Median Family Income - \$ 29,220)		Maximum Income (60% of Area Median Family Income - \$ 58,440)	
	Annual	Monthly	Annual	Monthly
1	\$ 20,440	\$ 1,703	\$ 40,908	\$ 3,409
2	\$ 23,376	\$ 1,948	\$ 46,752	\$ 3,896
3	\$ 26,298	\$ 2,192	\$ 52,596	\$ 4,383
4	\$ 29,220	\$ 2,435	\$ 58,440	\$ 4,870
5	\$ 31,558	\$ 2,630	\$ 63,115	\$ 5,260
6	\$ 33,895	\$ 2,825	\$ 67,790	\$ 5,649
7	\$ 36,233	\$ 3,019	\$ 72,466	\$ 6,039
8+	\$ 38,570	\$ 3,214	\$ 77,141	\$ 6,428





DOCUMENTS REQUIRED TO PROCESS APPLICATION
(Return this page with your application, including copies of all required documents)

Application

_____ Signed and dated application.
(Incomplete applications, including applications with missing documents, will be returned to sender)

Identification

_____ Copy of unexpired Driver's License(s) or State Issued ID for applicant & co-applicant (front and back)
_____ Copy of Social Security card for each member of the family (front & back)
_____ Copy of Green Card (if applicable)

Income

_____ Paycheck stubs for last six (6) months for applicant and co-applicant
_____ Current year and previous year's tax returns for applicant and co-applicant (signature page, all schedules and attachments).
_____ Statements from applicable agencies for all other family income:
 _____ Award letter for TANF, Family Assistance, Food Stamps
 _____ Award letter for Social Security/SSI/Disability
 _____ Divorce Decree or court papers showing Child Support that you receive or must pay
_____ Most recent bank statement for all checking and savings accounts (all pages showing statement period, beginning and ending balances).

Rent payment history

_____ Current signed lease. If no lease, letter from landlord with the following:
 _____ Landlord's name, address, and phone number
 _____ Rental Start Date, End Date and Monthly Payment Amount
_____ Statement of rental payment history for last 3 years or 3 years of paid rent receipts from current Landlord
_____ If you live with someone and share expenses, have them submit a letter explaining the agreement including the following:
 _____ What you pay and how much
 _____ Length of time you've lived with them
 _____ Contact name, address, phone number

Monthly Bills

_____ Last 3 months payment history for monthly bills including:
 ○ Utilities (Electric, Water, Gas, Sewer/Water, Cable/Satellite, Phone/Cell Phone)
 ○ Insurance
 ○ Credit card statements and Loans (student, Rent-To-Own, installment, personal)
 ○ Child/dependent care (including amount paid and due date)





Habitat for Humanity of Ellis County, Texas
 P.O. Box 157
 Waxahachie, TX 75168
 (972) 937-2797 (Voicemail Only)
 Email: familyselection@ellishabitat.org

****Applications only accepted February & August****

Application

Habitat Homeownership Program



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.

Dear Applicant: Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION

Applicant				Co-applicant							
Applicant's name		Email Address		Co-applicant's name		Email Address					
Social Security number		Home phone		Age							
_____		_____		_____		_____					
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)				<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)							
Dependents and others who will live with you (not listed by co-applicant)				Dependents and others who will live with you (not listed by co-applicant)							
Name		Age	Male	Female	Name		Age	Male	Female		
_____		_____	<input type="checkbox"/>	<input type="checkbox"/>	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>		
_____		_____	<input type="checkbox"/>	<input type="checkbox"/>	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>		
_____		_____	<input type="checkbox"/>	<input type="checkbox"/>	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>		
_____		_____	<input type="checkbox"/>	<input type="checkbox"/>	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>		
_____		_____	<input type="checkbox"/>	<input type="checkbox"/>	_____		_____	<input type="checkbox"/>	<input type="checkbox"/>		
Present address (street, city, state, ZIP code)				<input type="checkbox"/> Own		Present address (street, city, state, ZIP code)				<input type="checkbox"/> Own	
				<input type="checkbox"/> Rent						<input type="checkbox"/> Rent	
Number of years _____				Number of years _____							
If you have lived at your present address for less than two years, complete the following:											
Last address (street, city, state, ZIP code)				<input type="checkbox"/> Own		Last address (street, city, state, ZIP code)				<input type="checkbox"/> Own	
				<input type="checkbox"/> Rent						<input type="checkbox"/> Rent	
Number of years _____				Number of years _____							

2. FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE

Date received: _____ Date of selection committee approval: _____

Date of notice of incomplete application letter: _____ Date of board approval: _____

Date of adverse action letter: _____ Date of partnership agreement: _____

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, 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 called "sweat equity" and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

- Kitchen Bathroom Living room Dining room
 Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ _____/month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord:

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____ / month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Years on the job	Name and address of CURRENT employer	Years on the job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
If working at current job less than one year, complete the following information:			
Name and address of LAST employer	Years on the job	Name and address of LAST employer	Years on the job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

10. DEBT

Account	TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?					
	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture, appliances, TVs (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	

MONTHLY EXPENSES			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant:

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper.

12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity of Ellis County, Texas to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

I understand that the evaluation will include personal visits, a credit check and employment 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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity of Ellis County, Texas even if the application is not approved.

I also understand that Habitat for Humanity of Ellis County, Texas screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant signature

Date

Co-applicant signature

Date

X _____ X _____

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.

13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ Co-applicant's name _____

14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname

Applicant	Co-applicant
<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race (applicant may select more than one racial designation):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birthdate: _____ / _____ / _____</p> <p>Marital status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p>	<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race (applicant may select more than one racial designation):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birthdate: _____ / _____ / _____</p> <p>Marital status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (single, divorced, widowed)</p>

To be completed only by the person conducting the interview	
<p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face interview</p> <p><input type="checkbox"/> By mail</p> <p><input type="checkbox"/> By telephone</p>	<p>Interviewer's name (print or type)</p>
	<p>Interviewer's signature Date</p>
	<p>Interviewer's phone number</p>

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at the **Southwest Region, 1999 Bryan St., Suite 2150, Dallas, TX 75201-6808**, or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

Applicant(s)

Signature

Signature

Print name

Print name

Date

Date