



APPLICATION COVER LETTER

Thank you for your interest in our housing program. Here is your **HABITAT FOR HUMANITY/ROGUE VALLEY (HFH/RV)** "Housing application" for you to complete. Please read all the information in this packet carefully.

IMPORTANT NOTICE:

This is a special application opportunity for four three-bedroom homes in a new development **in Ashland, Oregon.**

These first four units require a minimum household size of four individuals.

The applicants for this special application opportunity must have a total gross annual household income above the minimum and below the maximum for the corresponding household size. Please note that the income levels provided below are different than the information provided in our Program Qualification Guide and only apply to this property during this special application opportunity.

<i>Household Size</i>	<i>Min Gross Annual Household Income</i>	<i>Max Gross Annual Household Income</i>
<i>4 Person</i>	<i>\$38,200</i>	<i>\$53,480</i>
<i>5 Person</i>	<i>\$41,300</i>	<i>\$57,820</i>
<i>6 Person</i>	<i>\$44,350</i>	<i>\$62,090</i>
<i>7 Person</i>	<i>\$47,400</i>	<i>\$66,360</i>

Applicants must legally reside in the United States (US Citizen or Permanent Resident).

Applicant must not have owned Real Property within the last three years (For purpose of this application, a manufactured home where the space was rented is not considered Real Property).

These homes will be part of Ashland's inclusionary zoning and long-term affordability plan. They will have 30-year resale restrictions, managed by the City of Ashland.

Please review our Program Qualification Guide for additional requirements that applicants must meet in order to be considered for our housing program.



Equal Housing Opportunity: 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.

1. COMPLETELY FILL OUT THE HOUSING PROGRAM APPLICATION:

Complete to the best of your knowledge and ability. You may use extra sheets of paper if needed.

BE SURE TO MAKE COPIES FOR YOUR OWN FILES. WE WILL REFUSE APPLICATIONS SUBMITTED WITH ORIGINAL DOCUMENTS. WE ARE UNABLE TO PROVIDE YOU USE OF OUR COPY MACHINE.

2. APPLICANT AND CO-APPLICANT:

To complete your application, YOU MUST Provide **PHOTOCOPIES** of the following Documents (when applicable). Without these documents, your application cannot be considered.

1. Tax returns for the last 2 years for each applicant.(Form 1040's and all additional schedules)
2. Pay stubs for the last three (3) months for each applicant.
3. Social Security, Pension or Retirement Award Letters for each applicant.
4. Bank statement records for the last two (2) months.(online printouts are NOT acceptable)
5. Copy of valid Oregon Driver's License or Valid OR Identification Card for each applicant. (Must have photo)

Please do not submit original documents with this application. Documentation submitted will not be returned to the applicants.

Completed applications can be mailed to

PO Box 688
Medford, OR 97501

or dropped off at

Habitat for Humanity
2201 South Pacific Highway Medford, OR 97501

FAILURE TO SUBMIT AN APPLICATION BY SEPTEMBER 30, 2022 AT 5:00 pm
WILL DISQUALIFY YOU FROM THIS PROCESS.

If you have questions regarding the completion of this application, the application process or our housing program, please contact Brandon Thoms, Programs & Operations Director, at 541-779-1983.



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APPLICANT AUTHORIZATION AND RELEASE

I/We authorize the release of information to Habitat for Humanity/Rogue Valley directly or through a credit reporting agency as Habitat for Humanity/Rogue Valley deems necessary from:

1. Employers, past and present
2. References given by applicant
3. Credit agency reports
4. Verification of any information provided in the Housing Application
5. Utility providers
6. Financial institutions
7. Landlords, past and present
8. Any source of income indicated in the Housing Application

We will be contacting the above sources for purposes of verification of information provided in your Housing Application.

*You may withhold permission to contact a reference by crossing out any of the above numbered items, however, this action may affect our ability to verify your information.

Applicant Name (Please Print): _____

Applicant Date of Birth: _____

Social Security # XXX - XX - _____

Address: _____ Apt. # _____

City: _____ State: _____ Zip: _____

Applicant Signature: _____ Date: _____

If Applicable:

Co-Applicant Name (Please Print): _____

Co-Applicant Date of Birth _____

Social Security # XXX - XX - _____

Co-Applicant Signature: _____ Date: _____



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2. CURRENT HOUSING

2a. Current Housing Information

Street Address of CURRENT Residence

City State Zip Code

How long have you resided at this address? Years _____ Months _____

Do you own or rent your home? Own Rent

What is your monthly rent payment: \$ _____

Do you live in subsidized housing? Yes No

Does the Co-applicant or any of the other household members listed in Section 1f live at a different address? Yes No

If the Co-applicant or any of the other household members listed in Section 1f live at a different address more than 50% of the time, please **attach a description of why they live at a different address and include the complete address.**

2b. Housing Information Continued – If you have been residing in your current home **LESS than TWO YEARS** please complete this section. If you have been in your current home for two years or more please skip to section 2c.

Street Address of PREVIOUS Residence

City State Zip Code

Did you own or rent your last residence/home? Own Rent

How long did you reside there? Years _____ Months _____

Previous Landlord _____

2c. Subsidized Housing Information – If you do not live in subsidized housing please skip to section 2d.

What is your monthly total rent payment due? \$ _____ How much do you contribute to your rent? \$ _____

Public Housing Agency: _____ Phone Number: _____ Fax Number: _____

Case Manager Name: _____ Phone Number: _____ Email: _____

Are you enrolled in any financial literacy program or other homeownership readiness program? Yes No

If yes, date enrolled: _____ Please attach documentation. With which agency: _____

2d. Housing Utility Expenses

Average Monthly Utilities: Water: \$ _____ Electricity: \$ _____ Gas: \$ _____

Garbage: \$ _____ None – all utilities are included in rent Other (type) _____: \$ _____

2e. Condition of Current Housing

Current housing is: Single Family House Townhouse Duplex Apartment Shared Housing

Current number of bedrooms in which your family resides (please circle): 1 2 3 4 5 6

Other rooms in your home: Kitchen Bathroom Living Room Dining Room Other: _____

2f. Current Housing Situation

You must include a response to the following:

1. Please DESCRIBE IN DETAIL your current housing situation. Is it temporary?
2. WHY do you need a Habitat home?

This is a very important section! Please use extra paper if the space below is not adequate to explain your housing situation.)

3. EMPLOYMENT INFORMATION

Please provide the Applicant's and the Co-applicant's employment histories for the last TWO YEARS.
Please use extra paper if the space below is not adequate to list all the Applicant's or the Co-applicant's employment.

3a. Applicant Employment Information

Applicant - CURRENT Employer #1

Name of **Current** Employer _____ Job Title _____
Street _____ Supervisor's Name _____
City _____ State _____ Zip _____ Supervisor's Phone Number _____
\$ _____ I still work here
Monthly Gross Income _____ Hire Date (mm/dd/yyyy) _____

Applicant Employer #2

Name of Employer _____ Job Title _____
Street _____ Supervisor's Name _____
City _____ State _____ Zip _____ Supervisor's Phone Number _____
\$ _____
Monthly Gross Income _____ Start Date (mm/dd/yyyy) _____ End Date (mm/dd/yyyy) _____

Applicant Employer #3

Name of Employer _____ Job Title _____
Street _____ Supervisor's Name _____
City _____ State _____ Zip _____ Supervisor's Phone Number _____
\$ _____
Monthly Gross Income _____ Start Date (mm/dd/yyyy) _____ End Date (mm/dd/yyyy) _____

3b. Gaps in Employment - If you have gaps of **more than ONE MONTH** in your employment over the last TWO YEARS please provide an explanation for each gap. If you have no gaps in your employment, please skip to section 3c. *Please use extra paper if the space below is not adequate to explain the gap(s) in employment.*

3c. Co-applicant Employment Information

Co-applicant - CURRENT Employer

Name of **Current** Employer _____ Job Title _____
Street _____ Supervisor's Name _____
City _____ State _____ Zip _____ Supervisor's Phone Number _____
\$ _____
Monthly Gross Income _____ Hire Date (mm/dd/yyyy) _____

3c. Co-applicant Employment Information cont.

Co-applicant Employer #2

Name of Employer _____			Job Title _____		
Street _____			Supervisor's Name _____		
City _____	State _____	Zip _____	Supervisor's Phone Number _____		
\$ _____	Monthly Gross Income _____	Start Date (mm/dd/yyyy) _____	End Date (mm/dd/yyyy) _____		

Co-applicant Employer #3

Name of Employer _____			Job Title _____		
Street _____			Supervisor's Name _____		
City _____	State _____	Zip _____	Supervisor's Phone Number _____		
\$ _____	Monthly Gross Income _____	Start Date (mm/dd/yyyy) _____	End Date (mm/dd/yyyy) _____		

3d. Gaps in Employment - If the Co-applicant has gaps of **more than ONE MONTH** in your employment over the last **TWO YEARS** please provide an explanation for each gap. If you have no gaps in your employment, please skip to section 3d. Please use extra paper if the space below is not adequate to explain the gap(s) in employment.

4. TOTAL MONTHLY INCOME

4a. Applicant and Co-applicant Monthly Household Income – check all that apply.

Applicant Income: \$ _____ **Type:** Employment Disability SSI Social Security
 Alimony Child Support Other* (explain) _____

Co-applicant Income: \$ _____ **Type:** Employment Disability SSI Social Security
 Alimony Child Support Other* (explain) _____

You must provide documentation for all sources of income from all family members (examples: paystubs, court orders for child support or alimony, SSI or Disability documentation, etc.) - **please attach to application!**

**Other income may include regular Pension or Retirement payments, Interest and Dividends (excluding settlement money), TANF, Armed Forces Income, etc. Documentation must be provided for all income.*

List all income received by Non-Applicant members of your household (significant other, adult children, family members, etc). Remember to provide proof/verification of this income.

Name: _____ Age: _____ Relationship to Applicant: _____
Monthly Income: _____ Source of Income: _____

Name: _____ Age: _____ Relationship to Applicant: _____
Monthly Income: _____ Source of Income: _____

Name: _____ Age: _____ Relationship to Applicant: _____
Monthly Income: _____ Source of Income: _____

	Applicant:		Co-Applicant	
A. Do you have any debt because of a court decision against you?	Yes	No	Yes	No
B. Have you declared bankruptcy within the past 7 years?	Yes	No	Yes	No
C. Have you had property foreclosed on in the last 7 years?	Yes	No	Yes	No
D. Are you currently involved in a lawsuit?	Yes	No	Yes	No
E. Have you owned any residences or real property within the last 3 yrs?	Yes	No	Yes	No
F. Are you currently involved in a divorce process?	Yes	No	Yes	No
G. Are you paying alimony or child support?	Yes	No	Yes	No
H. Do you currently have past due child support obligations?	Yes	No	Yes	No
I. Are you a Veteran?	Yes	No	Yes	No
J. Have you been a resident of Jackson County for less than 12 months?	Yes	No	Yes	No

Answering “yes” to these questions does not automatically disqualify you. If you answered “yes” to any questions, please explain on a separate sheet of paper.

6. DEPOSIT FUNDS

Habitat requires a deposit of \$1000 which will be applied towards escrow.

You and your family must be willing to participate in the IDA Program

Applicant: Yes No

Co-applicant: Yes No

Current Banking Info

Do you currently have a checking and/or savings account? Yes No If yes, where? _____

Checking Account? Yes No Average Balance? _____ Savings Account? Yes No Average Balance? _____

7. WILLINGNESS TO PARTNER

7a. You and your family must be willing to complete 500 “sweat equity” hours in order to be considered for a Habitat home.

“Sweat equity” hours are hours you volunteer with Habitat for Humanity Rogue Valley and may include: construction on your own home, helping with construction on others’ homes, participating in homeownership classes, working in the Habitat office, or other approved activities. *Please note that we are nondiscriminatory – if you are unable to do physical labor we will accommodate you.*

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS: Applicant: Yes No
Co-applicant: Yes No

7b. You and your family must be willing to use the home as your primary residence to be considered for a Habitat home.

THE HOME WILL BE MY PRIMARY RESIDENCE:

Applicant: Yes No

Co-applicant: Yes No

8. HABITAT MEETINGS AND HISTORY

What Application Information Meeting did you attended to receive this application? Date: _____

Have you applied for a Habitat for Humanity Home before? Yes No

If yes, with which affiliate did you apply? _____ What year? _____

9. OTHER ASSISTANCE

Specify any disability or medical requirements that Habitat should know about. For example: Would your home need wheelchair access?

Would you need non-construction opportunities to complete your sweat equity due to a disability or medical condition? Etc.

Please note that we are nondiscriminatory – your answer will not affect your eligibility.

10. References

10a. Applicant and Co-applicant Legal Names

Please provide your name, as it should appear on our legal documents if you are accepted into our program.

Applicant's Full Legal Name

Co-applicant's Full Legal Name

10b. Support Groups and References

Please list three people or groups (such as your church, friends, etc.) **that you can count on for support**, for example during construction

Name & Address	How Known	Phone Number
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Name & Address	How Known	Phone Number
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Name & Address	How Known	Phone Number
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Please list **professional references** that can affirm your preparedness for homeownership.

Name & Address	How Known	Phone Number
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Name & Address	How Known	Phone Number
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Name & Address	How Known	Phone Number
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Privacy Statement and Notice

At Habitat for Humanity of Rogue Valley, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

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, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, etc.
- Information about your transactions with us, our affiliates, or others such as your loan balance, payment history, etc. Information we receive from a consumer reporting agency such as your credit history and credit worthiness.

Date: _____

Applicant's Signature: _____ Co-applicant's Signature: _____

11. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Please Read This Statement before Completing the Box Below: The following information is requested by the federal government for loans related to the purchase of homes in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the "I do not wish to furnish this information" box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

11a. Applicant	11b. Co-applicant
<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>Race/National Origin:</p> <p><input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> African American <input type="checkbox"/> African <input type="checkbox"/> Caucasian/White <input type="checkbox"/> Asian <input type="checkbox"/> Middle Eastern <input type="checkbox"/> Multiracial <input type="checkbox"/> Other (specify) _____</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birth date: ____/____/_____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Domestic Partners <input type="checkbox"/> Unmarried (incl. single, widowed, other)</p>	<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>Race/National Origin:</p> <p><input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> African American <input type="checkbox"/> African <input type="checkbox"/> Caucasian/White <input type="checkbox"/> Asian <input type="checkbox"/> Middle Eastern <input type="checkbox"/> Multiracial <input type="checkbox"/> Other (specify) _____</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birth date: ____/____/_____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Domestic Partners <input type="checkbox"/> Unmarried (incl. single, widowed, other)</p>



Signature of Authenticity

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat house, my ability to repay the no-interest loan and other expenses of house ownership and my willingness to be a partner family. 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 and have completed the cover letter checklist of required documents. 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 house, I may be disqualified from the program. The original 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, housing program applicants on 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 such an inquiry. I further understand that by completing this application, I am submitting myself and any other household members to a criminal background check.

Applicant Signature

Date

X _____

Co-Applicant Signature

Date

X _____



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The Housing Application Process

The entire application process can take 2-4 months after the application deadline.

Step 1. Attend an orientation and receive a Housing Application. (This step is not required but highly recommended. Housing Applications are also available online and in our Admin Office.)

Step 2. Complete the entire application and submit by noted deadline with required documentation. It is important to do a quick review of your application before you submit to be sure that you have signed in all required locations and have not missed any required fields.

Step 3. Habitat for Humanity will review your application and determine that you have submitted a complete and accurate application. They will also review that all required documentation has been received. If you missed something or if Habitat requires additional documentation or clarification you will receive a letter in the mail giving you 15 days to correct.

Step 4. Habitat for Humanity will review the information and documentation provided to determine that you and your family qualify based on the income guidelines of our program. At this time they will also be pulling a copy of your credit report to verify that there are no outstanding liens, judgements, bankruptcies or collections. We will also use the information retained from your income documentation and your credit report to determine if you are within the Federal and Program guidelines pertaining to your current monthly debt and your income.

Step 5. Depending on the outcome of Step 4, you will receive a letter of denial or a letter notifying you that your application has moved into the verification phase. For those applicants moving into the verification phase we will ask you to provide additional documents in order to prove program eligibility. These requested documents may be things like: Birth Certificates for members of your household, Proof of Citizenship or Legal Residence, Current Rental or Lease agreement, Current Utility Bills, Veteran DD214 or Discharge documents, etc. Your letter will provide you a deadline to submit the required documents.

Step 6. After each applicant is reviewed at Step 5, you will receive a letter of denial or a letter notifying you that your application is now scheduled for a Site Visit. A member of the committee will call you to schedule a time that a small team (2-3 people) will come to your home and verify your current housing situation.

Step 7. Once all necessary Site Visits are complete they will be reviewed and each applicant will receive a letter of denial or a letter informing them that they have reached the final step in the Housing Application process. This next and final step is the Partnership Interview. The Partnership Interview is a chance for Habitat Leadership to meet prospective families and determine that they will be a good fit for our program and that they demonstrate a "willingness to partner". A Habitat rep will call to schedule this appt. and we ask that the entire household be present.