



Homeownership Applications ~ Open Now ~

Print or download this full application for submittal

Habitat for Humanity of Central Lane (HFHCL) homeownership applications are open now from **Monday, July 17, 2023 to Friday, August 25, 2023** for homes in our Fischer Village Development in Springfield, Oregon. Applications are for a 2 story, 2 bedroom, 1 bath home of approximately 980 square feet, no garage, two parking spaces in a twelve home development.

Applicants accepted into the program can expect to spend 9-15 months meeting all the educational and other requirements, before qualifying for a low interest mortgage that is no more than 30% of their gross income.

The following pages of information will help you decide if you might qualify for our homeownership program.

For additional information visit our website:

To find out more about the qualifications: <https://habitatlane.org/new-home/>

For more about applying visit: <https://habitatlane.org/new-home/process/>

For questions, please call 541-741-1707 ext 101 or email info@habitatlane.org

Characteristics of a “Buyer-Ready Habitat Household”

Criterion 1: Need

It must be true that:

The household’s annual income is not more than 80% of the median income for our geographical area (chart below*); the household does not currently own a home; **AND** at least one of the following need-related factors must also be true:

- their current housing has defective physical conditions;
- their current housing is overcrowded;
- the household is living in temporary housing about which one or more of the following statements are true:
 - the household is in a tentative living arrangement with relatives or friends;
 - the household is living in a transitional housing facility or motel;
 - the household is living in housing that is being condemned, sold or moved;
 - the household is living in a car, tent or similar “quasi-homeless” situation.
- the household is extremely “cost-burdened” (defined as spending 50 percent or more of their income for housing);
- the household is not currently cost-burdened as defined above only because they are receiving temporary, non-sustainable financial support;

Criterion 2: Ability to Pay

It must be true that:

- the household has a reliable source of income;
- the household’s annual income is not less than 40% of the annual median income for our geographical area*;
- the household’s income is adequate to make the monthly principal, tax and insurance payments while also meeting their other debt and living expenses.
- the household must have the ability to pay off all liens and judgments prior to purchasing a Habitat home.
- the household demonstrates a history of making payments on time.

Criterion 3: Willingness to Partner

It must be true that:

- the applicant or co-applicant has either lived in or worked in the HFHCL service area for a minimum of the past 12 months;
- the household is committed to being a full partner in the construction of their home;
- the household understands Habitat’s “participation hours” requirement and is willing to fulfill it;
- the household agrees to participate in counseling sessions focused on home maintenance and financial management.
- the household is committed to participating in the promotion and marketing of the program

*2023 Household Income Limits

| Household Size | Minimum Income (40% of median) | Maximum Income (80% of median) |
|----------------|-----------------------------------|-----------------------------------|
| 1 | \$23,640 | \$47,250 |
| 2 | \$27,000 | \$54,000 |
| 3 | \$30,360 | \$60,750 |
| 4 | \$33,720 | \$67,450 |
| 5 | \$36,440 | \$72,820 |
| 6 | \$39,120 | \$78,250 |
| 7 | \$41,840 | \$83,650 |
| 8 | \$44,520 | \$89,050 |



1210 Oak Patch Rd.
Eugene, OR 97401
(541)741-1707 ext 101

Dear Friend,

This is information about becoming a *Future Homebuyer* with Habitat for Humanity of Central Lane. This program seeks to eliminate poverty housing and to make decent shelter a matter of conscience.

- Habitat homes are basic, practical structures.
- Habitat homes are made available with money and labor donated by people who are concerned about the living conditions of others. Funds from grants and other sources may also be used to build the home.
- Habitat houses are sold using a very affordable mortgage.
- The Homebuyer Selection Committee will review this application and contact you within 30 days, regarding the status of your application.
- If you are chosen as a Future Homebuyer, certain closing costs, property taxes, and the first year's homeowner insurance will be required at the time of purchase.
- Each Future Homebuyer is required to provide a set number of hours of volunteer labor (participation hours) on their house and other Habitat houses that are under construction as well in other Habitat work. Friends and/or family may provide up to 40% of these hours.

Future Homebuyers will be selected based on the following:

1. Need for basic, decent housing.
2. Ability to make monthly payments on a low-interest mortgage.
3. Willingness to participate in the program including participation hours.
4. Must be a U.S. citizen or permanent resident.
5. Be a resident of Habitat for Humanity of Central Lane's (HFHCL) service area. An applicant is considered a resident of HFHCL's service area if the applicant either lives in the service area or has a "substantial interest" in the service area. Substantial interest is defined as: employed in our service area for the preceding twelve (12) months.

**Applications will be accepted between
July 17, 2023 and August 25, 2023**

Please Note: We reserve the right to stop accepting new applications at any time.

This is a checklist of all items required to be submitted with the application.

Please include all the items on the checklist below before turning in your application.
If any of these items are missing, your application will be incomplete.

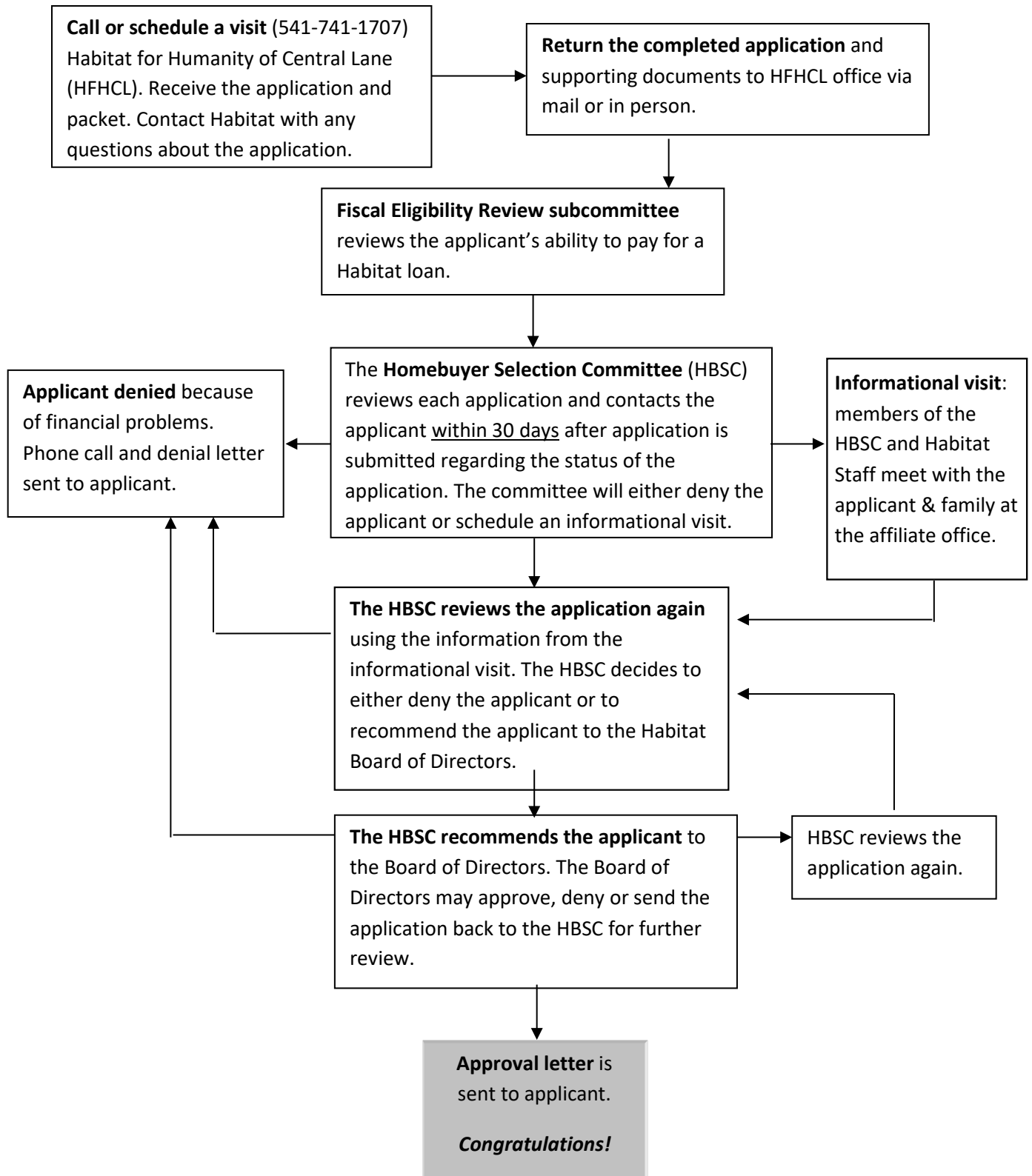
Checklist

- _____ Completed application (be sure **all** applicant adults have signed)
- _____ Copies of 6 months of pay stubs for all working adults in the home
- _____ Documentation of all other income (social security, SSD, TANF, unemployment, etc.)
- _____ Photocopy of most recent income tax return for each adult (**form 1040, any version**) including **W2 forms**
- _____ Proof of citizenship or permanent legal residency (photocopy of birth certificate, voter's registration, or legal permanent residence card) for all persons who will live in the house.
- _____ Photocopy of Social Security cards for each family member.
- _____ Photocopy of driver's license or Oregon ID card for each adult
- _____ A copy of all **bank account statements** representing the past twelve months.
- _____ A copy of **current rent receipt**.
- _____ It is the applicant's responsibility to let Habitat for Humanity know if the applicant has moved or has new contact information.



**This is a checklist of all items required to be submitted with the application.
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Habitat for Humanity of Central Lane Homeownership Program Application Process



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Homeownership Application



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, sexual orientation or national origin.

Habitat for Humanity of Central Lane
1210 Oak Patch, Eugene, Oregon 97402-3252
Phone: (541) 741-1707 ext 101
Or by email: info@habitatlane.org

Please **mail** or **hand-deliver** the completed application and required documents to the Habitat office. We are open, by appointment, from 9am-4pm Monday through Friday. You may also download the application here:

<https://filerequestpro.com/up/homeownership-applications>

All information contained in this application will be kept strictly confidential

Applicant Information

Date: _____

Applicant Name: _____ **Social Security #** _____ **Date of Birth:** _____

Applicant email: _____ **Phone #:** _____

Other names used: _____ **Check one:** Married Unmarried Legally Separated

Co-Applicant Name : _____ **Social Security #** _____ **Date of Birth:** _____

Co-Applicant email: _____ **Phone #:** _____

Other names used: _____ **Check one:** Married Unmarried Legally Separated

Address: _____ **City:** _____ **Zip:** _____

How long have you lived at this address? _____ year(s) _____ month(s)

If less than one year, provide previous address: _____

Other Telephone: (home or message phone) _____ (work) _____

How did you hear about Habitat for Humanity of Central Lane?

Part One: List the names of all the people who would be living in the Habitat house, if you are selected:

| Name | Date of Birth | Female/ Male | Social Security # | Relationship to Applicant |
|------|---------------|-----------------|-------------------|------------------------------|
| 1) | | | | |
| 2) | | | | |
| 3) | | | | |
| 4) | | | | |
| 5) | | | | |
| 6) | | | | |

List any special needs you or a family member may have that would affect the construction of a home for you (example, wheelchair accessibility, hearing or sight impairment). (Habitat for Humanity of Central Lane is an equal housing opportunity lender.)

Part Two: Present Housing Situation:

Check the correct box(s):

Rent Living with family/friends own your home/trailer/land Other (Please describe): _____

Name, address & phone number of landowner or building manager: _____

Do you currently receive a rental subsidy? yes no If yes, how much? \$ _____ From whom? _____

Describe why you need a Habitat home. What is not adequate about your present home situation? Include structural problems and overcrowding conditions. (Use a separate sheet of paper, if necessary.)

Part Three: Willingness to Partner with Habitat for Humanity:

To be considered for a Habitat home, you and your family must be willing to complete up to 250 hours (depending on your household size) of Participation Hours. Your help in building your home and the homes of others is called Participation Hours and may include clearing the lot, painting, helping with construction, working in the Habitat office, or other approved activities. Relatives and friends may help you complete up to 40% of your Participation Hours hours.

I attest that I have lived in or worked in HFHCL's service area for a minimum of the last 12 months
 Applicant: _____ Co-Applicant: _____

I am willing to complete the required Participation Hours hours.
 Applicant: yes no Co-applicant: yes no

How much time do you have available per week to work toward completing these hours?

What additional support would be available from relatives, friends and co-workers?

Part Four: Expenses

Average **monthly** household expenses:

| | | |
|---------------------------------|--|--------------------------------|
| \$ _____ rent | \$ _____ clothing | \$ _____ life insurance |
| \$ _____ garbage | \$ _____ childcare | \$ _____ rental insurance |
| \$ _____ water | \$ _____ food/groceries (<u>not</u> including food stamps) | \$ _____ medical insurance |
| \$ _____ electricity | \$ _____ laundry | \$ _____ auto insurance |
| \$ _____ natural gas | \$ _____ cable TV/internet | \$ _____ gasoline |
| \$ _____ telephone (cell phone) | \$ _____ entertainment | Total of expenses _____ |

Automobile, trailer or boat expenses:

| Type of Vehicle/Model | Year | Balance Owed | Monthly Payment | Approximate date when debt will be paid off |
|-----------------------|------|--------------|-----------------|---|
| | | | | |
| | | | | |
| | | | | |

Do you owe child support? yes no

If "yes", how much per month: \$ _____

Do you owe spousal support? yes no

If "yes", how much per month: \$ _____

Other Debts--To whom does the family owe money? Include Student Loans, Credit Card Debt, Medical bills, other loans, etc.

| Creditor (person or company owed) | Balance Owed | Monthly Payment | Approximate date when debt will be paid |
|-----------------------------------|--------------|-----------------|---|
| | \$ | | |
| | \$ | | |
| | \$ | | |
| | \$ | | |
| | \$ | | |
| | \$ | | |
| | \$ | | |

Have you ever declared bankruptcy? yes no

If yes, when? _____

Please list any other debts or explanations of the above debts. (Use a separate sheet of paper, if necessary.)

Part Five: Employment and Income Information

Very important: Also, attach pay stubs and/or all other income documentation for the past six months and a copy of the most recent federal tax statement.

24 Months of Employment History and/or Other Income

Earned Income--For each working member of your household, provide the following information for the PAST 24 MONTHS:

| Name of Worker | Occupation | Employer | Supervisor | Telephone | Hire Date | End Date | Monthly Income Before Taxes |
|----------------|------------|----------|------------|-----------|-----------|----------|-----------------------------|
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |
| | | | | | | | |

Other Income (include AFDC/TANF, Social Security, SSI/Disability, Child Support, Alimony, etc.):

| Name (who receives income?) | Source SSI/Disability, TANF Child Support, Social Security, etc. | Permanent or Temporary? Explain, if temporary | Monthly Amount |
|-----------------------------|--|---|----------------|
| | | | |
| | | | |
| | | | |

Assets

| Name and address of Bank or Credit Union | Account Balance Checking | Account Balance Savings |
|--|--------------------------|-------------------------|
| | | |
| | | |
| List other assets: Certificates of Deposit, Stocks or Bonds, property such as land or a home | | |
| | | |

Attach additional information if you need more space.

Please share other information you would like us to know about your financial situation. Use a separate sheet of paper if necessary.

Part Six: Closing Costs and Judgments: (attach other sheets, if necessary)

When a Habitat family signs the papers for home ownership, there are about \$2,500 in expenses, called “**closing costs**”. Please state your plan to save enough money for these expenses:

While legal **judgments** (court ordered payments to creditors) do not automatically disqualify an applicant, all judgments must be paid prior to signing homeownership papers. If you have a judgment(s), please state your plan to settle them prior to buying your home:

Very Important:

Attach photocopies of:

- (A) **Proof of citizenship or permanent residency** (birth certificate, voter's registration, or legal residence card)
- (B) **Social Security card** for each family member
- (C) **Driver's license/ID for each adult**
- (D) Last six months of **pay statements for each working adult**
- (E) **Documentation of all other income** received in the past 6 months
- (F) Each adult's **federal income tax form** for the previous year, including W2's
- (G) All **bank account statements for previous 12 months**
- (H) **Current rent receipt**

Habitat for Humanity supports opportunities for Habitat homeowners to build equity in their homes, while also ensuring that the home is affordable to the next buyer. This guarantees affordable neighborhoods in the future.

Authorization and Release

I know that my family and I will be evaluated for eligibility with Habitat for Humanity of Central Lane based on the information presented in this application. I understand that by filing this application, I am authorizing Habitat for Humanity of Central Lane to evaluate my actual need for a Habitat home, my ability to repay the low-interest loan and other expenses of homeownership, and my willingness to be a partner family. I understand that the evaluation may include personal visits to my home, a credit check, a landlord reference, and employment verification. I have answered all the questions on this application truthfully.

I understand that Habitat for Humanity of Central Lane may order an appraisal or other property valuation in connection with a home loan, and that Habitat may charge me for this appraisal or property valuation. I understand that upon completion of the appraisal or property valuation, Habitat will promptly provide me with a copy, even if the loan does not close.

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. Habitat for Humanity of Central Lane will retain the original copy of this application for 5 years, even if the application is incomplete, withdrawn, or not approved.

I hereby give my consent, effective for 1 year from date of application, to Habitat for Humanity of Central Lane to obtain a credit bureau report and to verify all information contained in this application, such as sources of income, savings account balances, employment history and status, loan payments and balances, debt load, rental history, etc. I understand that any false or misleading information in this application may disqualify me as a Habitat partner family. Furthermore, I give my consent for Habitat for Humanity of Central Lane to check my name and the names of any who intend to live in my Habitat home against State and National sexual offender registries.

If there are two applicants, BOTH must sign

Applicant's Signature: _____ Date: _____

Co-Applicant's Signature : _____ Date: _____

For assistance with this form, please call the Habitat Office: (541) 741-1707 ext 101

Please mail or deliver the completed application to:

Habitat for Humanity of Central Lane

1210 Oak Patch

Eugene, Oregon 97402-3252

We are open by appointment from 9am-4pm Monday-Friday.

Information for Government Monitoring Purposes

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 we encourage you to do so. The information provided will be entirely anonymous. The law provides that a Lender may neither discriminate on the basis of the information, nor on whether you choose to not furnish it. However, if you choose not to furnish it, under Federal regulations this Lender is required to note race and gender on the basis of visual observation or surname. If you do not wish to furnish the information, please check the 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.)

Applicant I do not wish to furnish this information**Co-Applicant** I do not wish to furnish this information

Race/National Origin:

 American Indian or Alaska Native Asian or Pacific Islander White, not of Hispanic origin Black, not of Hispanic origin Hispanic Other (specify) _____

Race/National Origin:

 American Indian or Alaska Native Asian or Pacific Islander White, not of Hispanic origin Black, not of Hispanic origin Hispanic Other (specify) _____Gender: Female MaleGender: Female Male

Marital Status:

 Married Unmarried Married Unmarried Divorced Separated Widowed Divorced Separated Widowed

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