



Homeowner Prescreening Applicant Voluntary Information Form

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 the 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 not furnish it. 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 this information, please check the appropriate box below.

Applicant

Race:

- I do not wish to furnish this information.
- American Indian or Alaskan Native
- Asian
- White
- Native Hawaiian/Pacific Islander
- Black or African American
- American Indian or Alaskan Native & White
- Asian & White
- Black or African American & White
- American Indian/Alaskan Native & Black/African American
- Other Multi-Racial (specify) _____

Ethnicity:

- Hispanic or Latino Non Hispanic or Latino

Sex:

- Female Male

Head of Household: Yes No **No. Of Children:** _____

To be completed by Affiliate:

This Application was taken by: <input type="checkbox"/> Face to face interview <input type="checkbox"/> Mail <input type="checkbox"/> Telephone	Received by (print or type name) <hr/> Signature Date
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Note to affiliate: Once the homebuyer applicant submits an application form, an affiliate representative not involved in the homeowner process detach this sheet from the application form and keep it in a separate file to which no one involved in the homeowner selection process has access.



14325 Jane Street, Detroit, MI 48205
 Phone: (313) 521-6691, ext. 104 or 110 • Fax: (313) 371-3400

This is a Pre-Screening Application, NOT a Final Application.

Instructions: Complete and mail or fax application to the address above. All information must be provided or the application will not be processed. A response can be expected within 30 days upon receipt of your application. For additional information, please visit our website at www.habitatdetroit.org.

I. Applicant Information:

Referred By: _____

Name of Applicant: _____ Co-Applicant: _____

Number of Children: _____ Adults: _____ Email: _____

Address: _____ City: _____ State: _____ Zip: _____

Phone #: () _____ Alt. #: () _____ Cell #: () _____

Ethnicity (optional): American Indian or Alaskan Native American Indian or Alaskan Native & White
 American Indian or Alaskan Native & Black or African American Asian Asian & White
 Black or African American Black or African American & White Hispanic or Latino
 Native Hawaiian/Pacific Islander White Other Multi-Racial (specify): _____

II. Income Information:

List monthly income in column (a). Multiply column (a) by 12. Write total in column (c). Add the amounts in column (c) for the yearly income. **Must earn at least \$10.60 per hour to qualify. Hourly rate can be less if total combined income adds up to \$22,000 per year.**

Type of Income	Monthly Income (a)	Multiply x 12	Yearly Income (c)
Employment/Job		x 12	
Section 8		x 12	
Child Support		x 12	
FIA		x 12	
Social Security		x 12	
Disability		x 12	
Other:		x 12	
Enter Total of Column (c) here =>			

III. Qualifications:

Circumstances that can **STOP** you from becoming a Habitat for Humanity Detroit Homeowner include the following. (Please feel free to reapply in the future if any of the following issues change or are resolved.)

- Hourly rate is **less than \$10.60 per hour** or yearly income (column c) **is less than \$22,000**.
- Current bankruptcy or bankruptcy that has not been discharged for at least 2 years.
- Outstanding foreclosures or repossessions.
- Outstanding judgments of \$500 or more. (A judgment is a court ordered collection.)
- Current homeowner—must not have owned a home within the last year.
- Delinquency debt that exceeds \$1,500 and/or credit score less than 550.
- Yearly income exceeds the guidelines according to family size (reference reverse side).

I have read the information listed and the information I have provided is true to the best of my knowledge.

 Applicant Co-Applicant Date

Maximum Income Guidelines:

Yearly income **must not** exceed the following guidelines according to family size:

Size of Family	Yearly Income Maximum
2	\$33,550
3	\$37,750
4	\$41,950
5	\$45,300
6	\$48,650
7	\$52,000
8+	\$55,350

Other Requirements:

Applicants must meet the following requirements:

- Be willing to provide 250-400 hours towards building Habitat homes and/or other Habitat Detroit work.
- Attend homeownership training classes prior to, during, and after construction of house.
- Be able to pay a 25-year 0% mortgage (approximately \$600-650 per month).
- Have lived within the Habitat Detroit service area for at least the past six months: *North*—8 Mile Rd., *East*—Detroit River, *South*—West Rd., *West*—Telegraph Rd. Communities Represented include: Detroit, Hamtramck, Highland Park, Harper Woods, Grosse Pointes, Dearborn, Dearborn Hts., Redford, Melvindale, Allen Park, River Rouge, Ecorse, Lincoln Park, Wyandotte, Southgate, Taylor, Riverview, Trenton, Woodhaven, and Grosse Ile.



"We are pledged to the letter and spirit of the 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."