



Questionnaire for Homeownership

Thank you for your interest in becoming a Habitat homeowner. Please read the following information about the Bay Area Habitat for Humanity homeownership program. If our program sounds like something you would be interested in, please complete the attached questionnaire. Please return the questionnaire and \$25 money order payable to Bay Area Habitat for Humanity – Houston, Inc. to the Habitat office listed on the form.

The Habitat for Humanity homeownership program is unique. It is based on our core principles:

- A. Habitat for Humanity is an ecumenical Christian housing ministry.
- B. Habitat is a partnership—not a charity. Habitat provides a “hand up ---not a handout,” which promotes an atmosphere of partnership with volunteers and homeowners. We are not a giveaway program. Each family has partnership responsibilities.
- C. Habitat homes are sold under the terms of no-profit construction and no-interest mortgages. Each family’s monthly mortgage payment goes into our revolving Fund for Humanity that is dedicated to pay for the construction of additional homes. Habitat house payments also include taxes and insurance, and will not exceed more than 30% of your current income. The payments may increase over time with the increase in taxes and insurance.
- D. Homeowners are selected using criteria that do not discriminate on the basis of race, color, religion, sex, handicap, familial status, or national origin. All applicable federal and state laws regarding mortgage lending are followed. Our selection criteria are:
 - You must have a need for adequate housing. *Inadequate housing includes poor physical condition of current housing, overcrowding, unsafe or unsanitary conditions, dislocated as a result of a natural disaster such as a hurricane, living with friends or family temporarily, and/or paying too much for rent. You must also be unable to purchase a home through conventional means.*
 - Family income must fall within our current guidelines. *(See attached sheet.)*
 - You must have had a consistent income for the past 9 months.
 - You must have the ability to repay the mortgage. *(This includes adequate income, good credit, no liens or judgments, low level of debt, etc.)*
 - You must have the ability to make a \$900 closing costs payment plus \$250 for utilities deposit.
 - You must be willing to partner with Habitat through sweat equity. *(Sweat equity includes families helping to build their own homes, homes of others, working at the Restore and special events. It also includes the completion of required Homeownership Classes. We currently require 300 hours of sweat equity.)*



Questionnaire for Homeownership

Please print.

Name: _____ Date: _____

Co-applicant Name (if any): _____

Address: _____

City: _____ State: _____ Zip Code: _____

Home Phone: _____ Cell Phone: _____

Email Address: _____

Family Size: _____ Total Household Income per year*: _____

*See attached Income Guidelines

To see if you may qualify for an application, please answer the following questions.

(All information will be kept confidential and used only for family selection purposes.)
Please circle YES or NO.

1. Are you a U.S. citizen or permanent resident of the U.S.? YES NO
2. Do you have a need for adequate housing? YES NO

Inadequate housing includes poor physical condition of housing, overcrowding, unsafe or unsanitary conditions, dislocated as a result of a natural disaster such as a hurricane, living with friends or family temporarily, and/or paying too much for rent. You must also be unable to purchase a home through conventional means.

3. Are you separated, but **not** divorced, from your spouse? YES NO
4. Have you worked for the same employer for at least **nine months** or have another steady source of income? YES NO
5. Do you have an excessive amount of debt? YES NO

(This includes credit cards, car loans, student loans and any other recurring debts. This also includes charge-off, collection, lien and judgment amounts.)

6. Have you or the co-applicant ever filed for bankruptcy? YES NO
7. If yes, has the bankruptcy been fully discharged for at least two years? YES NO
8. Have you or the co-applicant ever been convicted of a felony? YES NO
9. Do you or the co-applicant currently have a lien or judgment against you? YES NO



10. Are you (and other family members) willing to complete 300 hours of sweat equity during the process of building your home, including assisting with construction, as well as attending required homeownership classes? YES NO
11. Do you live in Dickinson ISD, Clear Creek ISD, Santa Fe ISD, La Porte ISD, Texas City ISD, or Galveston ISD? YES NO
(Circle one)
12. Are you willing to live in La Porte, Texas City or Galveston? (Circle one) YES NO

To the best of my knowledge, after reviewing the attached information sheets and answering these questions, I believe I meet all the selection requirements and may qualify for a Habitat application.

Signature: _____ Date: _____

To the best of my knowledge, after reviewing the attached information sheets and answering these questions, I do NOT believe I meet all the selection requirements at this time. I realize that I may reapply if my circumstances change.

Signature: _____ Date: _____

Make sure you keep a copy of all parts of the questionnaire for your records.

Please mail your completed questionnaire and \$25 money order payable to Bay Area Habitat for Humanity – Houston, Inc. to:

Bay Area Habitat for Humanity – Houston, Inc.
Attention: Family Selection
1120 NASA PARKWAY SUITE 420 HOUSTON, TX 77058

OR deliver in person to the Bay Area Habitat for Humanity office:

1120 NASA PARKWAY SUITE 420 HOUSTON, TX 77058
Phone 281-337-3590

Initial Reviewer Signature: _____

Approved or Denied (Full Application process) _____ Date: _____

Notes: _____

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.



Family Income Guidelines

FAMILY SIZE	MINIMUM	MAXIMUM
■ 1	\$22,222	\$40,040
■ 2	\$25,397	\$45,760
■ 3	\$28,571	\$51,480
■ 4	\$31,746	\$57,200
■ 5	\$34,286	\$61,776
■ 6	\$36,825	\$66,352
■ 7	\$39,365	\$70,928

Please note that family income includes the following:

- 1 Income from applicant (or applicants) that will live in the household.
- 2 Income received from wages, TANF, food stamps, SSI, Social Security, Court Ordered Child Support Payments, Veteran's Benefits, and any other benefits received in addition to employment may be considered.

*BAHFH uses Houston-Baytown-Sugar Land & Brazoria County TX HUD Metro Area Median Income Limits guidelines (40%-80%). These guidelines are reviewed and updated annually. 04/27/2017.



Credit Report Authorization Form

I authorize Bay Area Habitat for Humanity to request a detailed credit report as a part of the qualification process for home ownership.

Signed (applicant) _____

Signed (co-applicant, if applicable) _____

Print full name (applicant) _____ (co-applicant) _____

Date _____

Social Security # (applicant) _____ (co-applicant) _____

Date of Birth (applicant) _____ (co-applicant) _____

Current Residential Address: _____

City _____ State: _____ Zip Code: _____

Previous residential Address (If less than 2 years ago): _____

City _____ State: _____ Zip Code: _____

Please return to:

Bay Area Habitat for Humanity at:
1120 NASA PARKWAY SUITE 420, HOUSTON, TX 77058



Consent and Release for Criminal & Sexual Misconduct Background Check and Credit Report

I, _____ the undersigned, authorize Bay Area Habitat For Humanity-Houston, Inc. ("Habitat") to conduct, or cause to be conducted, an investigation of my criminal arrest and conviction record, if any, as a part of Habitat's determination of my eligibility to participate in the Family Selection process.

In exchange for Habitat's consideration of my participation in the Family Selection process, I hereby release Habitat, its officers, directors, shareholders, trustees, committee members, employees, and/or agents from any and all claims, causes of action, and/or liability arising out of or in connection with the criminal background investigation which I authorize above, or any information obtained pursuant thereto.

Have you ever been required to register as a Sexual Offender? _____

Have you ever been convicted of a felony? _____

I authorize Bay Area Habitat for Humanity to request a detailed credit report as a part of the screening process for home ownership.

Signed _____ Date _____

Print full name _____

Marital Status _____ #Dependents _____

Social Security # _____ Date of Birth _____

Address _____ Length _____