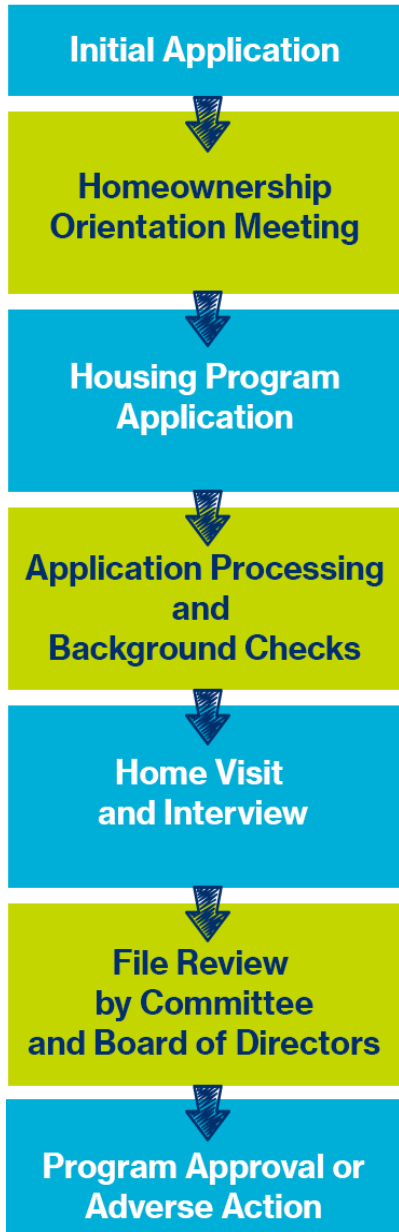


Proudly Serving Jackson and Washington Counties

Chipola Area Habitat for Humanity
APPLICATION PROCESS



Need

You will be considered for a Habitat home if your present housing is not adequate and if you are unable to obtain adequate housing through other conventional means. Lack of adequate housing may include problems with the present structure such as water, electrical or sewage service systems, heating system, or the failure to meet city property maintenance standards. Also taken into consideration are the number, the ages, and the sex of children compared to the number of bedrooms in your home.

The percentage of your monthly income that you currently spend on housing is considered when determining need. You will be required to openly and fully discuss your financial situation during this process.

Ability to Pay

Since you will be buying your home from Habitat, you must demonstrate your ability to pay the monthly mortgage payment. This payment will include not only the mortgage payment, but the payment for property taxes and insurance. We will help you to determine if this payment will jeopardize your ability to meet all your other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility.

Family Size Gross Annual Income Minimum	
One	\$18,000
Two	\$20,800
Three	\$23,450
Four	\$26,050
Five	\$28,150
Six	\$30,250
Seven	\$32,350
Eight	\$34,400

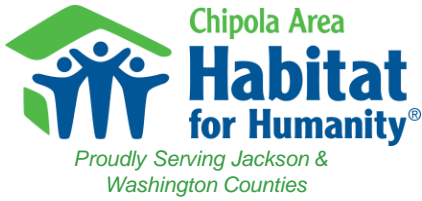
Willingness to Partner

When selected, you become a partner family with Habitat. As a partner family, you must complete a minimum of 500 hours of volunteer work or sweat equity. Sweat equity includes helping with the construction of your home and the homes of others, doing things such as clearing the lot and painting. Sweat equity may also be earned volunteering at the ReStore. The 500 hours of sweat equity must be completed before moving into your home.

Applications cannot be processed without complete income information.



In accordance with the Fair Housing Act, Chipola Area Habitat for Humanity does not discriminate against any person in the sale, rental, advertising or financing of housing on the basis of race, sex, color, age, handicap, religion, family status, national origin, source of income, or exercise of rights under the Consumer Credit Protection Act. Additionally, in accepting and rejecting applications, Chipola Area Habitat for Humanity must conform to all aspects of the Fair Housing Act and all Fair Housing Laws, the Equal Credit Opportunity Act, the Fair Credit Reporting Act, the Privacy Act, the Americans with Disabilities Act, as well as any local applicable laws as they apply to applications for a mortgage



Housing Administrative Office
PO Box 6114
Marianna, FL 32447
Phone: (850) 482-2187 Ext. 102

INITIAL HOMEOWNERSHIP APPLICATION

COMPLETED FORM MUST BE SUBMITTED BY AUGUST 31, 2022

Please provide the following information for a quick and confidential financial review. All fields in RED must be completed for your interest form to be processed.

Marital Status: (check one): [] Married [] Separated [] Unmarried (includes: single, divorced widowed)

You are not required to provide this information. We will not take this information or your decision to not provide this information into account in connection with your application.

Race (applicant may check more than one racial designation) [] American Indian or Alaska Native [] Native Hawaiian or Pacific Islander [] Black/African American [] White [] Asian

Ethnicity (check one): [] Hispanic or Latino [] Non-Hispanic or Latino

APPLICANT

Last Name: First Name: Middle Name:

D.O.B: Age: Social Security Number:

Address:

City: State: Zip Code:

Email: Home Phone: Cell Phone:

CO-APPLICANT (IF APPLICABLE)

Last Name: First Name: Middle Name:

D.O.B: Age: Social Security Number:

HOUSEHOLD

How many people will be living in the household? How long have you been at your current job?

Are you employed? (check one): [] Full Time [] Part Time [] Temporary [] Seasonal [] Self-Employed

How many hours per week do you work? What is your hourly wage?

Do you have any other sources of income? Examples include SSI, Disability, Pension, and/or Child Support. If yes, please list them:

What is your total monthly income from all sources?

Have you lived in Jackson or Washington County for the last 12 months? (check one): [] No [] Yes, Jackson [] Yes, Washington

Do you currently own a home? (check one): [] Yes [] No

How did you hear about our Habitat Homeownership Program?

AUTHORIZATION TO RELEASE INFORMATION

We authorize Chipola Area for Habitat for Humanity Incorporated to use the above information for the purpose of accessing our credit information from the three major reporting agencies. We understand that the information will be used to determine our qualification for the Habitat Housing Program. An inquiry will be placed on our credit report indicating a report was requested.

Applicant Signature:

Date:

Co-Applicant Signature:

Date:

Please Return Completed Form to:

Mail: Chipola Area Habitat for Humanity
Attention: Homeowner Services
P.O. Box 6114
Marianna, FL 32447

In Person: Habitat ReStore
1368 N. Railroad Avenue
Chipley, FL 32428

or Habitat ReStore
4736 Highway 90
Marianna, FL 32446

Email: homeownerservices@chipolahabitat.org