



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.

Welcome to Iowa Valley Habitat for Humanity!

IVVHFH is an affiliate of Habitat for Humanity International, an ecumenical Christian housing ministry created to build simple, decent, affordable housing so low-income individuals and families may purchase them. Since 1992, IVVHFH has helped over 100 families purchase homes in Iowa, Cedar, Johnson, and Washington counties.

On the next page you will find answers to some frequently asked questions. If you have additional questions or concerns please feel free to stop by our office at the address listed below or give us a call at 319-337-8949.

Please return your completed application and the additional documents listed on the following page to:

Iowa Valley Habitat for Humanity  
2401 Scott Blvd. SE  
Iowa City, IA 52240.

It is very important that you complete all parts of the application and turn in the appropriate documentation.

**Your application cannot be processed unless the application is complete and all forms are turned in.**

**For the current application round, the deadline to apply for the Johnson County homeownership program is noon on April 13, 2018.**

**Please Note: You may return your completed application and all required documents to the office between March 1, 2018 and April 13, 2018 during the following times:**

**Wednesdays 12:30-4:30 PM**  
**Fridays 9:30AM-12:30 PM**  
**Saturdays 9:30AM-12:30 PM**  
**By appointment-call 319-337-8949 to schedule**

\*\*We have an open application period year around for Cedar, Iowa, and Washington Counties.

We look forward to receiving your application.

Peace,

Heath Brewer  
Executive Director  
Iowa Valley Habitat for Humanity



2401 Scott Blvd. SE, Iowa City, IA 52240-8132 (319) 337-8949  
[www.iowavalleyhabitat.org](http://www.iowavalleyhabitat.org)

## **Steps to the application process:**

- **Submit a complete application**
  - **Make sure to include copies of the following documents (Please see the document checklist for document type examples). Please note, we will not make photocopies of the documents in the Habitat office.**
    - Completed **application**.
    - Applicant, co-applicant and any adult living in the household who is employed must sign an **information disclosure authorization form**, provide income, and credit information.
    - Copies of the following documents:
      - 3 months of **paystubs** for each place of employment
      - Proof of **other types of income**
      - Last 2 years of **tax returns** including **W2 forms** for all places of employment.
      - **Driver's License** for applicant and co-applicant (if applicable)
      - **Proof of Permanent U.S. Residency** document. This can include: Official Birth Certificate issued in an U.S. state, jurisdiction or territory, U.S. Government issued Certified Birth Certificate, U.S. passport, Certificate of Citizenship, Certificate of Naturalization, U.S. Citizen Identification Card, Permanent Resident Card, Foreign passport, Travel Documents issued to Permanent Residents or Refugees.
      - Recent **utility bill**
      - **Copy of current lease**
      - 6 months of **statements for ALL bank accounts**
      - Proof of **other types of assets**

## **Your application cannot be processed unless the application is complete and all of the additional documents are turned in.**

- **Complete applications will be reviewed by the Homeowner Selection Committee.**
- **Approved applications move to the next round and a couple members of the Homeowner Selection Committee will come to your house for a home visit.**
- **Homeowner Selection Committee reviews the home visits.**
- **Applications approved by the Homeowner Selection Committee are reviewed by Iowa Valley Habitat for Humanity's Board of Directors and they have final approval.**

Please note: You will be asked to verify your income and household size. Keep in mind that it may take at least 1 year to get you into a Habitat house. Anyone who will be living with you in the near future should be included on the application. Falsifying **any** information on the application including household size, income, or assets is fraudulent and may be grounds for disqualification from program participation.

## Supporting Document Checklist

### Income Verifications (Provide copies for all applicable documents)

<b>Paystubs-</b> Wages, salaries (includes overtime, tips, bonuses, commissions)	From all places of employment- 3 months of consecutive pay stubs from the employer showing gross earnings.
<b>Proof of other types on income:</b>	
<ul style="list-style-type: none"> <li>• Welfare or Disability Benefits (AFDC, TANF, FIP, SSDI, SSI)</li> </ul>	Current Award Letter
<ul style="list-style-type: none"> <li>• Worker's Compensation</li> </ul>	Current Award Letter
<ul style="list-style-type: none"> <li>• Social Security Payments</li> </ul>	Current Award Letter
<ul style="list-style-type: none"> <li>• Pensions</li> </ul>	Current Award Letter
<ul style="list-style-type: none"> <li>• Death Benefits</li> </ul>	Current Award Letter
<ul style="list-style-type: none"> <li>• Retirement Benefits</li> </ul>	Current Award Letter
<ul style="list-style-type: none"> <li>• Lump Sum Payments (Inheritance, Insurance settlements, lottery winnings, etc.)</li> </ul>	Current Award Letter
<ul style="list-style-type: none"> <li>• Food Assistance</li> </ul>	Current Award Letter
<ul style="list-style-type: none"> <li>• Unemployment Benefits of Severance Pay</li> </ul>	Current printout from Iowa Workforce Development for unemployment or severance pay award letter
<ul style="list-style-type: none"> <li>• Child Support</li> </ul>	Copy of legal award; if no court order, signed statement from applicant stating how much is paid and how often
<ul style="list-style-type: none"> <li>• Alimony</li> </ul>	Copy of legal award; if no court order, signed statement from applicant stating how much is paid and how often
<ul style="list-style-type: none"> <li>• Annuities of Life Insurance Dividends</li> </ul>	Current statement showing amount year to date received
<ul style="list-style-type: none"> <li>• Net Income from Rental Property</li> </ul>	Copy of lease showing current rent amount applicant receives
<ul style="list-style-type: none"> <li>• Other</li> </ul>	Current documentation stating how much is paid and how often
<b>Tax Return</b>	Last 2 years of tax returns including W-2's, if business income is listed a copy of the schedule C is required

### Identification Documents (Provide copies of all applicable documents)

Driver's License	Current driver's license or state ID
Permanent U.S. Residency	Official Birth Certificate issued in an U.S. State, jurisdiction or territory, U.S. Government issued Certified Birth Certificate, U.S. passport, Certificate of Citizenship, Certificate of Naturalization, U.S. citizen Identification Card, Permanent Resident Card, Foreign passport, Travel Documents issued to Permanent Residents or Refugees.

## Supporting Document Checklist

<b>Current Housing</b> (Provide copies of all documents)	
Utility Bill	Utility bill showing applicant or co-applicant name and address
Current Lease	Current lease showing monthly rent payment due and tenants
<b>Asset Verifications</b> (Provide copies of all applicable documents)	
Checking and Savings Accounts	<u>Six months</u> of consecutive current statement for <b>ALL</b> bank accounts for <b>ALL</b> members of the household- must show bank name, account number, and account owner
Stocks, capital investments, Bonds, Trusts, securities, IRA/KEOGH Accounts, Certificates of Deposit, Pension/Retirement Funds, Mutual Funds, Insurance Settlement	Current statement/account balance (dated within the past 30 days)
Do you currently own a home	Current statement from mortgage institution showing principal balance
Other assets	Documentations showing current value
Are any assets held jointly with another person?	Find they type of asset in the list and submit required documents

## **Frequently Asked Questions:**

### **What are the requirements to apply?**

- You must currently live or work in Cedar, Johnson, Iowa, or Washington counties for at least the past 12 consecutive months.
- You must be a legal permanent resident or citizen of the United States of America.
- Your annual gross household income needs to fall between 40-80% of the median income for the county in which you reside. (For example, for a family of 4 living in Iowa City, the annual gross income will need to be between \$34,720 and \$68,000).
- You must have satisfactory credit scores and debt to income ratio.
- You must show a need for safe, decent, affordable housing.
- You must be willing to partner with Iowa Valley Habitat for Humanity and fulfill the requirements of the program.

### **How long will it take to process the applications?**

Individuals and families selected for the Homeowner Program will begin the program at the beginning of 2019.

### **What are sweat equity hours?**

If your application is approved you will become an “approved applicant” with Habitat for Humanity. As an approved applicant, each adult will be responsible for 250 hours of sweat equity (volunteer time). The sweat equity hours may be accomplished constructing your house and/or the houses of others; it may include working in the Habitat office or Restore, attending classes, or attending/ helping with special events. All adults will need to complete 50 hours of sweat equity before fully qualifying for the program. After these initial hours are completed, friends and family can help you with the remaining hours, but all hours will need to be complete before you move into your new home.

### **Will the house be free?**

No, if you are approved you will be buying the house from Habitat. However, we only charge the costs we have in the house; we do not make a profit on the sale of the house. Iowa Valley Habitat for Humanity’s mission is to provide affordable and decent housing. In pursuing this mission, IVHFH will structure the repayment plan so that it is affordable to partner homeowners. There will be at least two payable mortgages on the house, one to a local lender with market rate interest and one with IVHFH at 0% interest. In addition, depending on the funding involved with the project there may be other mortgages on the house.

### **Do I have to be of Christian faith to volunteer or become a homeowner?**

No, we welcome all people regardless of race, color, religion, sex, disabilities, or national origin.

### **Will every individual and family that qualifies be accepted in the program?**

No. A lack of affordable housing is a significant problem in the area served by IVHFH. Being a small non-profit organization, IVHFH does not have the resources to serve all applicants in need of affordable housing.

### **If I am accepted in the Homeowner Program, will I be able to select the blueprint and lot location?**

Upon completing initial requirements, IVHFH will present approved applicants with a project. Iowa Valley Habitat for Humanity will consider the partner’s needs in selecting the project. Because Iowa Valley Habitat for Humanity is not a custom builder and lot availability is limited, we will not be able to alter lot location and blueprints. Approved applicants have only one opportunity to accept a project.

### **Whom do I contact if I have additional questions?**

Please contact our office Monday-Friday 9-5 Phone: 319- 337-8949, Email: [info@iowavalleyhabitat.org](mailto:info@iowavalleyhabitat.org)

2401 Scott Blvd. SE, Iowa City, IA 52240-8132 (319) 337-8949  
[www.iowavalleyhabitat.org](http://www.iowavalleyhabitat.org)

## **Preguntas más frecuentes:**

### **¿Cuales son los requisitos de aplicar?**

- Actualmente, tiene que vivir o trabajar en el (condado/registro) de Cedar, Johnson, Washington o Iowa por lo menos los doce meses pasados consecutivos.
- Tiene que ser un residente permanente legal o un ciudadano de los estados unidos.
- Sus ingresos brutos del hogar anual tienen que ser entre 40-80% del ingreso medio del (condado/registro) en que reside. (Por ejemplo, para una familia de cuatro personas en Iowa City, su ingresos brutos tendrá ser entre \$34,720 y \$68,000).
- Sus puntajes de crédito y su deuda a ingreso tienen que estar satisfactorios.
- Tiene que demostrar una necesidad para el alojamiento seguro, decente y asequible.
- Tiene que ser un compañero con Iowa Valley Habitat for Humanity dispuesto a cumplir los requisitos de la programa.

### **¿Cuánto tiempo pasa para procesar las aplicaciones?**

Individuos y familias seleccionados para la programa empezarán la programa en los principios del año 2019.

### **¿Cuales son las horas de equidad del sudor?**

Si su aplicacion será aprobado, se hará un “candidato aprobado” con Habitat for Humanity. Como un candidato aprobado, cada adulto será responsable por 250 horas de equidad del sudor (tiempo voluntario). Las horas de equidad del sudor pueden ser realizadas por construir su casa y/o las casas de otros, trabajar en la oficina Habitat o en ReStore, asistir clases, o asistir/ayudar con eventos especiales. Todos adultos tienen que cumplir 50 horas de equidad del sudor antes de qualificar por completo en la programa. Después de las horas iniciales son completos, amigos y familia pueden ayudarle con las horas restos, pero todas las horas tendrán ser completos antes de mudarse en su hogar nuevo.

### **¿La casa será gratis?**

No, si usted será aprobado, comprará la casa de Habitat. Sin embargo, solamente se cargamos para las cuestas que tenemos en la casa; no recibimos lucro en la venta de la casa. La mision de Habitat for Humanity es para disponer el alojamiento asequible y decente. En perseguir este misión, IVHFH estructurará el plan de repagamiento para será asequible para los dueños de casa de Habitat. Por lo menos, serán dos hipotecas pagaderas en la casa, una hipoteca pagadera a un prestador local con interés al valor mercado, y otra hipoteca de IVHFH con interés a 0%. Adicionalmente, podría ser otras hipotecas en la casa depende en los fondos del proyecto.

### **¿Tengo que ser Cristiano para hacer de voluntario o hacerse en dueño de casa compañero?**

No, todos son bienvenidos a pesar de todo la raza, el color, la religión, el sexo, las discapacidades o el origen nacional.

### **¿Cada individuo y familia que califica será aceptada en la programa?**

No. Una ausencia del alojamiento asequible es una problema significante en la área mantenada por IVHFH. Ser una organización pequeña sin ánimo de lucro, IVHFH no tiene los recursos para servir todos los candidatos que necesitan el alojamiento asequible.

### **¿Si será aprobado en la programa, podrá seleccionar el cianotipo y el terreno?**

Por terminación los requisitos inicios, IVHFH presentará compañeros en la programa con uno proyecto. Iowa Valley Habitat for Humanity considerará las necesidades del compañeros sobre seleccionar el proyecto. Porque Iowa Valley Habitat for Humanity no es un constructor personalizado y la disponibilidad es limitada, no habremos podido para hacer cambios al terreno y el ciantipo. Candidatos aprobados solamente tienen uno oportunidad de aceptar un proyecto.

### **¿A quien contacto si tengo preguntas adicionales?**

Por favor contacte a nuestra oficina entre lunes y viernes 9-5.

Teléfono: 319- 337-8949, correo electrónico: [info@iowavalleyhabitat.org](mailto:info@iowavalleyhabitat.org)

## **Foire aux questions:**

### **Quelles sont les exigences à appliquer?**

- Vous devez vivre ou travailler dans Actuellement Cedar, Johnson, Iowa, ou des comtés de Washington pour au moins les 12 derniers mois consécutifs.
- Vous devez être un résident permanent légal ou citoyen des États-Unis d'Amérique.
- Votre revenu annuel brut du ménage doit être comprise entre 40-80% du revenu médian pour le comté dans lequel vous résidez. (Par exemple, pour une famille de 4 vivant à Iowa City, le revenu brut annuel devra être entre \$34,720 et \$68,000). Sous réserve de modifications.
- Vous devez avoir des cotes de crédit satisfaisantes et de la dette par rapport au revenu.
- Vous devez montrer un besoin de logements abordables et sûrs, décents.
- Vous devez être prêt à un partenariat avec l'Iowa Valley Habitat pour l'humanité et de remplir les exigences du programme.

### **Combien de temps faut-il pour traiter les demandes?**

Les particuliers et les familles sélectionnées pour le programme propriétaire commenceront le programme au début de l'année 2019.

### **Quelles sont l'équité sueur heures?**

Si votre demande est approuvée, vous deviendrez un "demandeur approuvé" avec Habitat pour l'humanité. En tant que demandeur approuvé sera adulte responsable chacun pour 250 heures de capitaux propres de sueur (temps de bénévolat). Les heures d'équité de la sueur peut être accompli la construction de votre maison et / ou les maisons des autres, il peut comprendre le travail dans le bureau de l'habitat ou de la restauration, assister à des cours, ou pour assister à / aider avec des événements spéciaux. Tous les adultes devront remplir 50 heures de capitaux propres de sueur avant tout se qualifier pour le programme. Après la première Ces heures sont terminées, les amis et la famille peuvent vous aider avec les heures restantes, toutes les heures, mais devront être terminés avant de vous déplacer dans votre nouvelle maison.

### **Est-ce que la maison soit libre?**

Non, si vous êtes approuvé, vous serez l'achat de la maison de l'habitat. Cependant, nous ne facturons les frais que nous avons dans la maison; nous ne faisons pas de profit sur la vente de la maison. Iowa Habitat Valley pour la mission de l'humanité est de fournir des logements abordables et décents. Dans la poursuite de esta mission, IVHFH va structurer le plan de remboursement qu'il est si abordable pour les propriétaires de Habitat. Il y aura au moins deux hypothèques payables sur la maison, une à un prêteur local avec des intérêts de taux de marché et une avec IVHFH à 0% d'intérêt. En outre, selon le financement impliqué dans le projet, il peut y avoir d'autres hypothèques sur la maison.

### **Est-ce que je dois être de la foi chrétienne à faire du bénévolat ou deviens propriétaire?**

Non, nous nous félicitons de toutes les personnes Indépendamment de la race, la couleur, la religion, le sexe, le handicap ou l'origine nationale.

### **Est-ce que chaque individu et de la famille qui se qualifie être acceptés dans le programme?**

Non Un manque de logements abordables est un problème important dans la région desservie par IVHFH. Être un petit organisme sans but lucratif, IVHFH n'a pas les ressources pour servir tous les candidats dans le besoin de logements abordables.

### **Si je suis accepté dans le programme propriétaire, je serai en mesure de choisir l'emplacement de plans et beaucoup?**

Après avoir terminé les exigences initiales, présentera IVHFH partenaires du projet avec un programme accession à la propriété. Iowa Habitat pour l'humanité Valley examinera les besoins du partenaire dans le choix du projet. Parce Habitat Iowa Valley pour l'humanité est pas un constructeur personnalisé et beaucoup disponibilité est limitée, nous ne serons pas en mesure de modifier l'emplacement et les plans beaucoup. Les candidats approuvés n'ont qu'une seule opportunité d'accepter un projet.

### **Qui dois-je contacter si je me pose des questions supplémentaires?**

S'il vous plaît communiquer avec notre bureau du lundi au vendredi 9-5  
Téléphone: 319- 337-8949, Courriel: [info@iowavalleyhabitat.org](mailto:info@iowavalleyhabitat.org)

# Iowa Valley Habitat for Humanity

Iowa Valley Habitat for Humanity  
2401 Scott Blvd SE  
Iowa City, Iowa 52240  
319-337-8949

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## Application FOR HOUSING

**Dear Applicant:** We need you to complete this application to determine if you qualify for a Habitat for Humanity home ownership program. Please fill out the application as completely and accurately as possible. **Please print legibly.** All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

### 1. APPLICANT INFORMATION

Applicant	Co-Applicant																																								
FIRST name _____	FIRST name _____																																								
LAST name _____	LAST name _____																																								
Have you ever had a different name(s) than your current name? _____ If yes, what was your previous name(s) and when did you change it? _____	Have you ever had a different name(s) than your current name? _____ If yes, what was your previous name(s) and when did you change it? _____																																								
Social Security Number _____ Gender _____	Social Security Number _____ Gender _____																																								
Date of Birth _____ Age _____	Date of Birth _____ Age _____																																								
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. Single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. Single, divorced, widowed)																																								
Dependents and others who will live with you (not listed by co-applicant)	Dependents and others who will live with you (not listed by co-applicant)																																								
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*Do all people listed currently live in your household? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain on a separate sheet of paper.	*Do all people listed currently live in your household? <input type="checkbox"/> Yes <input type="checkbox"/> No If no, please explain on a separate sheet of paper.																																								
Are there any additional people living in the household that are not listed as the applicant, co-applicant or dependents? _____ If yes, Please state their full name and the relationship to the applicant or co-applicant. _____																																									
Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	Present Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent																																								
Number of Years _____ Telephone number _____ Cell Phone _____	Number of Years _____ Telephone number _____ Cell Phone _____																																								
Email _____	Email _____																																								
If Living at Present Address for Less Than Two Years Complete the Following																																									
Last Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	Last Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent																																								
Number of years: _____	Number of years: _____																																								



## 2. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your household must be willing to complete a certain number of "sweat equity" hours. Your help in building your home and the homes of others is called "sweat equity", and may include clearing the lot, painting, helping with construction, working in the Habitat office, working in the ReStore, attending homeownership classes, or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED 250 SWEAT EQUITY HOURS AND ATTEND HOMEOWNERSHIP CLASSES:

	YES	NO
APPLICANT:	<input type="checkbox"/>	<input type="checkbox"/>
CO-APPLICANT:	<input type="checkbox"/>	<input type="checkbox"/>

## 3. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle)    1    2    3    4

Other rooms in the place where you are currently living:

Kitchen     Bathroom     Living Room     Dining Room     Other (please describe) \_\_\_\_\_

If you rent your residence, what is your monthly rent payment? \$ \_\_\_\_\_ /month

(Please supply a copy of your lease or a copy of a money order receipt or cancelled rent check.)

Name, address and phone number of current landlord: \_\_\_\_\_

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

How did you hear about the Habitat for Humanity Program?

## 4. PROPERTY INFORMATION

If you own your own residence, what is your monthly mortgage payment? \$ \_\_\_\_\_ /month    Unpaid balance \$ \_\_\_\_\_

If you own a mobile home, what is your monthly mortgage payment? \$ \_\_\_\_\_ /month    Unpaid balance \$ \_\_\_\_\_    Lot Rent \$ \_\_\_\_\_

Do you own land?     No     Yes    If yes, please describe, including location \_\_\_\_\_

Is there a mortgage on the land?     No     Yes    If Yes:    Monthly Payment \$ \_\_\_\_\_    Unpaid balance \$ \_\_\_\_\_

If you are approved for a Habitat home, how should your name(s) appear on the legal documents?

## 5. EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
Name and Address of Current Employer	Years On This Job	Name and Address of Current Employer	Years On This Job
	Monthly (Gross) Wages		Monthly (Gross) Wages
	\$		\$
Type of Business	Business Phone	Type of Business	Business Phone
If Working Multiple Jobs, Complete the Following Information			
Name and Address of Current Employer	Years On This Job	Name and Address of Current Employer	Years On This Job
	Monthly (Gross) Wages		Monthly (Gross) Wages
	\$		\$
Type of Business	Business Phone	Type of Business	Business Phone

**If working at Current Job Less Than One Year, Complete the Following Information**

Applicant		Co-Applicant	
Name and Address of Current Employer	Years On This Job	Name and Address of Current Employer	Years On This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

**6. MONTHLY INCOME AND COMBINED MONTHLY BILLS**

Gross Monthly Income	Applicant	Co-Applicant	Others in Household
<sup>1</sup> Base Employment Income - Monthly Income =	\$	\$	\$
AFDC/TANF	\$	\$	\$
Food Stamps	\$	\$	\$
Social Security	\$	\$	\$
SSI	\$	\$	\$
Disability	\$	\$	\$
Alimony	\$	\$	\$
Section 8 Housing	\$	\$	\$
Child Support	\$	\$	\$
Other _____	\$	\$	\$
Other _____	\$	\$	\$
<b>Total</b>	\$	\$	\$

Self-Employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

Please attach copies of last month's bills.

**Are you on Section 8 Housing Assistance?**

Yes  No

**List additional household members over 18 who receive income:**

Name	Age	Monthly Wages	Full time Student?
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____
_____	_____	\$ _____	_____

**7. SOURCE OF DOWNPAYMENT AND CLOSING COSTS**

When your house is complete, we do require that one year's worth of property insurance to be paid for at the time of closing. This may cost you \$300-\$700. In addition, we require \$250 at closing to help cover the cost of administrative fees. Please tell us how you will be able to pay the \$550-\$950 at the time you purchase the home.

### 8. ASSETS

List Checking and Savings Accounts Below

Name and Address of Bank, Savings and Loan, or Credit Union etc.:  Account Type:  Account Number: <span style="float: right;">Balance \$</span>	Name and Address of Bank, Savings and Loan, or Credit Union etc.:  Account Type:  Account Number: <span style="float: right;">Balance \$</span>
Name and Address of Bank or Credit Union:  Account Type:  Account Number: <span style="float: right;">Balance \$</span>	Name and Address of Bank or Credit Union:  Account Type:  Account Number: <span style="float: right;">Balance \$</span>
Do you own a car? _____  Car # 1: Make and year _____	Car # 2: Make and year _____

### 9. MONTHLY EXPENSES

Account	Applicant	Co-Applicant	Total
Rent	\$	\$	\$
Utilities	Gas	\$	\$
	Electric	\$	\$
	Water	\$	\$
Car payments	\$	\$	\$
Car Insurance	\$	\$	\$
Average Credit Card Payment	\$	\$	\$
Child care	\$	\$	\$
School Lunches	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Student Loans	\$	\$	\$
Business expenses	\$	\$	\$
Out of pocket health insurance cost	\$	\$	\$
Alimony/Child Support	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	\$	\$	\$

**10. Debt**

**To whom do you and the co-applicant(s) owe money?**

Account Type	Applicant				Co-applicant			
	Company/ Individual Name	Monthly payment	Unpaid balance	Months to pay	Company/ Individual Name	Monthly payment	Unpaid balance	Months to pay
Primary Vehicle		\$	\$			\$	\$	
Other Motor Vehicle		\$	\$			\$	\$	
Boat		\$	\$			\$	\$	
Furniture, appliance, televisions (Includes rent-to-own)		\$	\$			\$	\$	
Alimony		\$	\$			\$	\$	
Child Support		\$	\$			\$	\$	
Credit Card		\$	\$			\$	\$	
Credit Card		\$	\$			\$	\$	
Student Loans		\$	\$			\$	\$	
Student Loans		\$	\$			\$	\$	
Total Medical		\$	\$			\$	\$	
Other _____		\$	\$			\$	\$	
<b>Total</b>		<b>\$</b>	<b>\$</b>			<b>\$</b>	<b>\$</b>	

**11. DECLARATIONS**

Please check the boxes that best answer the following questions for you and the Co-Applicant.

- |   | Applicant  | Co-Applicant   |
|---|--|--|
| a. Do you have any debt because of a court decision against you?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. Have you been declared bankrupt within the past 7 years?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Have you ever been convicted of or pled guilty to a crime including, but not limited to: Drunk driving, Drug charges, Assault charges, Bad checks, Shoplifting (do not include violations such as speeding). | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. Have you ever been convicted of sexual abuse?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| e. Are you currently involved in a lawsuit?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| f. Are you currently paying alimony or child support?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| g. Are you a U.S. citizen or permanent resident?  | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| h. Are you a veteran of the United States Armed Services?   | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

Answering "yes" to these questions does not automatically disqualify you. However, if you answered "yes" to any question "a" through "f" please explain here in the space provided (If you need more room please attach a separate sheet of paper). Failure to do so will result in automatic disqualification of your application.

**12. AUTHORIZATION AND RELEASE**

I understand that by filling this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan, other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, background check, and employment verification.

I give permission to Iowa Valley Habitat for Humanity to obtain bank records, other private financial information, criminal background records, and sexual abuse registry records. I have answered all the questions on this application truthfully. 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. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I agree to list all financial assets and income, both domestic and in other countries, of all children and adults in the household listed on this application. We give Iowa Valley Habitat for Humanity and its representatives permission to obtain and review all credit, banking, personnel, income tax, Section 8 housing, and personal records (as needed). In addition, I will submit Verification of Income statements from ALL members of the household who are working or have worked in the past 12 months. I agree to notify Iowa Valley Habitat for Humanity in writing of any increase or decrease in our income situation after the date of this application.

I agree to notify Iowa Valley Habitat for Humanity within 30 days of any change in household composition (addition or loss of a household member) in writing, which differs from the household members listed on this application. Failure to list any addition or loss of household members may result in disqualification of your application.

Applicant Signature	Date	Co-Applicant Signature	Date
X _____	_____	X _____	_____

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with "A" for Applicant or "C" for Co-Applicant.

**13. FOR OFFICE USE ONLY-DO NOT WRITE IN THIS SPACE**

Date received: \_\_\_\_\_  
More information requested?     Yes     No  
Date application completed: \_\_\_\_\_  
Date of initial letter/call: \_\_\_\_\_

Date of home visit: \_\_\_\_\_  
Date of acceptance or denial letter/call: \_\_\_\_\_  
 Accepted     Denied

# Information Disclosure Authorization

LENDER:

**Iowa Valley Habitat for Humanity**

Phone  
**319-337-8949**

Privacy Act Notice: This information is to be used by the agency collecting it in determining whether you qualify as a prospective mortgagor or borrower under its program. It will not be disclosed outside the agency without your consent except to your employer(s) for verification of employment or to your financial institutions for verification of your deposits and loans as permitted by law. You do not have to give us this information, but if you do not, your application for approval as a prospective mortgagor or borrower may be delayed or rejected. The information requested in this form is authorized by Title 30, U.S.C., Chapter 37 (if VA); by 12 U.S.C., Section 1701 et seq. (if HUD/FHA); by 42 U.S.C., Section 1452b (if HUD/CPD); and Title 42, U.S.C., 1471 et seq. or 7 U.S.C., 1921 et seq. (if U.S.D., FmHa).

To Whom It May Concern:

I/We have applied for credit from the above Lender. As part of the application process, the lender and any potential investor of this loan may verify the information contained in my/our credit application and in other documents required in connection with this loan.

I/We authorize you to provide to the lender, and to any potential investor or insurer of this loan, any and all information and documentation requested. Such information may include, but is not limited to: employment and income history; bank, money market, and similar account balances; credit history; mortgage or rental history; and copies of income tax returns. The source of the information may come from, but is not limited to: credit bureaus; banks and other depository institutions; current and former employers; landlords; federal or state records including State Employment Security Agency records; or other sources as required.

The information is for the confidential use of the lender in determining my /our creditworthiness to obtain credit.

A PHOTOGRAPHIC COPY of the undersigned's authorization MAY BE DEEMED TO BE THE EQUIVALENT OF THE ORIGINAL and MAY BE USED AS A DUPLICATE ORIGINAL. The original signed form is maintained by the lender.

This authorization continues in effect for one (1) year unless limited by state law, in which case the authorization continues in effect for the maximum period, not to exceed one (1) year allowed by law.

Your prompt reply will help my/our credit transaction.

\_\_\_\_\_  
Applicant's Printed Name:  
(Please sign on line above)

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Co-Applicant's Printed Name:  
(Please sign on line above)

\_\_\_\_\_  
Social Security Number

\_\_\_\_\_  
Date

Applicant's name \_\_\_\_\_ Co-applicant's name \_\_\_\_\_

**14. 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 ethnicity, race and sex on basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Asian  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birthdate:</b> ____ / ____ / ____  <b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information  <b>Race</b> (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African American <input type="checkbox"/> White <input type="checkbox"/> Asian  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birthdate:</b> ____ / ____ / ____  <b>Marital Status:</b> <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, divorced, widowed)

Because we are an Equal Housing Opportunity participant, we need this data for demographic purposes only.

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.

To be completed only by the person conducting the interview	
This application was taken by:  <input type="checkbox"/> Face-to-face interview  <input type="checkbox"/> By mail	Interviewer's name (print or type)
	Interviewer's signature <span style="float: right;">Date</span>
	Interviewer's phone number