



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, national origin, familial status, or disability.



Welcome to Iowa Valley Habitat for Humanity (IVHFH)!

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

On page 6 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 call us 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.

For Johnson County: the deadline to apply for the Homeownership Program is 4:30 PM on Monday, April 15, 2019. See below for more details on when to turn in the application.

March 1, 2019 – April 15, 2019
Monday-Friday 9:00 AM-4:30 PM
Or by appointment: call 319-337-8949 to schedule

For Cedar, Iowa, and Washington Counties: we accept applications throughout the year during business hours (9-5 Monday-Friday).

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.

Please provide the following information in case we need to contact you about your application:

Name: _____
Phone number: _____ - _____ - _____ Email address: _____
Do you prefer to be reached by phone or by email? _____

We look forward to receiving your application.

In peace,

Heath Brewer
Executive Director
Iowa Valley Habitat for Humanity



Steps to the application process:

- **Submit a complete application** (Please note, we are not able to make photocopies of the documents)
 - **Documents to include:**
 - Completed **application**.
 - Applicant, co-applicant and any adult (18 years or older) living in the household who is employed must sign an **information disclosure authorization form**, **provide income, and credit information**.
 - Copies of the following documents (Please use the **Supporting Document Checklist** on the next page to help determine what documents are necessary to include):
 - Most recent 3 months of **pavstubs** for each place of employment
 - Proof of **any other types of income**
 - Most recent 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**. This can include: Official Birth Certificate issued in a 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 **bank statements for ALL bank accounts**
 - Proof of **all 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.** The committee uses a double-blind process to ensure anonymity and to limit bias in the selection process.
- **For applications that move on to the next round, two 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 the IVHFH Board of Directors, and they have final approval.**
- **A letter of approval or denial will be sent to the address listed in the application as your current residence.** Please contact our office if you move so we can update your application.

Please note: You will be asked to verify your income and household size. It often takes a year or more to complete construction of your home. 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 may be grounds for disqualification from participation in our Homeownership Program.

Supporting Document Checklist

*We suggest using and marking this checklist to make sure you have included all applicable documents.
Remember: incomplete applications cannot be considered for our program*

Document Type and examples	Included	Not Applicable	Notes
A. Income Verifications Documents: provide copies for all applicable documents			
1) Paystubs for most recent 3 months, and for all places of employment	<input type="checkbox"/>	<input type="checkbox"/>	Wages and salaries (including overtime, tips, bonuses, commissions)
2) Official Tax Return AND W-2's for most recent 2 years.	<input type="checkbox"/>	<input type="checkbox"/>	A copy of the Schedule C is required if business income is listed
3) Other income types			
Welfare or Disability Benefits (AFDC, TANF, FIP, SSDI, SSI)	<input type="checkbox"/>	<input type="checkbox"/>	Current Award Letter
Worker's Compensation	<input type="checkbox"/>	<input type="checkbox"/>	Current Award Letter
Social Security Payments	<input type="checkbox"/>	<input type="checkbox"/>	Current Award Letter
Pensions	<input type="checkbox"/>	<input type="checkbox"/>	Current Award Letter
Death Benefits	<input type="checkbox"/>	<input type="checkbox"/>	Current Award Letter
Retirement Benefits	<input type="checkbox"/>	<input type="checkbox"/>	Current Award Letter
Lump Sum Payments (inheritance, insurance settlements, lottery winnings, etc.)	<input type="checkbox"/>	<input type="checkbox"/>	Current Award Letter
Food Assistance	<input type="checkbox"/>	<input type="checkbox"/>	Current Award Letter
Unemployment Benefits of Severance Pay	<input type="checkbox"/>	<input type="checkbox"/>	Current printout from Iowa Workforce Development for unemployment or severance pay award letter
Child Support	<input type="checkbox"/>	<input type="checkbox"/>	Copy of legal award; if no court order, include a signed statement from applicant stating how much is paid and how often
Alimony	<input type="checkbox"/>	<input type="checkbox"/>	Copy of legal award; if no court order, include a signed statement from applicant stating how much is paid and how often
Annuities of Life Insurance Dividends	<input type="checkbox"/>	<input type="checkbox"/>	Current statement showing amount year-to-date received
Net Income from Rental Property	<input type="checkbox"/>	<input type="checkbox"/>	Copy of lease(s) showing current rent amount applicant receives
Other	<input type="checkbox"/>	<input type="checkbox"/>	Current documentation stating how much is received and how often

Supporting Document Checklist (continued)

Document Type and examples	Included	Not Applicable	Notes
B. Proof of Identification: provide copies for all applicable documents			
1) Driver's license or state ID	<input type="checkbox"/>	<input type="checkbox"/>	Current driver's license or state ID
2) Proof of Permanent U.S. Residency	<input type="checkbox"/>	<input type="checkbox"/>	Official Birth Certificate issued in a 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
C. Current Housing: provide copies for all documents			
1) Utility Bill	<input type="checkbox"/>	<input type="checkbox"/>	Utility bill showing applicant and/or co-applicant name and address
2) Current Lease	<input type="checkbox"/>	<input type="checkbox"/>	Current lease showing monthly rent payment due and tenants
D. Asset Verifications: provide copies for all applicable documents			
1) Checking and Savings Account Bank Statements	<input type="checkbox"/>	<input type="checkbox"/>	Most recent 6 months of consecutive bank statements for all bank accounts for <u>all members of the household</u> . Must show (1)bank name, (2)account number, and (3)account owner
2) Investments			
Stocks	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)
Capital investments	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)
Bonds	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)
Trusts	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)
Securities	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)
IRA/KEOGH Accounts	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)
Certificates of Deposit	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)
Pension/Retirement Funds	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)

Supporting Document Checklist (continued)

D. Asset Verifications (continued): provide copies for all applicable documents

2)	Investments (continued)			
	Mutual Funds	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)
	Insurance Settlement	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)
	Other	<input type="checkbox"/>	<input type="checkbox"/>	Current statement/account balance (dated within past 30 days)
3)	Do you currently own a home?	<input type="checkbox"/>	<input type="checkbox"/>	Current statement from mortgage institution showing principal balance
4)	Other Assets	<input type="checkbox"/>	<input type="checkbox"/>	Documentations showing current value
5)	Are any assets held jointly with another person?	<input type="checkbox"/>	<input type="checkbox"/>	Find the 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 income cut-offs, please see our website <https://www.iowavalleyhabitat.org/criteria-and-application.html>
- 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 IVHFH and fulfill the requirements of the program.
- You must be able and willing to repay an affordable mortgage.

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 2020.

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. IVHFH structures the terms of sale so that monthly payments toward housing costs (mortgage, property taxes, and homeowner’s insurance) on Habitat homes are no more than 30% of monthly gross income. IVHFH’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 may be at least two payable mortgages on the house, potentially including 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, sexual orientation, gender identity, national origin, familial status, disability, etc.

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 Community Outreach Director, Gabe Martin, Monday-Friday 9-5.

Phone: 319-337-8949, Email: gabe@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. Para los cortes de ingresos, por favor visite nuestro sitio web <https://www.iowavalleyhabitat.org/criteria-and-application.html>
- 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 IVHFH dispuesto a cumplir los requisitos de la programa.
- Debe poder y estar dispuesto a pagar una hipoteca asequible.

¿Cuánto tiempo pasa para procesar las aplicaciones?

Individuos y familias seleccionados para la programa empezarán la programa en los principios del año 2020.

¿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 cualificar 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 está aprobado, comprará la casa de Habitat. Sin embargo, solo cobramos los gastos que tenemos en la casa; No obtenemos ningún beneficio en la venta de la casa. IVHFH estructura los términos de venta para que los pagos mensuales de los costos de vivienda (hipoteca, impuestos a la propiedad y seguros de vivienda) en las viviendas de Habitat no sean más del 30% del ingreso bruto mensual. La misión de IVHFH es proporcionar viviendas asequibles y decentes. Al perseguir esta misión, IVHFH estructurará el plan de pago para que sea asequible para los propietarios de viviendas asociadas. Es posible que haya al menos dos hipotecas pagaderas en la casa, lo que podría incluir una para un prestamista local con intereses a tasa de mercado y una con IVHFH al 0% de interés. Además, dependiendo de los fondos involucrados con el proyecto, puede haber otras hipotecas en la casa.

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

No, damos la bienvenida a todas las personas independientemente de su raza, color, religión, sexo, orientación sexual, identidad de género, origen nacional, estado familiar, discapacidad, etc.

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

No. Una ausencia del alojamiento asequible es una problema significativa 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?

Comuníquese con nuestro Director de Alcance Comunitario, Gabe Martin, de lunes a viernes de 9 a 5.
Teléfono: 319-337-8949, correo electrónico: gabe@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. Pour les seuils de revenus, veuillez consulter notre site Web <https://www.iowavalleyhabitat.org/criteria-and-application.html>
- 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 IVHFH et de remplir les exigences du programme.
- Vous devez être capable et disposé à rembourser une hypothèque abordable

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 2020.

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 ReStore, 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 achèterez la maison à Habitat. Cependant, nous ne facturons que les coûts que nous avons à la maison; nous ne faisons pas de profit sur la vente de la maison. IVHFH structure les conditions de vente de manière à ce que les paiements mensuels au titre des frais de logement (hypothèque, taxes foncières et assurance du propriétaire) des maisons Habitat ne représentent pas plus de 30% du revenu brut mensuel. La mission de IVHFH est de fournir des logements abordables et décents. Dans le cadre de cette mission, IVHFH organisera le plan de remboursement de manière à ce qu'il soit abordable pour les propriétaires propriétaires. Il peut y avoir au moins deux emprunts hypothécaires payables sur la maison, dont éventuellement un prêteur local avec un taux d'intérêt du marché et un avec IVHFH à 0%. En outre, en fonction du 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 accueillons toutes les personnes, sans distinction de race, couleur, religion, sexe, orientation sexuelle, identité de genre, origine nationale, statut familial, handicap, etc.

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?

Veillez contacter notre directrice de la sensibilisation communautaire, Gabe Martin, du lundi au vendredi, de 9h à 17h

Téléphone: 319-337-8949, Courriel: gabe@iowavalleyhabitat.org

أسئلة مكررة:**ما هي متطلبات التقدم؟**

- لمدة 12 شهراً متتالية على الأقل Washington أو Iowa أو Johnson أو Cedar يجب أن تعيش حالياً أو تعمل في مقاطعات
- يجب أن تكون مقيماً شرعياً أو مواطناً دائماً في الولايات المتحدة الأمريكية
- يجب أن ينخفض إجمالي دخل الأسرة السنوي لديك ما بين 40 إلى 80% من متوسط الدخل للبلد الذي تقيم فيه. للحصول على تخفيضات في <https://www.iowavalleyhabitat.org/criteria-and-application.html> يرجى الاطلاع على موقعنا على الانترنت ، ● الدخل
- يجب أن يكون لديك درجات انتمائية مرضية ونسبة الديون إلى الدخل
- يجب إظهار الحاجة إلى سكن آمن ومحترم وبأسعار معقولة
- وتلبية متطلبات البرنامج IVHFH يجب أن تكون على استعداد للدخول في شراكة مع
- يجب أن تكون قادراً على سداد الرهن العقاري بأسعار معقولة

كم من الوقت سيستغرق معالجة الطلبات؟

البرنامج في بداية عام Homeowner 2020 سيبدأ الأفراد والعائلات الذين تم اختيارهم لبرنامج

ما هي ساعات الأسهم العرق؟

كمقدم طلب معتمد ، سيكون كل شخص بالغ Habitat for Humanity. إذا تمت الموافقة على طلبك فستصبح "مقدم الطلب المعتمد" مع مسؤولاً عن 250 ساعة من العرق (وقت التطوع). يمكن إنجاز ساعات الأسهم العرقية في بناء منزلك و / أو بيوت الآخرين ؛ وقد يشمل العمل في أو حضور الدروس ، أو الحضور / المساعدة في المناسبات الخاصة. سيحتاج جميع البالغين إلى إكمال 50 ساعة ، ReStore مكتب الموثل أو من العرق قبل التأهيل الكامل للبرنامج. بعد الانتهاء من الساعات الأولية ، يمكن للأصدقاء والعائلة مساعدتك في الساعات المتبقية ، ولكن يجب أن تكتمل جميع الساعات قبل الانتقال إلى منزلك الجديد

هل سيكون المنزل حرًا؟

ومع ذلك ، فإننا نحمل فقط التكاليف التي لدينا في المنزل ؛ نحن لا نجني ربحاً من Habitat. لا ، إذا تمت الموافقة عليك ، فستشتري المنزل من ببناء شروط البيع بحيث لا تزيد نسبة المدفوعات الشهرية عن تكاليف السكن (الرهن العقاري ، والضرائب IVHFH بيع المنزل. تقوم شركة في توفير مساكن بأسعار IVHFH العقارية ، وتأمين مالك المنزل) على منازل الموثل أكثر من 30% من إجمالي الدخل الشهري. تتمثل مهمة بتهيئة خطة السداد بحيث تكون في متناول أصحاب المنازل الشريكة. قد يكون هناك IVHFH معقولة ولائقة. في متابعة هذه المهمة ، سوف تقوم ما لا يقل عن اثنين من قروض الرهن العقاري المستحقة على المنزل ، ويحتمل أن تشمل واحدة إلى مقرض محلي مع سعر الفائدة في السوق ، بفائدة 0.%. بالإضافة إلى ذلك ، اعتماداً على التمويل المتضمن في المشروع قد يكون هناك رهن عقاري آخر على المنزل IVHFH وواحد مع

هل يجب أن أكون من العقيدة المسيحية للتطوع أو أن أصبح صاحب منزل؟

لا ، فنحن نرحب بجميع الأشخاص بغض النظر عن العرق أو اللون أو الدين أو الجنس أو التوجه الجنسي أو الهوية الجنسية أو الأصل القومي أو الحالة العائلية أو الإعاقة وما إلى ذلك

هل سيتم قبول كل فرد وعائلة مؤهلة في البرنامج؟

IVHFH كونها منظمة غير ربحية صغيرة ، لا تملك IVHFH. لا يعتبر نقص المساكن الميسورة مشكلة كبيرة في المنطقة التي تخدمها مؤسسة الموارد اللازمة لخدمة جميع المتقدمين الذين يحتاجون إلى مساكن ميسورة التكلفة

فهل سأكون قادراً على تحديد موقع المشروع والكثير؟ ، Homeowner إذا تم قبولي في برنامج

تقديم المتقدمين المعتمدين مع المشروع. ستنتظر موثلاً وادي أيوا للإنسان احتياجات الشريك IVHFH عند الانتهاء من المتطلبات الأولية ، سوف ليس بانياً مخصصاً ومحدودية التوافر محدودة ، فلن نتمكن من تغيير Iowa Valley Habitat for Humanity في اختيار المشروع. لأن الموقع والمخططات. لدى المتقدمين المعتمدين فرصة واحدة فقط لقبول مشروع

بمن اتصل إذا كانت لدي أسئلة إضافية؟

يرجى الاتصال بمدير التواصل المجتمعي ، غابي مارتن ، من الاثنين إلى الجمعة 9-5
gabe@iowavalleyhabitat.org :الهاتف: 8949-337-319 ، البريد الإلكتروني

Application for Housing

Iowa Valley Habitat for Humanity

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, national origin, familial status, or disability.



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 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 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 (single, divorced, widowed, etc.)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed, etc.)																																
Dependents and others who will live with you (not listed by co-appl.)	Dependents and others who will live with you (not listed by applicant)																																
<table border="0" style="width: 100%;"> <tr> <td style="width: 25%;"><u>Name</u></td> <td style="width: 25%;"><u>Relation</u></td> <td style="width: 25%;"><u>Date of birth</u></td> <td style="width: 25%;"><u>Gender</u></td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </table>	<u>Name</u>	<u>Relation</u>	<u>Date of birth</u>	<u>Gender</u>	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	<table border="0" style="width: 100%;"> <tr> <td style="width: 25%;"><u>Name</u></td> <td style="width: 25%;"><u>Relation</u></td> <td style="width: 25%;"><u>Date of birth</u></td> <td style="width: 25%;"><u>Gender</u></td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> <tr> <td>_____</td> <td>_____</td> <td>_____</td> <td>_____</td> </tr> </table>	<u>Name</u>	<u>Relation</u>	<u>Date of birth</u>	<u>Gender</u>	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____	_____
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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 who 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: _____	Are there any additional people living in the household who 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: _____																																
Current Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	Current Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent																																
Number of Years Living Here: _____	Number of Years Living Here: _____																																
Telephone Number: _____ Cell Phone: _____	Telephone Number: _____ Cell Phone: _____																																
Email: _____	Email: _____																																
If Living at Current Address for Less Than Two Years, Complete the Following																																	
Previous Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	Previous Address (street, city, state, zip code) <input type="checkbox"/> Own <input type="checkbox"/> Rent																																
Number of Years Living Here: _____	Number of Years Living Here: _____																																

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.

	YES	NO
I AM WILLING TO COMPLETE THE REQUIRED 250 SWEAT EQUITY HOURS AND ATTEND HOMEOWNERSHIP CLASSES	APPLICANT: <input type="checkbox"/>	<input type="checkbox"/>
	CO-APPLICANT: <input type="checkbox"/>	<input type="checkbox"/>

3. CURRENT 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 At This Job	Name and Address of Current Employer	Years At 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 At This Job	Name and Address of Current Employer	Years At This Job
	Monthly (gross) Wages \$		Monthly (gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

If Working at Current Job(s) Less Than One Year, Complete the Following Information			
Applicant		Co-Applicant	
Name and Address of Current Employer	Years At This Job	Name and Address of Current Employer	Years At This Job
	Monthly (gross) Wages \$		Monthly (gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

6. MONTHLY INCOME

Gross Monthly Income	Applicant	Co-Applicant	Others in Household
Monthly Income from Jobs	\$	\$	\$
AFDC/TANF	\$	\$	\$
Food Stamps	\$	\$	\$
Social Security	\$	\$	\$
SSI	\$	\$	\$
Disability	\$	\$	\$
Alimony	\$	\$	\$
Section 8 Housing/HCV	\$	\$	\$
Child Support	\$	\$	\$
Other _____	\$	\$	\$
Other _____	\$	\$	\$
TOTAL	\$	\$	\$

Self-Employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements. Are you on Section 8 Housing Assistance (Housing Choice Voucher)? <input type="checkbox"/> Yes <input type="checkbox"/> No	List additional household members over 18 who receive income:			
	Name	age	Monthly Wages	Full-time student?
	_____	_____	\$ _____	_____
	_____	_____	\$ _____	_____
	_____	_____	\$ _____	_____

7. SOURCE OF PROPERTY INSURANCE PAYMENT AND CLOSING COSTS

If accepted into the program, and when your Habitat house is complete, we do require that one year's worth of property insurance be paid for at the time of closing. This may cost you \$600-\$900. 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 \$950-\$1,150 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: Balance: \$	Name and Address of Bank, Savings and Loan, or Credit Union, etc: Account Type: Account Number: Balance: \$
Name and Address of Bank, Savings and Loan, or Credit Union, etc: Account Type: Account Number: Balance: \$	Name and Address of Bank, Savings and Loan, or Credit Union, etc: Account Type: Account Number: Balance: \$
Do you own a car? _____ How many cars? _____ Car #1: Make and Year Here, provide the Make and Year of any other cars you own.	
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 Phone	\$	\$	\$
Student Loans	\$	\$	\$
Business Expenses	\$	\$	\$
Out-of-Pocket Health Insurance Cost	\$	\$	\$
Alimony/Child Support	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
TOTAL	\$	\$	\$

10. DEBT: To whom do you and the co-applicant 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 Vehicle		\$	\$			\$	\$	
Boat		\$	\$			\$	\$	
Furniture, appliance, televisions (includes rent-to-own)		\$	\$			\$	\$	
Alimony		\$	\$			\$	\$	
Child Support		\$	\$			\$	\$	
Credit card		\$	\$			\$	\$	
Credit Card		\$	\$			\$	\$	
Student Loans		\$	\$			\$	\$	
Student Loans		\$	\$			\$	\$	
Total Medical		\$	\$			\$	\$	
Other: _____		\$	\$			\$	\$	
TOTAL		\$	\$			\$	\$	

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 questions "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 filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the affordable mortgage, 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? <input type="checkbox"/> Yes <input type="checkbox"/> No Date application completed: _____ Date of initial letter/call: _____	Date of home visit: _____ Date of acceptance or denial letter/call: _____ <input type="checkbox"/> Accepted <input type="checkbox"/> Denied
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Date form revised: 2/28/2019

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 Race (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 Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____ / ____ / ____ Marital Status: <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 Race (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 Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____ / ____ / ____ Marital Status: <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, national origin, familial status, or disability

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) <hr/> Interviewer's signature Date <hr/> Interviewer's phone number
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