

So you're interested in owning a Habitat home . . .



Below is information explaining some details about Fort Bend Habitat for Humanity's home ownership program. *All assessments will be considered without regard to race, color, religion, sex, handicap, familial status or national origin.* **Habitat for Humanity is NOT a giveaway program.**

AFTER WE RECEIVE YOUR ASSESSMENT IT MAY TAKE UP TO 30 BUSINESS DAYS TO PROCESS. YOU WILL RECEIVE AN ACCEPTANCE OR DENIAL LETTER BY MAIL.

Is a Fort Bend Habitat home free? NO. We sell the home to you and you pay a mortgage for the home. Fort Bend Habitat for Humanity carries the loan at no interest.

Do I rent the home from you? NO. If you buy a home from us, you own the home. That means you are responsible to make payments and take care of the home.

How much does a Fort Bend Habitat home cost? We set the sales price when we can determine the approximate cost of the home. The most recent sales price of our 3-bedroom home was \$105,000; the 4-bedroom was \$115,000. We offer 15-30 year mortgages depending on the family's income. To give you an idea of a monthly mortgage payment, a 30-year mortgage costs about \$750-\$850 a month **A deposit, equal to 2% of the price of the home, is paid prior to closing and is attributable to the escrow account for the taxes and insurance.**

Where are Fort Bend Habitat houses built? We are currently building in **North Richmond and Rosenberg, TX.** We build in different places depending on our supply of land. Therefore we can only tell you where we are building today. We cannot tell you where we will be building in the future.

What does a Fort Bend Habitat home look like? We have built many homes in the Fort Bend County area. To see some of our houses, please visit our website at www.fortbendhabitat.org. You should go and look at our homes to see the type we build today.

Can anyone qualify for a home? NO. We wish that every person who wants a home could have one, but we have limited resources, and our mission had to be to help those with the *greatest* need. First you must demonstrate a need for adequate housing, and what we mean by this is: you now live in substandard housing. We will visit where you live to determine if you live in substandard housing.

WHAT ELSE IS NECESSARY TO QUALIFY? General guidelines include the following:

- **Must have at least permanent resident status**
- **No Violent or Sexual Felony Convictions on Criminal Record**
- **Must currently live in substandard housing**
- **Total income must be in the guidelines per the chart on next page**
- **Must have acceptable credit**
- **Monthly obligations must not be so high that your ability to pay for the home is affected**
- **Must pay \$2100-\$2300 toward closing costs**
- **Must be willing to partner with Fort Bend Habitat and put in 200 -275 hours of "sweat equity"**

FORT BEND HABITAT FOR HUMANITY ASSESSMENT FOR HOME OWNERSHIP

Thank you for expressing interest in Fort Bend Habitat for Humanity's Homeownership Program. The purpose of this assessment is to determine the **general eligibility** (which includes income verification and credit history review) of the person(s) prior to applying for the actual home loan. **This form must be returned to Fort Bend Habitat for Humanity in order for you to be invited to complete a full application.**

Three (3) general criteria must be met in order to qualify for a Fort Bend Habitat for Humanity home. The criteria are listed below. Please read them carefully to ensure you meet the qualifications. If you do not meet these criteria, your assessment will be denied.

1. YOUR TOTAL HOUSEHOLD INCOME MUST BE WITHIN THE INCOME RANGE LISTED IN THE CHART BELOW:

Number of People in family	1 Person in family	2 People in family	3 People in family	4 People in family	5 People in family	6 People in family	7 People in family	8 People in family
Minimum Income	\$27,600	\$31,550	\$35,500	\$39,400	\$42,600	\$45,750	\$48,900	\$52,050
Maximum Income	\$44,150	\$50,450	\$56,750	\$63,050	\$68,100	\$73,150	\$78,200	\$83,250

Example: someone with 3 people in their family must make at least \$35,500 but not more than \$56,750.

****YOUR ASSESSMENT WILL BE DENIED IF YOU DO NOT MEET THE MINIMUM INCOME REQUIREMENT FOR THE NUMBER OF PEOPLE IN YOUR HOUSEHOLD****

- 2. YOU MUST LIVE IN A SUBSTANDARD OR OVER-CROWDED HOUSING SITUATION.**
- 3. YOU MUST BE WILLING TO PARTNER WITH FORT BEND HABITAT FOR HUMANITY.**

If you meet the three criteria listed above, please complete the following information. This must be completed **thoroughly, clearly, and accurately** in order to be considered. Please type or print clearly.

INCOME INFORMATION

What is your monthly income? _____

What is your annual income? _____

How many people are in your family? _____

ALL ITEMS MUST BE ANSWERED FOR THE ASSESSMENT TO BE CONSIDERED.

PLEASE TYPE OR PRINT CLEARLY.

APPLICANT INFORMATION	CO-APPLICANT INFORMATION *This MUST be completed if applicant is married or will be buying the home with another adult*
Name:	Name:
Have you ever gone by any other name? If so, please state:	Have you ever gone by any other name? If so, please state:
SSN:	SSN:
Date of Birth:	Date of Birth:
Driver's License:	Driver's License:
Home Address: Do you own? _____ Do you rent? _____ Number of years at this address: _____ Amount of monthly rent: _____ Landlord's Name: Landlord's Phone:	Home Address: Do you own? _____ Do you rent? _____ Number of years at this address: _____ Amount of monthly rent: _____ Landlord's Name: Landlord's Phone:
PHONE NUMBER:	PHONE NUMBER:
Email Address:	Email Address:
Employer: Job Title: How long have you worked here? _____ Employer's Phone: _____ Previous Employer: Job Title: How long have you worked here? _____ Employer's Phone: _____	Employer: Job Title: How long have you worked here? _____ Employer's Phone: _____ Previous Employer: Job Title: How long have you worked here? _____ Employer's Phone: _____

Certification: I/We certify that the information provided in this assessment is true and correct as of the date set forth opposite my/our signature(s) on this assessment and acknowledge my/our understanding that any intentional or negligent misrepresentation(s) of information contained in this assessment may result in expulsion from the Fort Bend Habitat for Humanity (FBHFH) program, civil liability, and/or criminal penalties and liability for damages to FBHFH. Additionally, should I/we obtain a home from FBHFH, a material misrepresentation in this assessment constitutes a default on my/our loan **I/we authorize FBHFH to complete a credit history check as part of this assessment to verify my/our financial eligibility for home ownership.**

Applicant's signature: _____

Date: _____

Co-Applicant's signature: _____

Date: _____

Mail Completed assessments to:
Fort Bend Habitat for Humanity
505 Julie Rivers Dr., Ste. 150
Sugar Land, TX 77478
or email to: familyservices@fortbendhabitat.org

Information for Government Monitoring Purposes

The following information is requested by the Federal Government for certain types of loans related to a dwelling, in order to monitor the Lender’s compliance with equal credit opportunity, fair housing and home mortgage disclosure 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. However, if you choose not to furnish it, under Federal regulation this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box provided. (Lender must review the material to assure that the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the particular type of loan applied for).

APPLICANT	CO-APPLICANT
<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
National Origin <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other	National Origin <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian or Pacific Islander <input type="checkbox"/> Black, not of Hispanic origin <input type="checkbox"/> White, not of Hispanic origin <input type="checkbox"/> Hispanic <input type="checkbox"/> Other
Gender <input type="checkbox"/> Male <input type="checkbox"/> Female	Gender <input type="checkbox"/> Male <input type="checkbox"/> Female
Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widow)	Marital Status <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widow)

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