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## Instructions for the Application Form

### 1. Applicant Information

#### Who should I list as the “applicant”?

List the household member with the highest annual income and best credit score as the applicant. If there is another household member who will also be a signer on the loan, list them as the co-applicant. If there is another adult in the household, but who will not be a signer on the loan, list them under “Dependents and others who live with you.” An adult is any household member who is 18 or older. For any adult who does not have legal residency in the U.S., list them as either “Co-applicant” or “Dependents or others who live with me.”

#### Who should I list as a Dependent / “others who live with” me?

List everyone that lives with you, regardless of their age or whether or not they are counted as “dependents” for tax purposes. If you have a person who is a member of your family but who is out of the home – such as someone serving active military duty, working temporarily in another state, or incarcerated, you may list them if you expect them to live in the house with you when they return.

### 3. Willingness to Partner:

Habitat for Humanity utilizes a “hand up” model based on collaboration and self-empowerment. We ask our partner families to spend time helping to build their own and their neighbors’ homes. This helps families develop real skills that they will find useful after becoming homeowners, in the care and maintenance of their homes. Partner families might also take classes in money management, financial literacy, and first-time homebuyer. Depending on the families’ needs, we might also refer you for other services such as English, resumes, job search and others. In most cases, Habitat for Humanity will cover the costs of these programs for persons participating in our programs. Sweat equity credit may also be given for activities which strengthen family success overall, such as credit for childrens’ grades and for parents attending parent-teacher conferences and similar activities. Partner families are required to contribute 250 hours of sweat equity per adult in the household. Of your total sweat equity, half of that must be done in activities related to home construction, and of the hours required in home construction, half of those may be contributed on your behalf by friends and family. If you are disabled, we will work with you to determine which construction-related activities are a best fit for you.

### 4. Present Housing Conditions:

Please tell us about your current housing situation. Some priority points may be given to applications for persons currently living in housing that is unsafe, unsanitary, unsound, or uncertain.

### 5. Property Information:

Please tell us about any property you currently own.

### 6. Employment Information:

Please tell us about your current employment. If you work more than one job, you may use additional pages as needed to supply the requested information. If you are unemployed and receiving unemployment compensation, disability, veterans, pension or other benefits, leave the “current employment” section blank. Complete the information about your LAST employer if your last employment was within the last 24 months. Otherwise leave that section blank.

### 7. Monthly Income:

Please tell us about all sources of income for all members of the household who are 18 or older. In some cases, you may have to estimate the “monthly equivalent” of your income. Use the “other” lines to tell us about pension disbursements, family gifts, or other income you receive which you have not already listed on the lines above.

**8. Source of Down payment and Closing Costs:**

If none, write "none." If you have a source of funds for some or all of your down payment and closing costs, tell us what that source is.

**9. Assets:**

List only cash, savings, and investment accounts. Do not list personal property such as vehicles or jewelry. Please list the assets of all household members, including children and dependents. You may be required to use a portion of your assets towards the cost of your home. However, most households are not required to use any of the first \$15,000 in savings and are not required to use any funds that are in IRA or other retirement savings accounts. You must however, disclose the asset.

**10. Debt:**

Please tell us about all of your debt. Debt is an account which has a balance that is being paid, such as loans. Debt is not regular monthly expenses such as internet services. If you are not certain whether something is a debt or not, go ahead and list it. When we evaluate your application, we will adjust out anything that does not meet our definition of debt or we may ask you for further information. Please include any/all debt for which you are a co-signer. You can write "co-signer" in the monthly payments column to show that you are not the person responsible for making the monthly payments on that debt.

**Monthly Expenses:**

We are only asking you about certain kinds of monthly expenses. Please provide the information requested. If you have other expenses which might affect your ability to pay for housing, which are not already listed elsewhere on this application, please write them in the "Other" line. Use additional pages if needed.

**11. Declarations:**

We may ask you for further information about these items if any apply to you.

**12. Authorization and Release:**

Please be certain that both the Applicant and Co-applicant read, sign and date this section.

**13. Application Addendum:**

You may use this page to supply additional information about any section of your application or to tell us anything about your situation that you would like us to take into consideration.

**14. Information for Government Monitoring Purposes:**

We ask for this data in accordance with federal law simply for statistical and reporting purposes.

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.



Please complete all sections of the application, sign and date before returning them to  
West Tuality Habitat for Humanity  
PO Box 806  
Forest Grove, OR 97116

For Questions: 503-359-8459 [www.westtualityhabitat.org](http://www.westtualityhabitat.org) [executivedirector@westtualityhabitat.org](mailto:executivedirector@westtualityhabitat.org)