

Please review the information below, check boxes and sign below to return with application.

NEW HOME PROGRAM HOMEBUYER
Application 2024

Check to make sure you meet all of the following requirements:

MAXIMUM

My/Our annual income does not exceed the 2024 HUD guidelines by family size:

Number in Household	1	2	3	4	5	6	7	8
Maximum Household Income	\$50,150	\$57,300	\$64,450	\$71,600	\$77,350	\$83,100	\$88,800	\$94,550

HUD INCOME CHART

MINIMUM

I/We meet the **household minimum gross income required of at least \$43,000** per year. You must meet the minimum income requirements as determined by Central Oklahoma Habitat for Humanity. Please call our office if you have any questions.

VOLUNTEER

I/We are willing to work 100 hours as a volunteer on Habitat projects, including attending First-Time Homebuyer Education Classes, as required.

BACKGROUND AND CREDIT CHECK

I/We are willing to authorize a background and credit report check. This initial check is only to determine eligibility within the COHFH program guidelines and that my/our application and accompanying financial documentation may be sent to a lender to determine eligibility for financing.

CLEAN CREDIT REPORT

I/We do not have **tax liens, unpaid judgments or collections, repossessions, or unpaid back child support payments on my/our credit report.**

NO BANKRUPTCY

I/We have not filed for **bankruptcy in the past two years.**

ONE YEAR+ EMPLOYED

I/We have at least one year with current employer unless disabled or retired.

LEGAL RESIDENT

I/We will provide documentation verifying U.S. Citizenship or Permanent Resident Status.

NO HOME

I/We do not currently own a home, nor have I/we owned a home in the last 3 years.

FINANCIAL DOCUMENTS

I understand that it is **a requirement to provide my/our latest paystub(s) along with the completed application** in order for it to be processed.

I/We am/are self-employed and will provide my/our most recent 2 years tax returns.

I/We receive pension, disability, SSI and will provide my/our most recent award letter.

HOMEOWNER REQUIREMENTS

****If you are approved for financing, your mortgage will be through a partner lender, and it will be an interest-bearing loan.****



SIGNATURES

Signature of Applicant

Signature of Co-Applicant

HOW LONG?

Approximately 3-4 weeks after we receive your application, you will receive a reply by mail advising you of the next step in the process or, if your application is denied, you will be advised of the reasons.
About 2-3 months are required to complete the approval process.

Turn it in!

When you have completed the questions on this application form and have attached any required documentation, you may return your completed application by mail or fax.

Central Oklahoma Habitat for Humanity
 5005 S I-35 Service Rd, Oklahoma City, OK 73129
 (405) 232-4828 PHONE
 (405) 232-4868 FAX
 cohfh.org WEB



APPLICANT INFORMATION

Name _____
 Marital Status (check one) Married* Separated* Unmarried
 Date of Birth _____ Age _____
 Social Security Number _____
 United States Citizen? Yes No If no, please provide:
 Permanent Resident ID Number _____
 Military/Veteran Status Yes No

CO-APPLICANT INFORMATION

Name _____
 Marital Status (check one) Married* Separated* Unmarried
 Date of Birth _____ Age _____
 Social Security Number _____
 United States Citizen? Yes No If no, please provide:
 Permanent Resident ID Number _____
 Military/Veteran Status Yes No

**If you are married or separated, your spouse must be included as co-applicant and must sign this application. If approved, your spouse must also sign the mortgage.*
 You may also be required to provide additional documents and statements – see COHFH policy on Marital Status.*

HOUSEHOLD MEMBER(S), IF APPLICABLE

Please list all others who will live in the home as their primary residence.

NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH	AGE	SEX	RELATIONSHIP
NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH	AGE	SEX	RELATIONSHIP
NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH	AGE	SEX	RELATIONSHIP
NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH	AGE	SEX	RELATIONSHIP
NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH	AGE	SEX	RELATIONSHIP
NAME	SOCIAL SECURITY NUMBER	DATE OF BIRTH	AGE	SEX	RELATIONSHIP

CONTACT INFORMATION

Mailing Address _____
ADDRESS APT CITY STATE ZIP

Phones Home () _____ - _____ Cell () _____ - _____ Work () _____ - _____

Email Address Applicant _____
 Co-Applicant _____

CURRENT RENTAL HISTORY

Current Address _____
ADDRESS APT CITY STATE ZIP

When did you begin renting at this address? (mm/yyyy) _____ Total Monthly Rent \$ _____ Number of Bedrooms _____

Name of Landlord: _____ Phone _____ Is landlord a family member? Yes No

Does any charitable organization, government agency, family member, or other individual help with your rent? Yes No

If yes, what is the name of the organization/agency/individual? _____

What portion of your rent do they pay each month? \$ _____ What portion of your rent do you pay each month? \$ _____

About how much are your utility payments each month? Electricity \$ _____ Water \$ _____ Gas \$ _____



PREVIOUS HOMEOWNERSHIP/BANKRUPTCY (IF APPLICABLE)

Have you ever owned a home? (*check one*) Yes No If yes, name of mortgage company _____

How long did you own the home? From (*mm/yyyy*) _____ To (*mm/yyyy*) _____

Reason you no longer have the home _____

Have you ever tried to qualify for a home loan? Yes No If yes, when? (*mm/yyyy*) _____

Name of mortgage company _____ Were you approved? Yes No

Have you ever declared bankruptcy? Yes No If yes, when? (*mm/yyyy*) _____

If yes, please explain:

APPLICANT EMPLOYMENT HISTORY (Two Years)

CO-APPLICANT EMPLOYMENT HISTORY (Two Years)

Current Employer _____
 Job Title _____
 Date hired (*mm/yyyy*) _____
 Supervisor _____
 Office Phone () _____ - _____
 Monthly Income (before taxes) \$ _____

Current Employer _____
 Job Title _____
 Date hired (*mm/yyyy*) _____
 Supervisor _____
 Office Phone () _____ - _____
 Monthly Income (before taxes) \$ _____

Former Employer _____
 Job Title _____
 Date hired (*mm/yyyy*) _____
 Supervisor _____
 Office Phone () _____ - _____
 Monthly Income (before taxes) \$ _____

Former Employer _____
 Job Title _____
 Date hired (*mm/yyyy*) _____
 Supervisor _____
 Office Phone () _____ - _____
 Monthly Income (before taxes) \$ _____

Why did you leave? _____

Why did you leave? _____

Please explain any gaps in/absence of employment history:

Please explain any gaps in/absence of employment history:

HOUSEHOLD INCOME

List total **monthly** income **before taxes** from ALL sources.

****Note:** If alimony, child support, or separate maintenance income is to be counted you must provide (1) Court Order and (2) Proof of Receipt for the last six months.

INCOME SOURCE	MONTHLY AMOUNT	INCOME SOURCE	MONTHLY AMOUNT	INCOME SOURCE	MONTHLY AMOUNT
EMPLOYMENT	\$ _____	SOCIAL SECURITY INCOME	\$ _____	DISABILITY INCOME	\$ _____
EMPLOYMENT	\$ _____	PENSION	\$ _____	CHILD SUPPORT**	\$ _____
EMPLOYMENT	\$ _____	VETERAN BENEFITS	\$ _____		\$ _____
	\$ _____		\$ _____		\$ _____
OTHER (<i>please explain</i>)			\$ _____	TOTAL MONTHLY INCOME <i>before taxes</i>	\$ _____



If additional space is needed please attach a separate sheet of paper.

HOUSEHOLD EXPENSES

List **all present** monthly expenses except housing, insurance, utilities, phone, food, clothing, and transportation expenses. If not applicable, please mark N/A or \$0.

	CREDITOR	MONTHLY PAYMENT	TOTAL AMOUNT OWED
AUTO LOAN		\$	\$
AUTO LOAN		\$	\$
CHILD SUPPORT		\$	\$ N/A
CHILD CARE		\$	\$ N/A
STUDENT LOAN		\$	\$
MEDICAL		\$	\$
MEDICAL		\$	\$
CREDIT CARD		\$	\$
CREDIT CARD		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$
		\$	\$

I/we certify the above list reflects all debts I/we now owe. *(Please initial)* APPLICANT _____ CO-APPLICANT _____

NEED FOR HOUSING/WILLINGNESS TO PARTNER WITH CENTRAL OKLAHOMA HABITAT FOR HUMANITY

Please check all that apply to your current housing situation Overcrowded Run Down Unsafe Area Excessive Rent

Please explain your need/desire for a Habitat home:

Are you willing and able to fulfill the sweat equity requirement by volunteering on Habitat projects? Yes No

MISCELLANEOUS

How did you learn about the Habitat for Humanity program? *(Please check all that apply)*

- Habitat Homeowner (name) _____
- TV/Radio (station) _____
- Internet/Website/Digital Ad Newspaper/Magazine (name) _____
- Friend/Relative/Acquaintance Other (specify) _____

Have you previously applied with Central Oklahoma Habitat? Yes No If yes, when? (mm/yy) _____



In applying for a Habitat home:

- I/we do so, understanding the nature of Central Oklahoma Habitat for Humanity's mission as a community project, and if approved:
- I/we agree to help build/renovate my/our new home as required.
- I/we agree to make regular monthly mortgage payments on my/our home.
- I/we certify that all information given by me/us during the application process is/will be true and correct to the best of my/our knowledge. I/we understand that giving false or misleading information during this process will be grounds for rejection of my/our application.
- I/we also understand that the completion of this application and/or any initial approval or other act by Central Oklahoma Habitat for Humanity or a third-party lender prior to final closing and conveyance of a home in no way guarantees that I/we will receive housing through Central Oklahoma Habitat for Humanity.
- I/we grant permission to Central Oklahoma Habitat for Humanity or any applicable third-party lender to check any and all references and to take any and all actions reasonably necessary, including checking social media, to substantiate the information contained in this application or otherwise establish my/our eligibility for Habitat homeownership, including without limitation, contacting or otherwise attempting to confirm my/our (1) employment status and history, (2) credit worthiness, including investigations through a credit reporting service, (3) immigration status, (4) military service, (5) family composition, marital status, and other related issues, (6) police records and other information relative to criminal charges and/or convictions, (7) personal references, including all parties listed in this application and/or any other parties which Central Oklahoma Habitat for Humanity desires to contact, and (8) any additional information Central Oklahoma Habitat for Humanity deems necessary to evaluate this application. I/we understand that Central Oklahoma Habitat for Humanity and/or a third-party lender may reject this application based upon the results of these inquiries.
- I/we understand that if I/we are approved for financing, my/our mortgage will be through a partner lender, and it will be an interest-bearing loan.
- I/we understand that Central Oklahoma Habitat for Humanity is a nonprofit corporation with limited resources and cannot afford to provide housing for each and every applicant.
- Consequently, I/we agree that Central Oklahoma Habitat for Humanity, its staff, whether voluntary or compensated, its Board of Directors, and any third-party lender partners, will not be liable in any way or otherwise be held responsible by me/us or anyone acting in my/our behalf in connection with my/our application for Habitat housing or any claims of any nature associated herewith.



SIGNATURE OF APPLICANT _____ DATE _____

SIGNATURE OF CO-APPLICANT _____ DATE _____

SIGNATURE OF HOUSEHOLD MEMBER AGE 18 OR OLDER _____ DATE _____

SIGNATURE OF HOUSEHOLD MEMBER AGE 18 OR OLDER _____ DATE _____

Please include your latest paystubs along with this application.

Central Oklahoma Habitat for Humanity is an equal opportunity housing provider. All applicants will receive consideration for housing without regard to race, color, marital status, age, national origin, religion, sex, familial status, receipt of public assistance funds, exercise of consumer credit protection rights, or handicap.

Return completed application by mail or fax to:

Central Oklahoma Habitat for Humanity
 5005 S I-35 Service Rd, Oklahoma City, OK 73129

PHONE (405) 232-4828 FAX (405) 232-4868

For more information: WEB www.cohfh.org

