



**We are excited that you have chosen Habitat for Humanity Saint Louis as your partner in your journey towards owning your own home!**

**The first step in the application process is to complete a pre-screen application and attend a pre-screen application workshop. In order to complete the first step, please bring the following information with you to the pre-screen application workshop:**

- ✓ **A completed pre-screen application (attached)**
- ✓ **A copy of your proof of income**
  - **2 check stubs from last two pay periods OR**
  - **Letter verifying other income (disability, pension, etc.) if applicable**
- ✓ **Credit report fee in the amount of \$17 for each person who would be responsible for payment of the mortgage.**

**When:            Wednesday, December 12<sup>th</sup> , 2018 at 6:00 p.m.**

**Where:          Habitat for Humanity St. Louis Administrative Office  
3830 South Grand Blvd  
St. Louis, MO 63118**

**Please call 314-371-0400 to reserve your seat!**





**This is a PRE-SCREEN APPLICATION, NOT THE ACTUAL APPLICATION**

**Income Guidelines for Habitat for Humanity Saint Louis Homeownership program:**

<b>Family Size</b>	<b>Minimum</b>	<b>Maximum</b>
<b>1</b>	\$15,785	\$26,345
<b>2</b>	\$18,040	\$30,085
<b>3</b>	\$20,295	\$33,825
<b>4</b>	\$22,550	\$37,565
<b>5</b>	\$24,365	\$40,590
<b>6</b>	\$26,180	\$43,615
<b>7</b>	\$27,995	\$46,585
<b>8</b>	\$29,810	\$49,610

Note: Use gross income to determine total family income.  
(Gross income is your income before taxes have been deducted)

Please complete the attached pre-screen application and return it at one of our informational meetings held monthly every 3<sup>rd</sup> Wednesday along with a copy of last two check stubs and a money order in the amount of \$17 for each applicant and co-applicant. **This fee is NON-REFUNDABLE. Your application will not be processed without the requested information. NO EXCEPTIONS!**

**Please make money order payable to: HABITAT FOR HUMANITY SAINT LOUIS**

**The pre-screen informational meeting will be held at the following location:**

***Habitat for Humanity Saint Louis  
3830 South Grand Blvd  
St. Louis, MO 63118  
314-371-0400***

**PLEASE KEEP THIS PAGE OF INFORMATION FOR YOUR RECORDS**



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, familial status or nation origin.

## **APPLICATION PROCESS**

### **Step 1:**

In order to move to the second step in the application process, your pre-screen application must be approved and you must meet the following requirements:

- ✓ Be willing to provide 350 hours of “sweat equity” towards building your Habitat home and/or other Habitat projects.
- ✓ Attend homeownership training classes prior to, during, and after construction of house.
- ✓ Be able to pay a 30+ year mortgage (approximately \$550 - \$600 per month).
- ✓ Have not filed bankruptcy within the last three (3) years.

### **Step 2:**

Once your pre-screen application is approved and you have met the above requirements, an official application and document checklist will be provided and you will be scheduled to attend an application interview. At the application interview your official application and documentation will be reviewed; and more specific information about the homeownership program, and what is expected from you and your family as a Habitat for Humanity Saint Louis partner for homeownership, will be explained.

Your application and documents will be reviewed for pre-approval.

### **Documents Needed (To be submitted with Official Application)**

The following documentation (copies) must be submitted later in the process with the **official application**:

- ✓ Copy of official birth certificates for all family members.
- ✓ Copy of social security cards for all family members,
- ✓ Copy of state issued driver’s license or state issued identification for family members age 18 years or older.
- ✓ Copy of check stubs from the last three (3) pay periods for applicant, co-applicant, and all family members who are employed and are age 18 years or older.
- ✓ Award letters for any funds received for SSI, Disability, etc. for any family members.
- ✓ Copy of most recent checking and/or savings account bank statements – 2 months.
- ✓ Letter verifying current employment status (date of hire, rate of pay, pay schedule, position/title, and contact name and phone number for verification).
- ✓ Copy of tax returns (with schedules) and W2s for the last two years.
- ✓ 12-Month history letters from Ameren MO and Laclede Gas companies.
- ✓ Verification of rent payments (cancelled checks [front & back], money orders, or print-out of payments for a 12-month period).

In the event all documentation is not submitted as requested your application will be delayed for pre-approval.



## INCOME INFORMATION

### Applicant

What is your source of income? Employment\_\_\_\_ Disability/Social Security\_\_\_\_ Pension\_\_\_\_ Other\_\_\_\_

If you receive Disability/Social Security or pension benefits, what is your monthly benefit amount? \$\_\_\_\_\_

If employed, what is your rate of pay per hour? \$\_\_\_\_\_

How often are you paid? Weekly\_\_\_\_ Bi-Weekly\_\_\_\_ Semi-Monthly\_\_\_\_ Monthly\_\_\_\_

How many hours worked per pay period? \_\_\_\_\_

### Co-Applicant

What is your source of income? Employment\_\_\_\_ Disability/Social Security\_\_\_\_ Pension\_\_\_\_ Other\_\_\_\_

If you receive Disability/Social Security or pension benefits, what is your monthly benefit amount? \$\_\_\_\_\_

If employed, what is your rate of pay per hour? \$\_\_\_\_\_

How often are you paid? Weekly\_\_\_\_ Bi-Weekly\_\_\_\_ Semi-Monthly\_\_\_\_ Monthly\_\_\_\_

How many hours worked per pay period? \_\_\_\_\_

### HOUSEHOLD EXPENSES - Please list your current housing expenses:

Type of Expense	Monthly Amount
Rent	\$
Gas	\$
Electric	\$
Phone	\$
Trash	\$
Water	\$
Sewer	\$
Car Note	\$
Car Insurance	\$
<b>Total Housing Expenses</b>	<b>\$</b>

I/We understand that my/our pre-screen application will not be processed if the statements and information submitted on the pre-screen application are not complete. I/We also understand that the \$17 non-refundable fee that I/we have submitted with this pre-screen application is for the purpose of a credit report which will be obtained from all three credit bureaus. I/We have read the information provided above and the information I/we have provided is true to the best of my/our knowledge.

\_\_\_\_\_  
Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant

\_\_\_\_\_  
Date





**Homeowner Pre-Screening Applicant Information Form**

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

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 the 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 discriminate neither on the basis of this information, nor on whether or not you choose to furnish it. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the appropriate box below.

**Applicant:**

**Race:**

- I do not wish to furnish this information.
- American Indian or Alaskan Native
- Asian
- White
- Native Hawaiian/Pacific Islander
- Black or African American
- American Indian or Alaskan Native & White
- Asian & White
- Black or African American & White
- American Indian/Alaskan Native & Black/African American
- Other Multi-Racial (specify)\_\_\_\_\_

**Ethnicity:**

- Hispanic or Latino
- Non-Hispanic or Latino

**Sex:**

- Female
- Male

**Head of Household:**

- Yes
- No
- Number of Children: \_\_\_\_\_

How did you hear about our organization? \_\_\_\_\_

Number of people in your household who are disabled: Adults\_\_\_\_\_ Children\_\_\_\_\_

**Note to Affiliate:** Once the homebuyer applicant submits an application, an affiliate representative not involved in the homeowner process must detach this sheet from the application form and keep it in a separate file to which no one involved in the homeowner selection process has access.



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