



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 \$25 for each person who would be responsible for payment of the mortgage.

Please make money order payable to: FACTUAL DATA

When: Wednesday, March 18, 2020 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:

| Family Size | Minimum | Maximum |
|--------------------|----------------|----------------|
| 1 | \$15,785 | \$26,345 |
| 2 | \$18,040 | \$30,085 |
| 3 | \$20,295 | \$33,825 |
| 4 | \$22,550 | \$37,565 |
| 5 | \$24,365 | \$40,590 |
| 6 | \$26,180 | \$43,615 |
| 7 | \$27,995 | \$46,585 |
| 8 | \$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 3rd Wednesday along with a copy of last two check stubs and a money order in the amount of \$25 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: FACTUAL DATA

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 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.



APPLICANT/CO-APPLICANT INFORMATION

APPLICANT

Applicant's Name _____ Applicant's Date of Birth _____

Applicant's Street Address _____ City & State _____

Zip Code _____ Phone Number _____ Applicant's Social Security Number _____

Applicant's Email Address _____

Are you a U.S. Citizen? _____ Yes _____ No Do you have a checking account? _____ Yes _____ No

Are you a U. S. Veteran? _____ If Yes, what Branch _____

Have you filed bankruptcy? _____ Yes _____ No If yes, when was it discharged? _____

What is your relationship to the Co-Applicant? _____

CO-APPLICANT

Co-Applicant's Name _____ Co-Applicant's Date of Birth _____

Co-Applicant's Street Address _____ City & State _____

Zip Code _____ Phone Number _____ Co-Applicant's Social Security Number _____

Co-applicant's Email Address _____

Are you a U.S. Citizen? _____ Yes _____ No Do you have a checking account? _____ Yes _____ No

Are you a U. S. Veteran? _____ If Yes, what Branch _____

Have you filed bankruptcy? _____ Yes _____ No If yes, when was it discharge? _____

What is your relationship to the Applicant? _____

FAMILY/HOUSEHOLD INFORMATION

Number of Children: _____

Number of Adults: _____

Names of Individuals in household

Social Security Number

Age/Sex:

(18 years of age or older)

____/____

____/____

____/____

____/____

____/____

____/____

____/____

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 | \$ |
| Total Housing Expenses | \$ |

IMPORTANT - PLEASE READ BEFORE SIGNING

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 \$25 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.

I/We also understand that Habitat for Humanity Saint Louis screens all potential staff (whether paid or unpaid), board members and applicant families on the sex offender registry, and that by completing this application, I/We am/are submitting myself/ourselves and all persons listed as family members to such inquiry. I/We further understand that by completing this application, I/we am/are submitting myself/ourselves and all persons listed as family members to a criminal background check.

Applicant

Date

Co-Applicant

Date

Revised 10/9/2019





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 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 _____



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