

SENIOR HOME OWNERSHIP



Habitat
for Humanity®
Orange County, NC

Applications Accepted on a Rolling Basis.

**Visit www.orangehabitat.org/seniorhousing
for more information.**



CRESCENT MAGNOLIA TOWNHOMES



PROPERTY DETAILS:

- 24-unit townhome development for residents aged 55+
- Three floor plans: studio, one bedroom, and one bedroom +
- Energy-Efficient, Green-Certified Homes
- Accessible Design to Support Aging in Place
- Waterstone HOA Membership (Exterior Maintenance Included).

LOCAL AMENITIES:

- Greenspace and Walking Paths
- Nearby Public Transportation
- Close to Downtown Hillsborough
- Conveniently located to UNC Hospital Hillsborough

ROLLING APPLICATION PERIOD & WAITLIST

- Printable applications available online: www.orangehabitat.org/apply
- Once a complete application has been received please allow 3-5 weeks for our Homeowner Services team to review and provide an update on the status of your application.

For questions, please contact:
applications@orangehabitat.org or (919) 932-7077 Ext. 213



Senior Homeownership Application

Pre-Application Questionnaire

Applicant: _____
Last First Middle Initial

Co-Applicant: _____
Last First Middle Initial

Eligibility Screening Questionnaire:

Please answer the following questions before completing the Homeownership Application. These questions are designed to screen your eligibility for the program. If you answer, no or are unsure the answer to any questions, please contact Habitat before completing your application.

1. Have you (or your co-applicant) lived OR worked in Orange County, NC for the past 12 months?
☐ Yes
☐ No
2. Do you (or your co-applicant) receive verifiable and dependable income within the income guidelines (see application packet)?
☐ Yes
☐ No
3. Are you (and your co-applicant) U.S. citizens or permanent residents?
☐ Yes
☐ No
4. Are you (and your co-applicant) willing to partner with Habitat for Humanity? (This includes completing sweat equity hours and homebuyer education.)
☐ Yes
☐ No
5. Can you (or your co-applicant) demonstrate a need for safe, affordable housing?
☐ Yes
☐ No
6. Have you (or your co-applicant) owned a home in the past three years?
☐ Yes
☐ No

For questions, please call (919) 932-7077 ext. 233 or email applications@orangehabitat.org

Homeownership Application Checklist

Please attach ALL of the following forms and documents with your completed Homeownership Application. (Applications will not be considered complete until Habitat receives all supporting forms and documents.)

- ☐ **Verification of Employment Form:** Signed and completed (as applicable) for each applicant and co-applicant. Submit the form to your employer(s) immediately and request that it be returned to Habitat.
- ☐ **Verification of Income:** You must attach income documentation for all for all persons living in the home. This includes each individual income source each person receives. This may include the following:
 - Pay Stubs for the past two months. If you get paid once per month: two paystubs, If you get paid twice a month : four paystubs, If you get paid weekly: all pay stubs for the last two months.
 - Most recent Year End Tax Forms (such as W2, 1099s)
 - Most recent Federal Tax Return
 - Bank statements for the past two months (checking, savings, etc.)
 - Any additional income information, including Social Security statements, Retirement Statements, Investments, Property, Military Income
- ☐ **Proof of Identification:** You must provide photo ID for all adults (age 18 and older) who will live in the household. This may include ID card issued by federal, state, or local government; Valid US Passport; Valid Driver's License.
- ☐ **Proof of Citizenship / Residency:** You must provide proof of citizenship or permanent legal residency for each applicant 18 years or older. This may include Valid US Social Security Card issued by the SSA; Valid Permanent Resident Card/I-551; Valid I-94, or other proof of permanent legal residence in the US.
- ☐ **Proof of Rental Information:** If you rent your residence, provide a copy of Lease Agreement **AND** Proof of Rental Payments (such as a payment history or copy of money order/cashier's check receipt or cancelled check showing rental amount) **OR** A letter signed by the property owner where you live stating how much you contribute to the household expenses (electric, gas, water, etc.) on a monthly basis.
- ☐ **Authorization and Release Form** (completed and signed)
- ☐ **Criminal Background Disclosures and Authorization and Release** (signed)
- ☐ **FirstPoint Criminal Background and Eviction Check Authorization** (signed)
- ☐ **Notification and Authorization** for any person 18 years or older who will live in the home and who is not an applicant or co-applicant. (completed and signed)

For questions, please call (919) 932-7077 ext. 233 or email

applications@orangehabitat.org

Applicant Information:

Applicant: _____
Last First Middle Initial

Primary Phone: (____)_____ Secondary Phone: (____)_____ Email: _____

Date of Birth: ____ / ____ / ____

Marital Status:

- ☐ Single
☐ Married
☐ Widowed
☐ Divorced
☐ Separated

Residency Status:

- ☐ U.S. Citizen
☐ Permanent Resident
☐ Other: _____

Language Preference: _____

(If you would like to be contacted in a language other than English)

Demographic Information (Optional):

Please note: Federal laws provides that Habitat (a Lender) may neither discriminate on the basis of this information, nor on whether you choose to not disclose it.

☐ I do not wish to disclose this information.

Disability Status: ☐ Yes ☐ No

Gender: _____

Race: (check all that apply)

- ☐ Asian/Pacific Islander
☐ Black/African American
☐ Native American/American Indian
☐ White/Caucasian
☐ Other: _____

Ethnicity:

- ☐ Hispanic/Latino
☐ Non-Hispanic/Non-Latino

Homeownership Application Continues on Next Page.

Co-Applicant Information:

Please note: The state of North Carolina requires married applicants to file a joint application. If married, the co-applicant portion of this application must be filled out.

Co-Applicant: _____
Last First Middle Initial

Primary Phone: (____)_____ Secondary Phone: (____)_____ Email: _____

Date of Birth: ____ / ____ / ____

Marital Status:

- ☐ Single
☐ Married
☐ Widowed
☐ Divorced
☐ Separated

Residency Status:

- ☐ U.S. Citizen
☐ Permanent Resident
☐ Other: _____

Language Preference: _____

(If you would like to be contacted in a language other than English)

Demographic Information (Optional):

Please note: Federal laws provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to not disclose it.

☐ I do not wish to disclose this information.

Disability Status: ☐ Yes ☐ No

Gender: _____

Race: (check all that apply)

- ☐ Asian/Pacific Islander
☐ Black/African American
☐ Native American/American Indian
☐ White/Caucasian
☐ Other: _____

Ethnicity:

- ☐ Hispanic/Latino
☐ Non-Hispanic/Non-Latino

Homeownership Application Continues on Next Page.

Household Income Information:

Please list all household member monthly gross income (before tax). This amount should include all income sources, including work-related income, alimony, disability, social security income, etc. Please note: Unemployment Benefits are not considered income and do not need to be included. You must attach documentation for all income sources.

Household Member Name	Monthly Gross Income (before taxes)	Income Source (Employment, Social Security, etc.)	Length of Income Source
Total Monthly Gross Income:			

Applicant Income Circumstance:

- ☐ Unemployed
- ☐ Employed Full-Time
- ☐ Employed Part-Time
- ☐ Self-Employed
- ☐ Student
- ☐ Retirement Income
- ☐ Benefits (SSI, SSDI, VA)

Co-Applicant Income Circumstance:

- ☐ Unemployed
- ☐ Employed Full-Time
- ☐ Employed Part-Time
- ☐ Self-Employed
- ☐ Student
- ☐ Retirement Income
- ☐ Benefits (SSI, SSDI, VA)

Applicant Primary Employer:

Co-Applicant Primary Employer:

Length of Employment: _____

Length of Employment: _____

Additional Sources of Household Income: (Check all that apply)

- ☐ Alimony ☐ Child Support ☐ Benefits ☐ Investments ☐ Property

Homeownership Application Continues on Next Page.

Program Information:

Please answer the following questions regarding the Habitat Homeownership Program.

Ability to Pay: If approved for a Habitat home, are you willing and able to pay closing costs (which typically range between \$1700-2000) as well as an affordable mortgage payment each month for a specific length of time (i.e. 30 years.)

☐ Yes ☐ No

Willingness to Partner: Sweat equity is an integral part of Habitat's mission. Sweat equity provides the opportunity for home buyers to work alongside volunteers to build affordable homes, support the Habitat Restore, and attend educational opportunities. If approved for a Habitat home, are you willing to commit to invest at least 275 sweat equity hours with Habitat before you officially own your home? (Specific number of hours amount is determined by application period.)

☐ Yes ☐ No

Please tell us why you are interested in owning a Habitat home? (You may attach another sheet as needed.)

Is there anything else you would like for us to know? (You may attach another sheet as needed.)

Other Program Considerations (Optional):

Have you applied to Habitat's homeownership program before? ☐ Yes ☐ No

How did you hear about the Habitat Homeownership Program?

- ☐ Community Partner Organization
- ☐ Employer
- ☐ Word of Mouth
- ☐ Flyer
- ☐ Habitat Interest List
- ☐ Social Media / Website

If you are not selected for a Habitat home during this application period, would you be interested in being considered for homes that may become available in the future?

☐ Yes ☐ No

If answered yes, please select all of the areas for which you would like to be considered.

- ☐ Chapel Hill/Carrboro
- ☐ Hillsborough
- ☐ Efland / Mebane

Notice of Privacy & Confidentiality

As a mortgage lender, Habitat for Humanity of Orange County (Habitat), is required by law, to inform you how Habitat protects your non-public personal information.

Habitat may collect and disclose the following types of non-public personal information about you:

- Information on applications and supplemental forms
- Information about your transactions with Habitat
- Information from consumer reporting agencies

Habitat may only disclose this information to the following parties:

- Habitat agents and employees that need to know the information in order to provide services to you, such as the Homeowner Services Committee;
- Non-profit or governmental agencies, such as Orange County Housing and Community Development and N.C. Housing Finance Agency, if applicable. (These agencies are a funding source for Habitat for Humanity of Orange County; therefore, this information is exempt and cannot be opted out.
- Other third parties as permitted by law, such as mortgage service agents, our attorneys, and our accountants/auditors.

Habitat does not disclose any nonpublic personal information about you to anyone except as permitted by law. Habitat guards your non-public personal information with physical, electronic, and procedural safeguards that comply with federal regulations.

Habitat employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. Habitat for Humanity of Orange County has no affiliation with marketing experts with whom we share personal information.

By signing below, I/We acknowledge that I/We have read (or have had read to me), and understand the above information.

 Applicant's Signature

 Last four digits of SSN

 Date

 Co-Applicant's Signature

 Last four digits of SSN

 Date

Certification of Application Information and Documents

I/We hereby certify the following:

- I/We have read and completed the Pre-Qualifying Application Questionnaire.
- I/We have read and understand the Habitat FAQ sheet.
- I/We have attached income documentation and photo identification for all household members age 18 and older listed in this application.
- I/We have attached at least one of the following documents for each household member listed in this application: Social Security card, Green Card/I-551, I-94.
- I/We have attached all required forms, including: Verification of Employment for each employer, Criminal Background Disclosures and Authorization and Release, and FirstPoint Authorization.
- I/we certify that all of the information on this form is correct and true to the best of my/our knowledge. I/we understand that false or misleading information may be grounds for disqualification.

 Applicant's Signature

 Last four digits of SSN

 Date

 Co-Applicant's Signature

 Last four digits of SSN

 Date

Information for Government Monitoring Purposes

I/We understand that the demographic information requested in this application is optional. This 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 Act and Fair Housing Acts. 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 the information, nor on whether you choose to not 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. (Lender must review the material to assure the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the loan applied for. By signing below I/We acknowledge that I/We have read and understand the above information.

 Applicant's Signature

 Last four digits of SSN

 Date

 Co-Applicant's Signature

 Last four digits of SSN

 Date

Personal Information Authorization and Release

- I/We hereby authorize the release of any personal and financial information requested by Habitat for Humanity of Orange County including but limited to: Employment and income records; Credit report; Criminal background records; Civil litigation records; Personal and credit references; Social service payment verification; Landlord statements; Checking and savings account records and balances; Verification of AFDC, Disability, SSI, Food Stamps, etc.; Sex Offenders Register; IRS Tax Returns; Anti-Money Laundering, Terrorist Funding and Mortgage Fraud.
- If, I/We qualify as a Habitat homeowner, I/We authorize Habitat for Humanity of Orange County to secure a credit report at any time during the term of the mortgage. A photographic copy of this authorization may be deemed to be the equivalent of the original and may be used as a duplicate original.

By signing below, I/We acknowledge that I/We have read (or have had read to me), and understand the above information.

Applicant's Signature

Last four digits of SSN

Date

Co-Applicant's Signature

Last four digits of SSN

Date

**PLEASE RETURN THIS APPLICATION, FORMS, AND INCOME
DOCUMENTATION BY MAIL, IN PERSON, OR E-MAIL TO:**

Habitat for Humanity of Orange County
88 Vilcom Center Drive, Suite L110
Chapel Hill, NC 27514

Phone: (919) 932-7077 ext. 233

Email: applications@orangehabitat.org



www.firstpointresources.com

DRIVER'S LICENSE # AND STATE ISSUED:

Further, I authorize my current and former employers as well as other organizations to provide such information.

☐ Yes ☐ No☐ SSN verification/address search

Verification of Employment Form

AUTHORIZATION: Federal Regulations require us to verify Employment Income of all members of the household applying for participation in the Habitat for Humanity Orange County Homebuyer Program. We ask your cooperation in supplying this information. This information will be used only to determine the eligibility status of the household.

If you have questions, please contact:

Habitat for Humanity, OC 88 Vilcom Center Drive, Suite L110, Chapel Hill, NC 27514

Phone: 919-932-7077 x213 Fax: 919-932-7079

Please submit completed form to: applications@orangehabitat.org

RELEASE: I hereby authorize the release of the requested information.

Name of Applicant

Date

Signature of Applicant

Employer:

Employer's Address:

Employed since: Occupation:

Salary: Effective date of last increase:

Base pay rate: \$ /hour; or \$ /week; or \$ /month

Average hours/week at base pay rate:

Number of weeks ; or number of weeks worked per year

Overtime pay rate: \$ /hour

Expected average number of hours overtime worked per week during the next 12 months:

Any other compensation not included above (specify for commissions, bonuses, tips, etc.):

For: \$ per

Is pay received for vacation? If yes, number of days/year:

Total base pay earnings for past 12 months: \$

Total overtime earnings for past 12 months: \$

Probability and expected date of any pay increase:

Does the employee have access to a retirement account? ____ yes ____ no

If yes, what amount can they get access to: \$

Name of Employer or Authorized Representative

Title

Signature

Date

Phone Number

Email Address



**CRIMINAL BACKGROUND DISCLOSURES &
AUTHORIZATION AND RELEASE**
(For applicants and co-applicants)

FAIR CREDIT REPORTING ACT DISCLOSURE

As an applicant for homeownership, Habitat for Humanity, Orange County or its assigns will conduct a criminal background check pursuant to your pre-qualification application for homeownership. Habitat will secure and use information from your criminal record history, consumer report and/or investigative consumer report when considering your pre-qualification application. Habitat may choose to use a consumer reporting agency to obtain information pertaining to your application.

For explanation purposes, a *consumer reporting agency* is a person or entity that for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers for the purpose of furnishing consumer reports to agencies, such as Habitat for Humanity, Orange County.

A *consumer report* means any written, oral or communication of any information by a consumer reporting agency bearing on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living which is used or expected to be used or collected in whole or in part for the purpose of serving as a factor in establishing your eligibility for participation in the Habitat homeownership program.

An *investigative consumer report* means a consumer report or portion thereof in which information on your credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living is obtained through personal interviews with your neighbors, friends, or associates reported on or with others with whom you are acquainted or who may have knowledge concerning any such items of information.

In the event an investigative consumer report is prepared, you may request additional disclosures regarding the nature and scope of the investigation requested as well as a written summary of your rights under the Fair Credit Reporting Act.

AUTHORIZATION AND RELEASE FORM

By signing below, I hereby voluntarily authorize Habitat for Humanity, Orange County, or its assigns to obtain my criminal record history, consumer report and/or an investigative consumer report and to consider this information when making decisions regarding my pre-qualification application for Habitat. If approved for the Habitat homeownership program, this authorization shall remain on file and shall serve as on-going authorization for Habitat to conduct a criminal background inquiry and procure consumer reports. I understand that I have rights under the Fair Credit Reporting Act, including the rights discussed above.

Applicant's Signature

Social Security Number

Date

Co-Applicant's Signature

Social Security Number

Date





Notification and Authorization to Release Criminal Background Information

(For individuals 18 years or older who are not an Applicant or Co-applicant)

Habitat for Humanity, Orange County (HHOC) requires all members of each household age 18 years or older to consent to a criminal background check as a condition of further consideration for the Homeownership Program. This check includes the following: Criminal history reference searches for felony and misdemeanor convictions at the state and federal levels of every jurisdiction where I currently reside or where I have resided during the past 10 years; and Sex offender registry searches at the state and federal levels in every jurisdiction where I currently reside or where I have resided.

Authorization

I hereby authorize Habitat for Humanity, Orange County (HHOC) to conduct the criminal background check described above. In connection with this, I also authorize the use of law enforcement agencies and/or private background check organizations to assist HHOC in collecting this information.

I am also aware that records of arrests on pending charges and/or convictions are not an absolute bar to approval of my family's application. Such information will be used to determine whether the results of the background check reasonably bear on my trustworthiness or my ability to perform the duties as a Habitat family member in a manner which is safe for HHOC's staff, volunteers, neighbors, and other community members.

Please print (for identification purposes):

Full Legal Name: _____
First Middle Last

Other Names You Have Used in Past Ten Years: _____

Current Address: _____

Previous Address (most recent): _____

Addresses in the 10 years prior to completing this authorization: _____

Phone Number: _____ Gender: Female _____ Male _____

Date of Birth: _____ Social Security Number: _____
Month/Day/Year

Driver's License # _____ State of Driver's License _____

Have you ever been convicted of a criminal *offense or have any pending criminal* charges against you?

*This refers only to felonies and misdemeanors; you do not need to include non-criminal traffic violations or municipal ordinance violations.

Yes _____ (provide detail on back of page) No _____

To the best of my knowledge, the information provided in this Notice and Authorization and any attachments is true and complete. I understand that any falsification or omission of information may disqualify my family's application and/or may serve as grounds for deselection of my family with HHOC. By signing below I hereby provide my authorization to HHOC to conduct a criminal background check.

Signature

Date

