

YOU'RE ALMOST HOME.

Houston Habitat For
Humanity is looking for
qualified applicants, and
you may qualify.

Apply online at
houstonhabitat.org.



#ALMOSTHOME



A HOME YOU CAN AFFORD



Houston Habitat for Humanity helps individuals and families achieve **strength, stability** and **self-reliance** through **shelter**.

- Competitive interest rates
- Zero down payment
- Free financial education and homeowner classes
- Northeast Houston locations
- Near schools, library, and shopping

As active participants in building a better future for themselves and their families, qualified Habitat Homebuyers are...

- **In need of better housing**
 - Potential homebuyers might be dealing with poorly made, unhealthy or inadequate housing; unaffordable rent; homes inaccessible for their disabilities or affected by natural disasters, or have other shelter needs.
- **Willing to partner with Habitat**
 - Habitat homebuyers put in hundreds of hours of “sweat equity” helping build their own home and the homes of others in the program. This might also include classes in personal finances, home maintenance and other homeownership topics.
- **Able to pay an affordable mortgage**
 - Habitat offers homebuyers an affordable mortgage. Their mortgage payments cycle back into the community to help build more affordable houses.

Houston Habitat for Humanity Family Selection Criteria

- **YOU MUST BE A US CITIZEN OR HAVE A PERMANENT RESIDENT STATUS**
- **YOU MUST BE ON YOUR JOB FOR AT LEAST ONE YEAR**
- **YOU MUST HAVE A NEED FOR ADEQUATE HOUSING**

Houston Habitat homebuyers must meet three primary requirements:

- Crowded, substandard, or cost-burdensome living conditions
- Ability to pay an affordable mortgage
- Willingness to partner

YOU MUST HAVE THE ABILITY TO PAY FOR A HABITAT HOME

- Houston Habitat for Humanity follows HUD income guidelines to determine income eligibility.
- A family selected for a Habitat home must have the ability to pay the closing costs on their home.
- A family must have the ability to make their monthly mortgage payments including their escrow fees along with their current debt.
- Chapter 7 Bankruptcies must be 7 (seven) years from date of discharge.
- Chapter 13 Bankruptcies must be 3 (three) years old with 12 months of on time payment history.
- You must have a satisfactory credit score.

YOU MUST BE WILLING TO PARTNER WITH HABITAT

- All partner families agree to perform 250 hours of sweat equity on their home or other Habitat projects prior to moving into their Habitat home.
- All partner families agree to complete the Pre-purchase Homebuyer Program which includes: Financial Education, Credit Counseling, Home Maintenance along with the Post Purchase Education Program and other Habitat activities.

HOUSTON HABITAT FOR HUMANITY PROGRAM INCOME GUIDELINES

***Income Guidelines are determined by HUD standards**

Family Size	Min. 50%	Maximum 80%
1	\$26,750	\$42,750
2	\$30,550	\$48,850
3	\$34,350	\$54,950
4	\$38,150	\$61,050
5	\$41,250	\$65,950
6	\$44,300	\$70,850
7	\$47,350	\$75,750
8	\$50,400	\$80,600

EQUAL HOUSING OPPORTUNITY FOR POTENTIAL HOMEOWNERS

Houston Habitat for Humanity is an equal opportunity builder and complies with the Federal Fair Housing Act in the marketing, sale, and purchasing of properties. All applicants receive consideration without regard to race, color, religion, national origin, sex, familial status and disability.

Houston Habitat for Humanity

Selección de Criterio Familiar

**USTED DEBE SER CIUDADANO AMERICANO o SER RESIDENTE PERMANENTE
USTED DEBE TENER MÍNIMO UN AÑO DE ANTIGÜEDAD EN SU TRABAJO
ACTUAL**

NECESITAR UNA VIVIENDA ADEQUADA, LA CUAL

- ✓ Su vivienda actual tiene problemas estructurales, de tejado, piso, aire acondicionado y/o calefacción, tuberías de agua, electricidad, baños o cocina.
- ✓ Número insuficiente de dormitorios con respecto al número, género o edades de los integrantes de la familia que comparten la vivienda.
- ✓ Su vecindario es peligroso o antihigiénico (insalubre).

ESTAR CAPACITADO PARA PAGAR UNA CASA “HABITAT”:

- ✓ Los hogares para familias de Houston Hábitat para la Humanidad ganacias desde 50-80%de la media de ingresos para el área Houston (basado en HUD).
- ✓ Una familia seleccionada para un hogar de hábitat debe tener la capacidad de pagar los costos de cierre en su casa.
- ✓ Una familia debe tener la capacidad de hacer sus pagos mensuales de la hipoteca incluyendo su deuda actual.
- ✓ Bancarrotas capítulo 7 deben de ser 7(siete) años de la fecha de descargos.
- ✓ Bancarrotas capítulo 13 deben de ser 3 (tres) años con 12 (doce) meses con historia de pagos a tiempo.
- ✓ Debe tener un puntaje de crédito satisfactorio.

ESTAR DISPUESTO A ASOCIARSE CON “HABITAT”:

- ✓ Una familia solicitante acepta realizar 250 horas de equidad de sudor en su hogar u otros proyectos de Hábitat antes de mudarse a su hogar de Hábitat.
- ✓ Todas las familias solicitantes acuerdan completar el Programa de compra de vivienda previo a la compra, que incluye: Educación financiera, Asesoramiento de crédito, Administración del hogar y Mantenimiento junto con otras actividades de Hábitat.

HOUSTON HABITAT PARA LA HUMANIDAD GUIA DE INGRESOS

***La guía de ingresos esta determinada por los estándares de HUD**

<u>Tamaño de familia</u>	<u>Min. 50%</u>	<u>Max. 80%</u>
1	\$26,750	\$42,750
2	\$30,550	\$48,850
3	\$34,350	\$54,950
4	\$38,150	\$61,050
5	\$41,250	\$65,950
6	\$44,300	\$70,850
7	\$47,350	\$75,750
8	\$50,400	\$80,600

**OPORTUNIDAD DE VIVIENDAS IGUALES PARA PROPIETARIOS DE
POTENCIALES**

“Houston Hábitat para la Humanidad” es una constructora de viviendas la cual se rige por el Decreto de Ley Federal de Igualdad de Oportunidades en la Adquisición de Viviendas; incluyendo la promoción, compra y venta de propiedades. Todos los aspirantes y candidatos/as calificados/as serán considerados para ingresar en el programa de adquisición de casa “Hábitat” sin importar grupo étnico (raza), color de piel, credo(religion), género o nacionalidad (gentilicio), orientación sexual

Dear Applicant,

Thank you for contacting Houston Habitat for Humanity. We look forward to working with you to achieve your homeownership goals!

It is important that you gather and include with your completed application **COPIES** of the following:

- Completed Application (Signed/Dated by all applicants)**
- Copy of State ID/ Driver's License, Social Security Card, Birth Certificate OR Permanent Residency Card, for each person in the household**
- (2) months of current paystubs for each person in the household employed 18 or older**
- Last (2) years of Tax Returns (1040) for each person 18 or older in the household; 3 years if self employed**
- Last (2) years W-2 for each person 18 or older in the household**
- Most recent (2) Months Bank Statements (all Pages, including blank pages) for all checking/ savings accounts for each applicant**
- Supplemental income documentation (Child support/Alimony, SSI Award Letter, Disability, SNAP, TANF) etc.**
- Verification of Employment from your employer(s) , including Date of hire, Hours worked per week, hourly wages)**
- Most recent (2) month Utility/ Credit Card statements (Electric, Gas, Water, Cable, Home Phone/ Cell Phone)**
- Residential Lease (if applicable)**
- Divorce Decree (if applicable)**
- Any additional Documents that you believe will be useful for your application**

Once we have received all required documents, we will contact you to schedule an appointment.

NOTE: Please make sure you have fully completed the application packet, and assembled all required documents listed above in the checklist, as this will provide the counselor necessary information to best assist you in a timely manner.

Please feel free to contact us should you have any questions or concerns regarding the forms.

Respectfully,

Homeowner Services Team
(713)-671-9993 ext. 235

Querido solicitante,

Gracias por contactar a Houston Hábitat para la Humanidad. ¡Esperemos trabajar con usted para lograr sus objetivos deaseados!

Es importante que reúna e incluya con su aplicación completa **COPIAS** de lo siguiente:

- Copia de la identificación del estado / licencia de conducir, tarjeta de seguro social, certificado de nacimiento O tarjeta de residencia permanente, para cada persona en el hogar
- Cuatro (4) talones de pago más recientes de cada empleador por cada persona(s) de 18 años o más en el hogar.
- Los últimos dos (2) años de declaraciones de impuestos para cada persona(s) de 18 años o más en el hogar.
- Los últimos dos (2) meses de estados bancarios incluyendo chequera y ahorros para cada solicitante.
- Los últimos dos (2) meses de declaraciones de servicios y crédito (electricidad, agua, gas, cable, casa, teléfono, celular, tarjetas de crédito).
- Si corresponde, documentación de ingresos suplementarios (manutención infantil, SSDI, SSI, SNAP, TANF, etc.)
- Si corresponde, copia de su contrato de alquiler de propiedad.
- Si corresponde, decreto de divorcio.
- Cualquier documentos adicionales que considere útil para su solicitud.

Asegúrese de haber completado el paquete de solicitud y haber reunido todos los documentos complementarios necesarios; ya que esto proporcionara al consejero la información necesaria para ayudarlo mejor.

Una vez que hayamos recibido toda la documentación requerida, nos contractaremos con usted para programar una cita.

Si tiene preguntas sobre los formularios, contáctenos lo más antes posible.

Respetuosamente,

Equipo de Servicios de Propietarios de Viviendas.

For English contact:
Homeowner Services

713-671-9993 ext. 235

Para Español llame:
Servicios de Propietarios de

713-671-9993 ext. 235

APPLICANT INTAKE FORM

APPLICANT *please print clearly*

Name: _

First

MI

Last

Address: _

Street

City

State

Zip

Home: (____)____-____ **Work:** (____)____-____ **Email:** _____

Fax: (____)____-____ **Mobile/Cell:** (____)____-____

What is your preferred method of communication? Mail Phone Email

Social Security Number: _____-____-____ **Birth Date:** ____/____/____

Ethnicity:

You should select both a "Race" category and a "yes" or "no" for Hispanic origin.

Race (please check all that apply):

- | | |
|---|---|
| <input type="checkbox"/> White | <input type="checkbox"/> Native Hawaiian/Other Pacific Islander |
| <input type="checkbox"/> American Indian/Alaskan Native | <input type="checkbox"/> Asian and White |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Black/African American and White |
| <input type="checkbox"/> Black or African American | <input type="checkbox"/> American Indian/Alaskan Native and White |
| <input type="checkbox"/> American Indian/Alaskan Native and Black | <input type="checkbox"/> Other |

Please select "yes" or "no" for Hispanic origin.

Hispanic: Yes No

Immigrant Status (please check):

Are you a U.S. Citizen? Yes No

Are you a permanent resident? Yes No

Marital Status (please check): Single Married Divorced Widowed

Gender (please check): Male Female

Education (please check):

- | | | |
|--|--|--|
| <input type="checkbox"/> Below High School Diploma | <input type="checkbox"/> High School Diploma or Equivalent | <input type="checkbox"/> Associate's Degree |
| <input type="checkbox"/> Bachelor's Degree | <input type="checkbox"/> Master's Degree | <input type="checkbox"/> Above Master's Degree |

CO-APPLICANT *please print clearly*

Name: _____

First

MI

Last

Address: _____

Street

City

State

Zip

Home: (____)____-____ **Work:** (____)____-____ **Email:** _____

Fax: (____)____-____ **Mobile/Cell:** (____)____-____

Social Security Number: _____ - _____ - _____ **Birth Date:** _____ / _____ / _____

Ethnicity:

You should select both a "Race" category and a "yes" or "no" for Hispanic origin.

Race (please check all that apply):

- | | |
|---|---|
| <input type="checkbox"/> White | <input type="checkbox"/> Native Hawaiian/Other Pacific Islander |
| <input type="checkbox"/> American Indian/Alaskan Native | <input type="checkbox"/> Asian and White |
| <input type="checkbox"/> Asian | <input type="checkbox"/> Black/African American and White |
| <input type="checkbox"/> Black or African American | <input type="checkbox"/> American Indian/Alaskan Native and White |
| <input type="checkbox"/> American Indian/Alaskan Native and Black | <input type="checkbox"/> Other |

Please select "yes" or "no" for Hispanic origin.

Hispanic: Yes No

Immigrant Status (please check):

Are you a U.S. Citizen? Yes No

Are you a permanent resident? Yes No

Marital Status (please check): Single Married Divorced Widowed

Gender (please check): Male Female

Education (please check):

- | | | |
|--|--|--|
| <input type="checkbox"/> Below High School Diploma | <input type="checkbox"/> High School Diploma or Equivalent | <input type="checkbox"/> Associate's Degree |
| <input type="checkbox"/> Bachelor's Degree | <input type="checkbox"/> Master's Degree | <input type="checkbox"/> Above Master's Degree |

Relationship to Applicant (please check):

- | | | | | |
|-----------------------------------|------------------------------------|-------------------------------------|----------------------------------|---------------------------------|
| <input type="checkbox"/> Spouse | <input type="checkbox"/> Boyfriend | <input type="checkbox"/> Girlfriend | <input type="checkbox"/> Mother | <input type="checkbox"/> Father |
| <input type="checkbox"/> Daughter | <input type="checkbox"/> Son | <input type="checkbox"/> Sister | <input type="checkbox"/> Brother | <input type="checkbox"/> Other |

Housing Status *please print clearly*

Current Housing Arrangement (please check):

- Rent
 Living with family member
 Homeless
 Homeowner with mortgage paid off
 Homeowner with

mortgage Monthly Rent: \$_____

Household Type (please select the most accurate):

- Female headed single-parent household
 Male headed single-parent household
 Married with children
 Married without children
 Two or more unrelated adults
 Single adult
 Other

Household Size: _____

<u>Dependent Name</u>	<u>Age</u>	<u>Relationship to Applicant</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

- Have you owned a home in the last 3 years? Yes No
 Are you a first time Homebuyer? Yes No
*** (A first time homebuyer is someone that has not owned or had ownership interest in a home within the past 3 years)*
 Do you have a contract on a home at this time? Yes No
 Are you currently working with a real-estate agent? Yes No

APPLICANT EMPLOYMENT *please print clearly*

Primary Employer: _____ Phone: (____) _____ - _____

Title Hire Date

Address:

Street City State Zip

Hours per Week: _____

Part-Time Full-Time

Gross Monthly Income (before taxes): \$ _____

Amount paid per hour\$ _____

How often do you get paid? weekly every two weeks twice a month monthly

Secondary Employer: _____ Phone: (____) _____ - _____

Title Hire Date

Address: _____
Street City State Zip

Hours per Week: _____

Part-Time Full-Time

Gross Monthly Income (before taxes): \$ _____

Amount paid per hour\$ _____

How often do you get paid? weekly every two weeks twice a month monthly

CO-APPLICANT EMPLOYMENT *please print clearly*

Primary Employer: _____

Phone: (_____) _____

Title Hire Date

Address:

Street City State Zip

Hours per Week: _____

Part-Time Full-Time

Gross Monthly Income (before taxes): \$ _____

Amount paid per hour \$ _____

How often do you get paid? weekly every two weeks twice a month monthly

Secondary Employer: _____

Phone: (_____) _____

Title Hire Date

Address: _____
Street City State Zip Code

Hours per Week: _____

Part-Time Full-Time

Gross Monthly Income (before taxes): \$ _____

Amount paid per hour \$ _____

How often do you get paid? weekly every two weeks twice a month monthly

INCOME *please print clearly*

<i>Type of Income</i>	APPLICANT <i>Gross Monthly Amount</i>	CO-APPLICANT <i>Gross Monthly Amount</i>	
Alimony/Child Support			
Rental Income			
Social Security			
Pension Income			
Public Assistance			
Self-Employment Income			
Dependent SSI Income			
Disability Income			

	<u>APPLICANT</u>	<u>CO-APPLICANT</u>
Can you document your child support/alimony income? If yes, how long will it continue?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A _____	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A _____
If your child is under 13 or a family member receives SSI, how many more years will the payments continue?	_____ <input type="checkbox"/> N/A	_____ <input type="checkbox"/> N/A
If you receive disability income, is it for a permanent disability?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Regarding secondary employment, have you worked in this field for two years or more?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Are you Self-employed?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
If yes, can you provide your tax return documents for the last 2 years?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A
Have you filed your tax returns the last two years?	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> N/A



**ADDITIONAL
INFORMATION**

APPLICANT

CO-APPLICANT

Are you a veteran?

Yes No

Yes No

Most convenient time for an individual appointment?

AM PM

AM PM

Have you attended an information session?

Yes No

If yes, please specify date:

How did you hear about us? please check all that apply):

Print Advertisement

TV

Realtor

Habitat Homeowner

Online

Staff/Board Member

Walk-In

Friend

Radio

Bank - Specify _____

Other _____

Please complete **MONTHLY SPENDING PLAN** listed below:

Expense	Amount	Expense	Amount
Housing		Savings	
Rent		Emergency	
Electric		Retirement	
Water& Sewer		College	
Gas/Propane		Other	
Trash		Savings Subtotal	
Laundry/Dry Cleaning		Miscellaneous	
Renter's Insurance		Charitable	
Housing Subtotal		Storage Rental	
Transportation		New Clothes	
Auto #1 Loan Payment		Gifts	
Auto #1 Insurance		Pet	
Auto #2 Loan Payment		Newspaper/Magazines	
Auto #2 Insurance		Cleaning Supplies	
Gasoline		Miscellaneous Subtotal	
Repairs/Maintenance			
Transportation Subtotal		Subtotal Expenses	
Food		Housing Subtotal	
Groceries		Transportation Subtotal	
Eating Out		Food Subtotal	
Snacks		Debt (other than auto) Subtotal	
Food Subtotal		Communications Subtotal	
Debt (Other than Auto)		Entertainment Subtotal	
Student Loan		Health Subtotal	
Credit Card		Personal Care Subtotal	
Installment Loans		Savings Subtotal	
Debt (Other than Auto) Subtotal		Miscellaneous Subtotal	
Communications		TOTAL EXPENSES	
Cell Phone			
Communications Subtotal		Net Monthly Income	
Entertainment		Source 1	
Cable/Dish		Source 2	
Movies		Other Income	
Internet		Total Net Monthly Income	
Hulu/Netflix etc.			
Other Entertainment		Subtract Expenses from Income	
Entertainment Subtotal		Total Net Monthly Income	
Health		Total Expenses	
Gym		Difference + OR -	
Medical Prescriptions			
Dr./Dentist Co-Pays			
Medical Insurance			
Health Subtotal			
Personal Care			
Beauty/Barber Shop			
Manicure/Pedicure			
Personal Care Subtotal			

Por favor de llenar el **PLAN DE GASTOS MENSUALES**:

Gastos	Cantidad	Gastos	Cantidad
Gastos de vivienda		Ahorros	
Renta		Emergencia	
Servicios de luz		Jubilación	
Servicios de agua		Colegio	
Servicios de gas/propano		Otro	
Basura		Ahorros Subtotal	
Servicio de lavandería y tintorería		Misceláneos	
Seguro de inquilinos		Caritativo	
Subtotal de vivienda		Alquilar almacenamiento	
Transportación		Vestaurio Nuevo	
Auto #1 de préstamo		Regalos	
Auto #1 seguro		Mascotas	
Auto #2 de préstamo		Periódico/revistas	
Auto #2 seguro		Productos de limpieza	
Gasolina		Misceláneos Subtotal	
Reparaciones/Mantenimiento			
Transportación Subtotal		Subtotal de Gastos	
Alimento		Vivienda Subtotal	
Abarrote		Transportación Subtotal	
Comiendo fuera		Alimentación Subtotal	
Aperitivos		Deudas (aparte de auto) Subtotal	
Alimento Subtotal		Comunicaciones Subtotal	
Deuda (aparte de auto)		Entretenimiento Subtotal	
Préstamos estudiantiles		Salud Subtotal	
Tarjetas de crédito		Cuidados Personales Subtotal	
Préstamos a plazo		Ahorros Subtotal	
Deudas (aparte de auto) Subtotal		Misceláneos Subtotal	
Comunicaciones		TOTAL DE GASTOS	
Teléfono celular			
Comunicaciones Subtotal		Ingreso mensual Neto	
Entretenimiento		Fuente primaria	
Cable/Dish		Fuente secundaria	
Cine		Otros Ingresos	
Internet		Ingreso Neto total del mes	
Hulu/Netflix etc.			
Otro entretenimiento		Restar los gastos de los ingresos	
Entretenimiento Subtotal		Ingreso Neto total mensualmente	
Salud		Gastos total	
Gimnasio		Diferencial (+ positive O – negative)	
Prescripciones médicas			
Pagos de doctor or dentist			
Seguro medico			
Salud Subtotal			
Cuidados Personales			
Salon de belleza/barbería			
Manicura/Pedicure			
Cuidados Personales Subtotal			

AUTHORIZATION

I authorize the Houston Habitat Homeowner Services to:

- (a) pull my/our credit report to review my/our credit file for housing counseling in connection with my pursuit on a loan to purchase real property;
- (b) pull my/our credit report and review my/our credit file for informational inquiry purposes; and
- (c) obtain a copy of the Closing Disclosure Statement, Appraisal, and Real Estate Note(s) when I purchase a home, from the lender who made me/us a loan and/or the title company that closed the loan.

I/we understand that any intentional or negligent representation(s) of the information contained on this form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

Applicant

Date

Co-Applicant

Date

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

Houston Habitat for Humanity _____ (“the Company”) may obtain information about you from a consumer reporting agency for purposes of employment, volunteer positions, work performed under contract, retention, or reassignment (hereafter known as your “engagement”). Thus, you may be the subject of a “consumer report” and/or an “investigative consumer report” which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends or associates. These reports may contain information regarding your criminal history, credit history, motor vehicle records (“driving records”), verification of your education or employment history or other background checks. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by Praesidium, Inc., P.O. Box 202002, Arlington, TX, 76006, 800-743-6354, or another outside organization. You should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

Signature: _____

Date: _____

Print Name: _____

DISCLOSURE REGARDING BACKGROUND INVESTIGATION

Houston Habitat for Humanity _____ (“the Company”) may obtain information about you from a consumer reporting agency for purposes of employment, volunteer positions, work performed under contract, retention, or reassignment (hereafter known as your “engagement”). Thus, you may be the subject of a “consumer report” and/or an “investigative consumer report” which may include information about your character, general reputation, personal characteristics, and/or mode of living, and which can involve personal interviews with sources such as your neighbors, friends or associates. These reports may contain information regarding your criminal history, credit history, motor vehicle records (“driving records”), verification of your education or employment history or other background checks. You have the right, upon written request made within a reasonable time after receipt of this notice, to request disclosure of the nature and scope of any investigative consumer report. Please be advised that the nature and scope of the most common form of investigative consumer report obtained with regard to applicants for employment is an investigation into your education and/or employment history conducted by Praesidium, Inc., P.O. Box 202002, Arlington, TX, 76006, 800-743-6354, or another outside organization. You should carefully consider whether to exercise your right to request disclosure of the nature and scope of any investigative consumer report.

Signature: _____

Date: _____

Print Name: _____

Homebuyer Profile

Family Structure:

Applicant Name: _____ Date of Birth: / /
 Employment Full Time Part Time

Co-Applicant Name: _____ Date of Birth: / /
 Employment Full Time Part Time

Household members:

_____	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	_____	<u> </u> / <u> </u> / <u> </u>	_____
Name Student		Age	Date of Birth	Relationship
_____	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	_____	<u> </u> / <u> </u> / <u> </u>	_____
Name Student		Age	Date of Birth	Relationship
_____	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	_____	<u> </u> / <u> </u> / <u> </u>	_____
Name Student		Age	Date of Birth	Relationship
_____	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	_____	<u> </u> / <u> </u> / <u> </u>	_____
Name Student		Age	Date of Birth	Relationship
_____	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	_____	<u> </u> / <u> </u> / <u> </u>	_____
Name Student		Age	Date of Birth	Relationship
_____	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	_____	<u> </u> / <u> </u> / <u> </u>	_____
Name Student		Age	Date of Birth	Relationship
_____	<input type="checkbox"/> Full Time <input type="checkbox"/> Part Time	_____	<u> </u> / <u> </u> / <u> </u>	_____
Name Student		Age	Date of Birth	Relationship

Special needs: (Please list if any family member(s) require special accommodations to the home)

Applicant's Information:

Employment occupation:

Applicant's highest level of education:

Hobbies/Interests:

Co-applicant's Information:

Employment occupation:

Applicant's highest level of education:

Hobbies/Interests:

Para información en español, visite www.consumerfinance.gov/learnmore o escribe a la Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.

A Summary of Your Rights Under the Fair Credit Reporting Act

The federal Fair Credit Reporting Act (FCRA) promotes the accuracy, fairness, and privacy of information in the files of consumer reporting agencies. There are many types of consumer reporting agencies, including credit bureaus and specialty agencies (such as agencies that sell information about check writing histories, medical records, and rental history records). Here is a summary of your major rights under the FCRA. **For more information, including information about additional rights, go to www.consumerfinance.gov/learnmore or write to: Consumer Financial Protection Bureau, 1700 G Street N.W., Washington, DC 20552.**

- **You must be told if information in your file has been used against you.** Anyone who uses a credit report or another type of consumer report to deny your application for credit, insurance, or employment – or to take another adverse action against you – must tell you, and must give you the name, address, and phone number of the agency that provided the information.
- **You have the right to know what is in your file.** You may request and obtain all the information about you in the files of a consumer reporting agency (your “file disclosure”). You will be required to provide proper identification, which may include your Social Security number. In many cases, the disclosure will be free. You are entitled to a free file disclosure if:
 - a person has taken adverse action against you because of information in your credit report;
 - you are the victim of identity theft and place a fraud alert in your file;
 - your file contains inaccurate information as a result of fraud;
 - you are on public assistance;
 - you are unemployed but expect to apply for employment within 60 days.

In addition, all consumers are entitled to one free disclosure every 12 months upon request from each nationwide credit bureau and from nationwide specialty consumer reporting agencies. See www.consumerfinance.gov/learnmore for additional information.

- **You have the right to ask for a credit score.** Credit scores are numerical summaries of your credit-worthiness based on information from credit bureaus. You may request a credit score from consumer reporting agencies that create scores or distribute scores used in residential real property loans, but you will have to pay for it. In some mortgage transactions, you will receive credit score information for free from the mortgage lender.
- **You have the right to dispute incomplete or inaccurate information.** If you identify information in your file that is incomplete or inaccurate, and report it to the consumer reporting agency, the agency must investigate unless your dispute is frivolous. See www.consumerfinance.gov/learnmore for an explanation of dispute procedures.

- **Consumer reporting agencies must correct or delete inaccurate, incomplete, or unverifiable information.** Inaccurate, incomplete, or unverifiable information must be removed or corrected, usually within 30 days. However, a consumer reporting agency may continue to report information it has verified as accurate.
- **Consumer reporting agencies may not report outdated negative information.** In most cases, a consumer reporting agency may not report negative information that is more than seven years old, or bankruptcies that are more than 10 years old.
- **Access to your file is limited.** A consumer reporting agency may provide information about you only to people with a valid need -- usually to consider an application with a creditor, insurer, employer, landlord, or other business. The FCRA specifies those with a valid need for access.
- **You must give your consent for reports to be provided to employers.** A consumer reporting agency may not give out information about you to your employer, or a potential employer, without your written consent given to the employer. Written consent generally is not required in the trucking industry. For more information, go to www.consumerfinance.gov/learnmore.
- **You may limit “prescreened” offers of credit and insurance you get based on information in your credit report.** Unsolicited “prescreened” offers for credit and insurance must include a toll-free phone number you can call if you choose to remove your name and address from the lists these offers are based on. You may opt out with the nationwide credit bureaus at 1-888-5-OPTOUT (1-888-567-8688).
- **You may seek damages from violators.** If a consumer reporting agency, or, in some cases, a user of consumer reports or a furnisher of information to a consumer reporting agency violates the FCRA, you may be able to sue in state or federal court.
- **Identity theft victims and active duty military personnel have additional rights.** For more information, visit www.consumerfinance.gov/learnmore.

States may enforce the FCRA, and many states have their own consumer reporting laws. In some cases, you may have more rights under state law. For more information, contact your state or local consumer protection agency or your state Attorney General. For information about your federal rights, contact:

TYPE OF BUSINESS:	CONTACT:
1.a. Banks, savings associations, and credit unions with total assets of over \$10 billion and their affiliates	a. Consumer Financial Protection Bureau 1700 G Street, N.W. Washington, DC 20552
b. Such affiliates that are not banks, savings associations, or credit unions also should list,	b. Federal Trade Commission: Consumer Response Center – FCRA

in addition to the CFPB:	Washington, DC 20580 (877) 382-4357
2. To the extent not included in item 1 above:	
a. National banks, federal savings associations, and federal branches and federal agencies of foreign banks	a. Office of the Comptroller of the Currency Customer Assistance Group 1301 McKinney Street, Suite 3450 Houston, TX 77010-9050
b. State member banks, branches and agencies of foreign banks (other than federal branches, federal agencies, and Insured State Branches of Foreign Banks), commercial lending companies owned or controlled by foreign banks, and organizations operating under section 25 or 25A of the Federal Reserve Act	b. Federal Reserve Consumer Help Center P.O. Box. 1200 Minneapolis, MN 55480
c. Nonmember Insured Banks, Insured State Branches of Foreign Banks, and insured state savings associations	c. FDIC Consumer Response Center 1100 Walnut Street, Box #11 Kansas City, MO 64106
d. Federal Credit Unions	d. National Credit Union Administration Office of Consumer Protection (OCP) Division of Consumer Compliance and Outreach (DCCO) 1775 Duke Street Alexandria, VA 22314
3. Air carriers	Asst. General Counsel for Aviation Enforcement & Proceedings Aviation Consumer Protection Division Department of Transportation 1200 New Jersey Avenue, S.E. Washington, DC 20590
4. Creditors Subject to the Surface Transportation Board	Office of Proceedings, Surface Transportation Board Department of Transportation 395 E Street, S.W. Washington, DC 20423
5. Creditors Subject to the Packers and Stockyards Act, 1921	Nearest Packers and Stockyards Administration area supervisor
6. Small Business Investment Companies	Associate Deputy Administrator for Capital Access United States Small Business Administration 409 Third Street, S.W., 8 th Floor Washington, DC 20416
7. Brokers and Dealers	Securities and Exchange Commission 100 F Street, N.E.
	Washington, DC 20549
8. Federal Land Banks, Federal Land Bank Associations, Federal Intermediate Credit Banks, and Production Credit Associations	Farm Credit Administration 1501 Farm Credit Drive McLean, VA 22102-5090
9. Retailers, Finance Companies, and All Other Creditors Not Listed Above	FTC Regional Office for region in which the creditor operates or Federal Trade Commission: Consumer Response Center – FCRA Washington, DC 20580 (877) 382-4357



HOMEBUYER MEDIA AND COMMUNICATIONS

Telling Your Story



Telling your story

Your story is unique. And when it comes from the heart, the person receiving it will recognize the authenticity

Answer these questions

- Who are you? (talk about you and your family members)
- Why did you seek out Houston Habitat?
 - What is your housing need? (current housing too small for household size, substandard, crime in neighborhood, too expensive).
 - What problem(s) are/were you facing?
 - How did the problem(s) affect your / family?
- What brought you to Houston Habitat? (TV, Social Media, word of mouth, etc.)
- How is Houston Habitat helping you?
- What are your dreams/expectations for the future?
- How will Habitat help you accomplish them?

Family Name _____



NAME, AGE, RELATION	UNIQUE THINGS





Houston Habitat is on Social Media!

Look for updates on
these sites



facebook.com/houstonhabitat



twitter.com/HoustonHabitat



interest.com/restorehouston/



instagram.com/habitathouston/