

3. WILLINGNESS TO PARTNER

To be considered for a Habitat home, you and your family must be willing to complete 500 "sweat equity" hours. Your help in building your home and the homes of others is called "sweat equity," and may include clearing the lot, painting, helping with construction, working at the ReStore or office, or other approved activities. Accumulation of sweat equity usually takes one year and must be completed within two years.

Yes No

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS:

Applicant:
Co-Applicant:

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living Room Dining Room Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ _____ / month

Are you buying your current residence? Yes No

Name, address, and phone number of your current landlord: _____

In the space below, describe the condition of the house or apartment where you live.

5. EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
Name & Address of Current Employer	Years On This Job	Name & Address of Current Employer	Years On This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone
If Working at Current Job Less Than One Year, Complete the Following Information			
Name & Address of Last Employer	Years On This Job	Name & Address of Last Employer	Years On This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

6. MONTHLY INCOME AND COMBINED MONTHLY EXPENSES

Gross Monthly Income	Applicant	Co-Applicant	*Others in Household	Monthly Bills	Monthly Amount
Base Employment Income	\$	\$	\$	Rent	\$
AFDC/TANF				Utilities (Gas/Elect. Water/Sewer, Garbage, Telephone, Cable)	
Food Stamps				Car Payments	
Social Security				Insurance	
SSI				Child Care	
Disability				Avg. Credit Card Pmt.	
Alimony/Child Support				Student Loans	
Unemployment				Alimony/Child Support	
Other (e.g. Family Support, Scholarships)				Medical Bills	
Total	\$	\$	\$	Food	
*List additional household members over 18 who receive income:				Other_____	
Name	Age	Monthly Wages		Total	\$
_____	_____	\$ _____			
_____	_____	\$ _____			
_____	_____	\$ _____			

7. SOURCE OF DOWNPAYMENT AND CLOSING COSTS

Where will you be getting the money to pay the \$500 down payment and the estimated \$500 closing costs (for example: savings, parents)? If you are borrowing money to pay these costs, explain how and from whom.

8. ASSETS

List Checking and Savings Accounts Below

Name & Address of Bank, Savings & Loan, or Credit Union:	Name & Address of Bank, Savings & Loan, or Credit Union:
Account #: Balance: \$	Account #: Balance: \$
Name & Address of Bank, Savings & Loan, or Credit Union:	Name & Address of Bank, Savings & Loan, or Credit Union:
Account #: Balance: \$	Account #: Balance: \$

Do you own a:	Yes	No	Please list personal property: (motorcycles, recreational vehicles, computers)
Car (#1)			_____
Make and Year _____			_____
Car (#2)			_____
Make and Year _____			_____

9. DEBT

To Whom Do You and the Co-Applicant Owe Money?

Name and Address of Company	Monthly Payment	Unpaid Balance	Name and Address of Company	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. left to pay:			Mos. left to pay:	
	\$	\$		\$	\$
	Mos. left to pay:			Mos. left to pay:	
	\$	\$	Alimony/Child Support	\$	/month
	Mos. left to pay:		Job-Related Expenses (Child Care, Union Dues, etc.)	\$	/month
	\$	\$	Column 2: Subtotal of Payments	\$	/month
	Mos. left to pay:		Column 1: Subtotal of Payments	\$	/month
Column 1: Subtotal of Payments	\$	/month	TOTAL MONTHLY DEBT PAYMENTS	\$	/month

10. DECLARATIONS

Please Check the Box That Best Answers the Following Questions For You and the Co-Applicant.

	Applicant		Co-Applicant	
	Yes	No	Yes	No
a. Do you have any debt because of a court decision against you?				
b. Have you been declared bankrupt within the past 7 years?				
c. Have you had property foreclosed on in the last 7 years?				
d. Are you currently involved in a lawsuit?				
e. Are you paying alimony or child support?				
f. Are you a U.S. citizen or permanent resident?				

Answering "yes" to these questions does not automatically disqualify you. If you answered "yes" to any question a through e, however, please explain on a separate sheet of paper.

11. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity of Gallatin Valley, Inc. to evaluate my actual need for affordable housing, my no-interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, a credit check, and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this application will be retained by Habitat for Humanity of Gallatin Valley, Inc even if the application is not approved.

Applicant Signature	Date	Co-Applicant Signature	Date
X _____		X _____	