



Homeownership Pre-screening Application

How did you hear about us? Please circle: Friend, Internet, Radio, Relative, Co-worker, Habitat Homeowner, Other: _____

Desired Home Location in Bay County (circle each area of interest):
 Bay City, Pinconning/Linwood, Essexville/Hampton, Bangor/Kawkawlin, Auburn/Monitor, Other: _____

3460 S. Huron Rd.
 Bay City, MI 48706

Phone: (989) 895-0980
 Email: info@habitatbaycounty.org

www.habitatbaycounty.org

2021 APPLICANT/CO-APPLICANT INFORMATION:

<p>1. Applicant's Name: _____</p> <p>2. Address: _____ City: _____ State: ___ Zip: _____</p> <p>3. Phone: _____</p> <p>4. Email Address: _____</p> <p>5. Marital Status: ___ Married ___ Separated ___ Unmarried (single, divorced, widowed)</p> <p>6. Social Security Number: _____ / _____ / _____</p> <p>7. Date of Birth: _____ / _____ / _____</p> <p>8. Military Veteran: ___ YES ___ NO</p> <p><input type="checkbox"/> I would like to receive updates from Bay County Habitat</p>	<p>1. Co-applicant's Name: _____</p> <p>2. Address: _____ City: _____ State: ___ Zip: _____</p> <p>3. Phone: _____</p> <p>4. Email Address: _____</p> <p>5. Marital Status: ___ Married ___ Separated ___ Unmarried (single, divorced, widowed)</p> <p>6. Social Security Number: _____ / _____ / _____</p> <p>7. Date of Birth: _____ / _____ / _____</p> <p>8. Military Veteran: ___ YES ___ NO</p> <p><input type="checkbox"/> I would like to receive updates from Bay County Habitat</p>
--	---

PLEASE CHECK ALL THAT APPLY:

I have a NEED because:

- I currently do not qualify for traditional financing from a bank.
- My current living situation is overcrowded.
- My current living situation has major repair problems or is unsafe.
- My housing costs are greater than 35% of my monthly income.

I have the ABILITY TO PAY because:

- I can pay a 25-30 year no-interest mortgage, with monthly payments that will not exceed 30% of my household gross income.
- I will save \$500 for a down payment
- I have not had bankruptcy or foreclosure in the last two years.
- My income falls within the guidelines outlined on page 2.
- I do not have any current evictions, judgments, car repossessions, utility collections or outstanding credit card debt.

I am WILLING TO PARTNER because I will:

- Commit to a long-term partnership with Bay County Habitat.
- Complete a minimum of 250 "sweat equity" hours within the organization for each adult.
- Complete finance, home maintenance, and landscaping classes.

INCOME GUIDELINES:

If your total annual gross income is higher or lower than the income ranges on this chart, you **STILL MAY QUALIFY** for the program.

2020 MSHDA Bay County Annual Income Guidelines
(Gross Income before deductions)

Family Size	Minimum Income	Maximum Income
1	\$ 13,440	\$31,360
2	\$ 15,360	\$35,840
3	\$ 17,280	\$40,320
4	\$ 19,170	\$44,730
5	\$ 20,730	\$48,370
6	\$ 22,260	\$51,940
7	\$ 23,790	\$55,510
8	\$ 25,320	\$59,080

*These figures are adjusted annually by the U.S. Dept. of Housing and Urban Development (HUD). Figures above are subject to change.

FINANCIAL INFORMATION:

Number of individuals who will live in the Habitat Home: Adults: _____ Children (under 18): _____

Name of Current Employer (s) and Monthly Earnings: _____ \$ _____

Additional Sources of Income (Enter monthly dollar amounts for all that apply. Unemployment and Financial Aid do not qualify):

Cash Assistance - \$ _____ Food Assistance - \$ _____ Social Security - \$ _____

Disability - \$ _____ Child Support - \$ _____ Alimony - \$ _____

Other (please specify source) - \$ _____

My Credit Score falls between the numbers below:

- | | |
|------------------------------------|---------------------------------------|
| <input type="checkbox"/> 700 + | <input type="checkbox"/> 400 - 499 |
| <input type="checkbox"/> 600 – 699 | <input type="checkbox"/> 399 or below |
| <input type="checkbox"/> 500 – 599 | <input type="checkbox"/> Unknown |

AUTHORIZATION & RELEASE: I understand that by submitting this pre-screening form, I am authorizing Bay County Habitat for Humanity (BCHF) to evaluate my ability to repay the no-interest loan and other expenses of homeownership. I also understand that an evaluation will include a credit check, criminal background and sexual offender check. I have answered all the questions on this pre-screening form truthfully. The original or a copy of this application will be retained by BCHFH even if the application is not approved. BCHFH will not share the information on this pre-screening form with any outside agency and your name (s) will not be put on any mailing lists outside this agency.

Applicant signature

Date

Co-applicant signature

Date

Return completed application:

Bay County Habitat for Humanity
3460 S. Huron Rd
Bay City, MI 48706
Email: brian@habitatbaycounty.org



10.15.20