



Partner Family 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 willing to live in):
 Bay City, Pinconning/Linwood, Essexville/Hampton, Bangor/Kawkawlin,
 Auburn/Monitor, Other: _____

1106 S. Madison Ave
 Bay City, MI 48708

Phone: (989) 895-0980 Fax: 989-895-0981
 Email: info@habitatbaycounty.org

www.habitatbaycounty.org

APPLICANT/CO-APPLICANT INFORMATION:

| | |
|--|---|
| <p>1. Applicant's Name: _____</p> <p>2. Address: _____</p> <p>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: _____</p> <p>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.
 \$_____ Amount of monthly rent.

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 \$1,000 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.
- Complete finance, home owner, and home maintenance classes.

INCOME GUIDELINES:

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

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

| Family Size | Minimum Income | Maximum Income |
|--------------------|-----------------------|-----------------------|
| 1 | \$ 12,450 | \$33,150 |
| 2 | \$ 14,200 | \$37,850 |
| 3 | \$ 16,000 | \$42,600 |
| 4 | \$ 17,750 | \$47,300 |
| 5 | \$ 19,200 | \$51,100 |
| 6 | \$ 20,600 | \$54,900 |
| 7 | \$ 22,050 | \$58,700 |
| 8 | \$ 23,450 | \$62,450 |

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

FINANCIAL INFORMATION: (For all household members ages 18 & over)

Please List Current Employer and Gross Monthly Income for each household member ages 18 and over.

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

Name of Current Employer and Gross Monthly Earnings: _____ \$ _____

Name of Current Employer and Gross Monthly Earnings: _____ \$ _____

Name of Current Employer and Gross Monthly Earnings: _____ \$ _____

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

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

Child Support - \$ _____ Alimony - \$ _____

Other (please specify source) - \$ _____

AUTHORIZATION & RELEASE: I understand that by submitting this pre-screening form, I am authorizing Bay County Habitat for Humanity (BCHFH) 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
1106 S. Madison Ave.
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Fax: 989-895-0981
Email: vicki@habitatbaycounty.org

