



Please return this application to PO Box 1135, Anniston, AL 36202, by faxing 256-237-3771, or in person.
Tel. (256)237-3700



Habitat for Humanity is an equal opportunity homebuilder. Lot availability and prices are subject to change. All applications are subject to approval based on terms and conditions of Calhoun Cleburne Habitat for Humanity, which include sweat equity. Some restrictions apply; contact CCHFH for more details.

Dear Applicant: Please fill out the application as completely and accurately as possible. If you have a co-applicant, they must live in the home with you. If you are married, your spouse **must** be your co-applicant.

1. APPLICANT INFORMATION

Applicant	Co-Applicant
Name _____	Name _____
SSN: _____	SSN: _____
Date of Birth _____ / _____ / _____	Date of Birth _____ / _____ / _____
Marital Status Married Divorced (Circle One) Separated Single Widowed	Marital Status Married Divorced (Circle One) Separated Single Widowed
Address: _____ Apt#: _____	
City: _____	State: _____ Zip Code: _____
Home Phone: _____	Cell Phone: _____
Email: _____	
Own <input type="checkbox"/> Renting <input type="checkbox"/>	

2. PROGRAM ELIGIBILITY

Yes No N/A

I have lived in Calhoun or Cleburne County for at least one year.		
This home is an heir property.		
This home is my primary residence.		
I am renting/leasing to purchase this home.		
I am current on my mortgage payment.		
I am current on my rent payment.		
I understand that there is a repayment associated with this service.		
I have homeowner's insurance.		

3. FOR OFFICE USE ONLY— DO NOT WRITE IN THIS SPACE

Date received: _____	Date of inspection: _____
Date of approval: _____	Date of denial: _____
Date of partnership agreement: _____	Date of lien filing: _____

4. ABILITY TO PAY (check the boxes below)

<input type="checkbox"/>	I understand that CCHFH will charge 100% of the cost of repairs for the services rendered. Though the amount will be reviewed with me and agreed upon prior to the approval and rendering of services, I understand that issues may be discovered during the replacement and I will be liable for any cost difference.
<input type="checkbox"/>	I understand that before I am approved, CCHFH will perform a credit check and a criminal background check.
<input type="checkbox"/>	I understand that the cost of the projected work cannot exceed \$9,999.99.
<input type="checkbox"/>	If approved, I acknowledge that I will be required to pay payments at 0% interest to Calhoun Cleburne Habitat for Humanity for the work completed.

Consult your tax documents or pay stubs for an exact yearly gross income—do not guess. You should have been receiving at least one of the following sources of income for a minimum of one year.

MONTHLY INCOME				
Income source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF/SNAP	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child Support	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Pension/Other	\$	\$	\$	\$
Total	\$	\$	\$	\$
Have you had at least one of your sources of income for at least 12 consecutive months?	<input type="checkbox"/> YES <input type="checkbox"/> NO			

What are your current monthly payments? What do you currently owe? Include all collections, mortgages, car payments, credit cards, personal and/or student loans, loans you cosigned, payday loans, furniture payments, and child support, utility bills, subscriptions, phone bill, etc.

DEBTS		
Name of card/loan company/utility/expense	Monthly Payment	Balance(if applicable)
	\$	\$
	\$	\$
	\$	\$

DEBTS (continued– provide an additional sheet of necessary)

Name of card/loan company/utility/expense	Monthly Payment	Balance(if applicable)
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$
	\$	\$

5. WILLINGNESS TO PARTNER (check the boxes below)

<input type="checkbox"/>	If approved, I agree that I will attend a workshop hosted by Calhoun Cleburne Habitat for Humanity in partnership with a community agency to share the importance of homeowners insurance.
<input type="checkbox"/>	If approved, I will maintain homeowner's insurance until the loan is paid in full.
<input type="checkbox"/>	If approved , I grant to Calhoun Cleburne Habitat for Humanity (CCHFH), an Alabama non-profit corporation, and to its employees, directors, officers, licensees, successors, and assigns (each individually and collectively as "CCHFH"), the irrevocable, royalty-free, perpetual, unlimited worldwide right to use, distribute, publish, exhibit, digitize, broadcast, display, modify and create derivative works of, reproduce or otherwise exploit my name, picture, likeness, and voice (including any video footage of the same) (collectively "Media"), for any purpose (except in a defamatory manner) including, without limitation, rights to use for educational, advertising, non-commercial or commercial purposes in any manner or media format whatsoever, and including, without limitation, publication of the Media on the internet, radio, television and in printed form. I agree that I retain no interest in or ownership of any of the Media.
	I understand that I do not have any right to preview, approve, or reject Media use, I shall not be compensated for Media use, and I waive any claim arising from Media use (including, without limitation, waiver of any claim based upon invasion of privacy, libel or defamation) regardless of whether the Media has been altered, blurred, or otherwise distorted. I agree that CCHFH has no obligation to use the Media. I hereby release and agree to hold harmless CCHFH from any claim for injury, loss, damages, or other liability which I may have and which may arise from the use of any of the Media.
<input type="checkbox"/>	I agree to display CCHFH signage on my property if provided by a CCHFH representative.

6. HOME INFORMATION (provide your best guess)

What is the square footage of the home?	sq ft
How old is your current roof?	years old
What material is your current roof? (asphalt shingles, metal, slate, clay, etc.)	
How tall is your home from foundation to peak/ridge?	ft
Type of home is this property? (single family, duplex, mobile, etc.)	
Is your home located in the city limits or county limits? (circle one)	City Limits County Limits

How did you hear about Habitat for Humanity?

Facebook Billboard Family/Friend Employer Flyer TV Other: _____

Credit and Background Check Authorization (Please read and sign)

I hereby authorize Calhoun Cleburne Habitat for Humanity and their agents and representatives to conduct a review of my background and to obtain a consumer credit report and/or an investigative consumer credit report and any other information necessary for the purposes of a loan to replace the roof of my home.

I understand and agree that the information obtained may include, but is not limited to, credit and criminal history past and present employment and income, bank accounts, credit accounts, credit reports, rental/residence history references, vehicle records, driving records, criminal records, civil judgment records and any other relevant information. I further authorize previous or current employers, landlords, financial institutions, banks or other companies, public agencies or individuals to release any information, records or data they may pertaining to me. The information received will be used only for the purposes stated herein and will be maintained in a confidential manner.

Pursuant to the Fair Credit Reporting Act (FCRA), if any adverse action is taken based upon information in the consumer report, a copy of the report and a summary of the consumers rights will be provided to me.

A copy, electronic copy, image, or facsimile of this authorization is as valid as the original.

Applicant Signature

Date

Co-Applicant Signature

Date