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Hernando DeSoto Habitat for Humanity

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# Home Application



**Equal Housing Opportunity Statement:** We are pledged to the letter and spirit of U.S. Policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

*Hernando-DeSoto Habitat for Humanity  
PO Box 845, Hernando, MS 38632*

TO: The Habitat Homeowner Applicant

FROM: The Family Selection Committee

SUBJECT: General Guidelines and Instructions for completion of the Home Application

Please read the attached application very carefully and then provide information in each area completely. All applications must be sent in accompanied by verifications and attachments listed before they can be forwarded to the Family Selection Committee. This committee will contact you to inform you of the status of your application and set a possible interview date.

Habitat for Humanity is a nonprofit, ecumenical Christian housing ministry that seeks to eliminate substandard housing by partnering with low-income families who could otherwise not be able to become independent homeowners. We rely heavily on volunteer labor and private donations. Families who are accepted into the Habitat program will be required to complete a certain number of "sweat equity" hours. Details of sweat equity will be discussed with each family upon approval into the program.

WHO MAY QUALIFY: (Must reside in Desoto County at the time of application)

1. Families who do not presently have adequate housing.
2. Families who do not presently have finances to build through conventional means. This includes the inability to qualify for a conventional loan.
3. Families who have adequate financial resources enough to be able to make regular monthly payments for a Habitat home.
4. Families who are willing to partner with Habitat in the construction of their own home and to participate in homeowner financial counseling and home maintenance programs.

Families, when accepted, are put on a waiting list. Because we are a volunteer organization, acceptance on our waiting list does not guarantee a home. However, we make every effort to accomplish this goal. Families not initially accepted to our waiting list may re-apply during other application periods if circumstances change.

Habitat homeowners enter into a legal contract by signing a 20-year, no-interest mortgage. Monthly required payments will go toward repayment of the loan principal and payment of property taxes and homeowner's insurance premiums.

HOW TO APPLY: Please help us process your application by providing complete and accurate information; failure to do so will disqualify your application.

We accept applications in the order in which they are received.

If you feel that you qualify and want to apply, the following documents must be sent in along with your application:

1. Employment paycheck stub (last 3 or year-to-date)
2. Copies of IRS tax returns (last 3 years)
3. Rent receipt (last 3 months)
4. Phone bill (last 3 billing periods)
5. Utility bills – electric, gas, water, etc (last 3 billing periods)
6. Copy of SS, SSI, or any other government/public income document
7. Insurance verification – auto, life, health, etc. receipts
8. Bank statements – checking, savings (last 3 months)
9. Proof of home loan rejection or denial

Please mail all documents to the following address:

Hernando DeSoto Habitat for Humanity  
PO Box 845  
Hernando, MS 38632

It is not necessary to return these instructions with your application. Thank you.