



APPLICATION COVER LETTER

Thank you for your interest in our housing program. Here is your **HABITAT FOR HUMANITY/ROGUE VALLEY (HFH/RV)**

“Housing application” for you to complete.

Please read all the information in this packet carefully.

IMPORTANT NOTICE:

This is a special application opportunity for two-story, three-bedroom homes in an upcoming build in **Medford, Oregon.**

The applicants for this special application opportunity must have a total gross annual household income above the minimum and below the maximum for the corresponding household size.

**Please note that the income levels provided below are different than the information provided in our Program Qualification Guide and only apply to this property during this special application opportunity.

<i>Household Size</i>	<i>Min Gross Annual Household Income</i>	<i>Max Gross Annual Household Income</i>
<i>1 Person</i>	<i>\$35,000</i>	<i>\$49,200</i>
<i>2 Person</i>	<i>\$35,000</i>	<i>\$56,200</i>
<i>3 Person</i>	<i>\$35,000</i>	<i>\$63,250</i>
<i>4 Person</i>	<i>\$35,120</i>	<i>\$70,250</i>
<i>5 Person</i>	<i>\$37,960</i>	<i>\$75,900</i>
<i>6 Person</i>	<i>\$40,760</i>	<i>\$81,500</i>
<i>7 Person</i>	<i>\$43,560</i>	<i>\$87,150</i>

Applicants must legally reside in the United States (US Citizen or Permanent Resident).

Applicant must not have owned Real Property within the last three years.

(For purpose of this application, a manufactured home where the space was rented is not considered Real Property).

Applicants must currently reside in Jackson County to be considered for partnership in our housing program.

Please review our Program Qualification Guide for additional requirements that applicants must meet in order to be considered for our housing program.



Equal Housing Opportunity: 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.

1. COMPLETELY FILL OUT THE HOUSING PROGRAM APPLICATION:

Complete to the best of your knowledge and ability. You may use extra sheets of paper if needed.

BE SURE TO MAKE COPIES FOR YOUR OWN FILES. WE WILL REFUSE APPLICATIONS SUBMITTED WITH ORIGINAL DOCUMENTS. WE ARE UNABLE TO PROVIDE YOU USE OF OUR COPY MACHINE.

2. APPLICANT AND CO-APPLICANT:

To complete your application, YOU MUST Provide PHOTOCOPIES of the following Documents (when applicable). Without these documents, your application cannot be considered.

1. Tax returns for the last 2 years for each applicant.(Form 1040's and all additional schedules)
2. Pay stubs for the last three (3) months for each applicant.
3. Social Security, Pension or Retirement Award Letters for each applicant.
4. Bank statement records for the last two (2) months. (online printouts are NOT acceptable)
5. Copy of valid Oregon Driver's License or Valid OR Identification Card for each applicant. (Must have photo)

Please do not submit original documents with this application. Documentation submitted will not be returned to the applicants.

Completed applications can be mailed to

PO Box 688
Medford, OR 97501

or dropped off at

Habitat for Humanity
2201 South Pacific Highway Medford, OR 97501

FAILURE TO SUBMIT A COMPLETE APPLICATION BY
FEBRUARY 28, 2025 AT 4:00 pm
WILL DISQUALIFY YOU FROM THIS PROCESS.

If you have questions regarding the completion of this application, the application process or our housing program, please contact Brandon Thoms, Programs & Operations Director, at 541-779-1983 or email bthoms@roguevalleyhabitat.org.



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APPLICANT AUTHORIZATION AND RELEASE

I/We authorize the release of information to Habitat for Humanity/Rogue Valley directly or through a credit reporting agency as Habitat for Humanity/Rogue Valley deems necessary from:

1. Employers, past and present
2. References given by applicant
3. Credit agency reports
4. Verification of any information provided in the Housing Application
5. Utility providers
6. Financial institutions
7. Landlords, past and present
8. Any source of income indicated in the Housing Application

We will be contacting the above sources for purposes of verification of information provided in your Housing Application.

*You may withhold permission to contact a reference by crossing out any of the above numbered items, however, this action may affect our ability to verify your information.

Applicant Name (Please Print): _____

Applicant Date of Birth: _____

Social Security # XXX - XX - _____

Address: _____ Apt. # _____

City: _____ State: _____ Zip: _____

Applicant Signature: _____ Date: _____

If Applicable:

Co-Applicant Name (Please Print): _____

Co-Applicant Date of Birth _____

Social Security # XXX - XX - _____

Co-Applicant Signature: _____ Date: _____



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2. CURRENT HOUSING

2a. Current Housing Information

Street Address of CURRENT Residence _____

City _____ State _____ Zip Code _____

How long have you resided at this address? Years _____ Months _____

Do you own or rent your home? Own Rent

What is your monthly rent payment: \$ _____

Current Landlord _____

Does the Co-applicant or any of the other household members listed in Section 1f live at a different address? Yes No

If the Co-applicant or any of the other household members listed in Section 1f live at a different address more than 50% of the time, please **attach a description of why they live at a different address and include the complete address.**

2b. Housing Information Continued – If you have been residing in your current home **LESS than TWO YEARS** please complete this section. If you have been in your current home for two years or more please skip to section 2c.

Street Address of PREVIOUS Residence _____

City _____ State _____ Zip Code _____

Did you own or rent your previous residence/home? Own Rent

How long did you live there? Years _____ Months _____

Previous Landlord _____

2c. Subsidized Housing Information – If you do not live in subsidized housing please skip to section 2d.

What is your monthly total rent payment due? \$ _____ How much do you contribute to your rent? \$ _____

Public Housing Agency: _____ Phone Number: _____ Fax Number: _____

Case Manager Name: _____ Phone Number: _____ Email: _____

Are you enrolled in any financial literacy program or other homeownership readiness program? Yes No

If yes, date enrolled: _____ Please attach documentation. With which agency: _____

2d. Housing Utility Expenses

Average Monthly Utilities: Water: \$ _____ Electricity: \$ _____ Gas: \$ _____

Garbage: \$ _____ None – all utilities are included in rent Other (type) _____: \$ _____

2e. Condition of Current Housing

Current housing is: Single Family House Townhouse Duplex Apartment Mobile Home/Trailer Shared Housing

Current number of bedrooms in which your family resides (please circle): 1 2 3 4 5 6

Other rooms in your home: Kitchen Bathroom Living Room Dining Room Other: _____

2f. Current Housing Situation

You must include a response to the following:

1. Please DESCRIBE IN DETAIL your current housing situation. Is it temporary?
2. WHY do you need a Habitat home?

This is a very important section! Please use extra paper if the space below is not adequate to explain your housing situation.)

3. EMPLOYMENT INFORMATION

Please provide the Applicant's and the Co-applicant's employment histories for the last TWO YEARS.

Please use extra paper if the space below is not adequate to list all the Applicant's or the Co-applicant's employment.

3a. Applicant Employment Information

Applicant - CURRENT Employer #1

Name of **Current** Employer

Job Title

Street

Supervisor's Name

City State Zip

Supervisor's Phone Number

\$ _____
Monthly Gross Income Hire Date (mm/dd/yyyy)

I still work here

Applicant Employer #2

Name of Employer

Job Title

Street

Supervisor's Name

City State Zip

Supervisor's Phone Number

\$ _____
Monthly Gross Income Start Date (mm/dd/yyyy) End Date (mm/dd/yyyy)

Applicant Employer #3

Name of Employer

Job Title

Street

Supervisor's Name

City State Zip

Supervisor's Phone Number

\$ _____
Monthly Gross Income Start Date (mm/dd/yyyy) End Date (mm/dd/yyyy)

3b. Gaps in Employment - If you have gaps of **more than ONE MONTH** in your employment over the last TWO YEARS please provide an explanation for each gap. If you have no gaps in your employment, please skip to section 3c. *Please use extra paper if the space below is not adequate to explain the gap(s) in employment.*

3c. Co-applicant Employment Information (if no co-applicant, skip to section 4)

Co-applicant - CURRENT Employer

Name of Employer

Job Title

Street

Supervisor's Name

City State Zip

Supervisor's Phone Number

\$ _____
Monthly Gross Income Start Date (mm/dd/yyyy)

3c. Co-applicant Employment Information cont.

Co-applicant Employer #2

Name of Employer

Job Title

Street

Supervisor's Name

City State Zip

Supervisor's Phone Number

\$ _____
Monthly Gross Income Start Date (mm/dd/yyyy) End Date (mm/dd/yyyy)

Co-applicant Employer #3

Name of Employer

Job Title

Street

Supervisor's Name

City State Zip

Supervisor's Phone Number

\$ _____
Monthly Gross Income Start Date (mm/dd/yyyy) End Date (mm/dd/yyyy)

3d. Gaps in Employment - If the Co-applicant has gaps of **more than ONE MONTH** in your employment over the last **TWO YEARS** please provide an explanation for each gap. If you have no gaps in your employment, please skip to section 3d. Please use extra paper if the space below is not adequate to explain the gap(s) in employment.

4. INCOME

4a. Applicant and Co-applicant Monthly Household Income – check all that apply.

Applicant Income: \$ _____ **Type:** Employment Disability SSI Social Security
 Alimony Child Support Other* (explain) _____

Co-applicant Income: \$ _____ **Type:** Employment Disability SSI Social Security
 Alimony Child Support Other* (explain) _____

You must provide documentation for all sources of income from all family members (examples: paystubs, court orders for child support or alimony, SSI or Disability documentation, etc.) - **please attach to application!**

**Other income may include regular Pension or Retirement payments, Interest and Dividends (excluding settlement money), TANF, Armed Forces Income, etc. Documentation must be provided for all income.*

List all income received by Non-Applicant members of your household (significant other, adult children, family members, etc). Remember to provide proof/verification of this income.

Name: _____ Age: _____ Relationship to Applicant: _____

Monthly Income: _____ Source of Income: _____

Name: _____ Age: _____ Relationship to Applicant: _____

Monthly Income: _____ Source of Income: _____

Name: _____ Age: _____ Relationship to Applicant: _____

Monthly Income: _____ Source of Income: _____

Please indicate an answer to each question below by circling "yes" or "no".
 Answering "yes" to these questions does not automatically disqualify you.

	<u>Applicant</u>		<u>Co-Applicant</u>	
A. Do you have any debt because of a court decision against you?	Yes	No	Yes	No
B. Have you declared bankruptcy within the past 7 years?	Yes	No	Yes	No
C. Have you had property foreclosed on in the last 7 years?	Yes	No	Yes	No
D. Are you currently involved in a lawsuit?	Yes	No	Yes	No
E. Have you owned any residences or real property within the last 3 yrs?	Yes	No	Yes	No
F. Are you currently involved in a divorce process?	Yes	No	Yes	No
G. Are you paying alimony or child support?	Yes	No	Yes	No
H. Do you currently have past due child support obligations?	Yes	No	Yes	No
I. Are you a Veteran?	Yes	No	Yes	No
J. Have you been a resident of Jackson County for less than 12 months?	Yes	No	Yes	No

If you answered "yes" to any questions, please explain on a separate sheet of paper.

5. ASSETS

5a. Current Banking Info

Do you currently have account(s) with a bank of financial institution Yes No If yes, where _____

Checking Account? Yes No Current Balance _____ Average Monthly Balance _____

Savings Account? Yes No Current Balance _____ Average Monthly Balance _____

Other Account(s)? Type: _____ Current Balance _____ Average Monthly Balance _____

Do you have more than \$25,000 in total net assets, **not** including any retirement accounts? Yes No
 (accounts, investments, stocks & bonds, vehicles, boats, ATV's, RV's, Trailers, etc.) If Yes, please list on additional sheet of paper.

6. DEPOSIT FUNDS

6a. Habitat requires a deposit of \$1,200 which will be applied towards escrow.

Will you be able to save the required \$1,200 prior to the completion of the Habitat partnership program?

Applicant: Yes No

Co-applicant: Yes No

6b. Individual Development Account (IDA)

Have you ever had an Individual Development Account in the state of Oregon? Yes No

Do you currently have an Individual Development Account with a local community support agency? Yes No

If yes, with what agency? _____ What is your "asset goal/type"? _____

What is your savings goal? _____ What is the current balance? _____

7. WILLINGNESS TO PARTNER

7a. You and your family must be willing to complete up to 500 "sweat equity" hours in order to be considered for a Habitat home.

"Sweat equity" hours are hours you volunteer with Habitat for Humanity Rogue Valley and may include: construction on your own home, helping with construction on others' homes, participating in homeownership classes, working in the Habitat office, or other approved activities. *Please note that we are nondiscriminatory - if you are unable to do physical labor we will provide reasonable accommodations.*

I AM WILLING TO COMPLETE THE REQUIRED SWEAT EQUITY HOURS: Applicant: Yes No
 Co-applicant: Yes No

7b. You and your family must be willing to use the home as your primary residence to be considered for a Habitat home.

THE HOME WILL BE MY PRIMARY RESIDENCE:

Applicant: Yes No

Co-applicant: Yes No

7c. Have you completed any programs or education to assist in your homeownership journey?

Applicant: Yes No

Co-applicant: Yes No

If yes, what is it? _____ When was it completed? _____

8. HABITAT MEETINGS AND HISTORY

Have you attended a Habitat Homeownership Orientation before? Yes No If yes, what year? _____

Have you applied for a Habitat for Humanity Home before? Yes No

If yes, with which affiliate did you apply? _____ What year? _____

9. OTHER ASSISTANCE

Specify any disability or medical requirements that Habitat should know about. For example: Would your home need wheelchair access?
 Would you need non-construction opportunities to complete your sweat equity due to a disability or medical condition? Etc.
Please note that we are nondiscriminatory – your answer will not affect your eligibility.

10. REFERENCES

10a. Applicant and Co-applicant Legal Names

Please provide your name, as it should appear on our legal documents if you are accepted into our program.

Applicant's Full Legal Name

Co-applicant's Full Legal Name

10b. Support Groups and References

Please list three people or groups (such as your church, friends, etc.) **that you can count on for support**, for example during construction

Name & Address	How Known	Phone Number

Please list **professional references** that can affirm your preparedness for homeownership.

Name & Address	How Known	Phone Number

Privacy Statement and Notice

At Habitat for Humanity of Rogue Valley, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, assets, income, etc.
- Information about your transactions with us, our affiliates, or others such as your loan balance, payment history, etc. Information we receive from a consumer reporting agency such as your credit history and credit worthiness.

Date: _____

Applicant's Signature: _____ Co-applicant's Signature: _____

11. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

Please Read This Statement before Completing the Box Below: The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

11a. Applicant	11b. Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Other (specify) _____ Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Domestic Partners <input type="checkbox"/> Unmarried (incl. single, widowed, other)	<input type="checkbox"/> I do not wish to furnish this information Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Not Hispanic or Latino Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black or African American <input type="checkbox"/> White <input type="checkbox"/> Asian <input type="checkbox"/> Other (specify) _____ Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Divorced <input type="checkbox"/> Separated <input type="checkbox"/> Domestic Partners <input type="checkbox"/> Unmarried (incl. single, widowed, other)



Signature of Authenticity

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity and otherwise according to Habitat for Humanity policy.

I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary to maintain its accuracy and completeness, 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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

If this application is created as (or converted into) an “electronic application,” I consent to the use of “electronic records” and “electronic signatures” as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

I also understand that Habitat for Humanity screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant Signature

Date

X _____

Co-Applicant Signature

Date

X _____



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The Housing Application Process

The entire application process can take 2-4 months after the application deadline.

Step 1. Attend an orientation and receive a Housing Application. (This step is not required but highly recommended. Housing Applications are also available online and in our Admin Office.)

Step 2. Complete the entire application and submit by noted deadline with required documentation. It is important to do a quick review of your application before you submit to be sure that you have signed in all required locations and have not missed any required fields.

Step 3. Habitat for Humanity will review your application and determine that you have submitted a complete and accurate application. They will also review that all required documentation has been received. If you missed something or if Habitat requires additional documentation or clarification you will receive a letter in the mail giving you 15 days to correct.

Step 4. Habitat for Humanity will review the information and documentation provided to determine that you and your family qualify based on the income guidelines of our program. At this time they will also be pulling a copy of your credit report to verify that there are no outstanding liens, judgements, bankruptcies or collections. We will also use the information retained from your income documentation and your credit report to determine if you are within the Federal and Program guidelines pertaining to your current monthly debt and your income.

Step 5. Depending on the outcome of Step 4, you will receive a letter of denial or a letter notifying you that your application has moved into the verification phase. For those applicants moving into the verification phase we will ask you to provide additional documents in order to prove program eligibility. These requested documents may be things like: Birth Certificates for members of your household, Proof of Citizenship or Legal Residence, Current Rental or Lease agreement, Current Utility Bills, Veteran DD214 or Discharge documents, etc. Your letter will provide you a deadline to submit the required documents.

Step 6. After each applicant is reviewed at Step 5, you will receive a letter of denial or a letter notifying you that your application is now scheduled for a Site Visit. A member of the committee will call you to schedule a time that a small team (2-3 people) will come to your home and verify your current housing situation.

Step 7. Once all necessary Site Visits are complete they will be reviewed and each applicant will receive a letter of denial or a letter informing them that they have reached the final step in the Housing Application process. This next and final step is the Partnership Interview. The Partnership Interview is a chance for Habitat Leadership to meet prospective families and determine that they will be a good fit for our program and that they demonstrate a "willingness to partner". A Habitat rep will call to schedule this appt. and we ask that the entire household be present.