Cape Fear Habitat for Humanity

Spanish Application
Solicitud de adquisición de vivienda

Cape Fear Habitat for Humanity construye casas sencillas, decentes y energéticamente eficientes que se venden a familias e individuos en la región de Cape Fear. Las casas de Habitat se venden sin fines de lucro a través de un préstamo hipotecario asequible. Para participar en el programa, los candidatos deben cumplir con los requisitos en base a la necesidad del programa, la capacidad de pagar una hipoteca de Hábitat, y la voluntad de asociarse con Hábitat. Este programa puede tardar aproximadamente 2 años en completarse.

CRITERIOS DE SELECCIÓN para ser propietario de una vivienda

EQUAL HOUSING OPPORTUNITY

I. Necesidad

Su situación actual de vivienda puede ser descrita por al menos uno de los siguientes:

- Los gastos de vivienda son superiores al 30% de los ingresos
- Imposibilidad de obtener un préstamo hipotecario de cualquier otra fuente
- Condiciones de hacinamiento o inseguridad
- Vivienda subvencionada
- Vivienda inadecuada o residencia no permanente, sin hogar
- Desplazados por un huracán u otro desastre natural

II. Capacidad de pago

INGRESOS: Consulte los rangos de ingresos en la tabla siguiente. Se tendrán en cuenta los importes de los ingresos, incluidos los salarios, la Seguridad Social, la Seguridad Social por discapacidad, la manutención de los hijos (opcional), otras formas de ingresos declarados y todas las deudas.

Nota: Estas cifras entran en vigor el 1 de mayo de 2025 y cambian cada año.

Tamaño de la familia	New Hanover		Pender		Duplin		Family size
	Mínimo	Máximo	Minimum	Maximum	Minimum	Maximum	
1	$44,360	$60,700	$40,560	$55,800	$35,000	$42,800	1
2	$44,360	$69,350	$40,560	$63,800	$35,000	$48,900	2
3	$44,360	$78,000	$40,560	$71,750	$35,000	$55,000	3
4	$44,360	$86,650	$40,560	$79,700	$35,000	$61,100	4
5	$44,360	$93,600	$40,560	$86,100	$37,650	$66,000	5
6	$44,360	$100,550	$43,150	$92,500	$43,150	$70,900	6
7	$48,650	$107,450	$48,650	$98,850	$47,400	$75,800	7
8	$54,150	$114,400	$54,150	$105,250	$50,450	$80,700	8

DEUDA: No puede destinar más del 20% de sus ingresos brutos al pago de deudas como tarjetas de crédito, préstamos para coches u otras obligaciones.

CRÉDITO: No exigimos una puntuación crediticia específica. Si sus ingresos cumplen los requisitos, revisaremos su historial de pagos a través de un informe crediticio ($50 por solicitante, pagaderos sólo si seguimos adelante). Si no tiene crédito, puede presentar facturas de servicios públicos. Si surgen problemas de crédito, se le ofrecerá asesoramiento crediticio gratuito.

III. Disponibilidad para asociarse

Horas de asociación: Ayude a construir casas Hábitat, ¡incluyendo la suya! No se necesita experiencia. La mayoría de las horas se completan en los sitios de construcción, pero también hay oportunidades disponibles en ReStores, eventos y recaudación de fondos.

- **Compromiso de tiempo:** ~2 turnos/mes durante 18-24 meses
- **Horas requeridas:** 400 horas para hogares de 2 adultos, 250 para 1 adulto (100 deben ser de construcción por adulto)
- Los amigos/familiares pueden ayudar con algunas horas
- Planes personalizados disponibles para las personas con discapacidad (con la opinión del médico)

Clases para propietarios de viviendas: Obligatorio para todos los compradores antes del cierre. Algunas clases se completan en línea.

Pagos mensuales de los costes de cierre: Hacer pagos mensuales asequibles hacia los costos de cierre muestra la preparación para futuros pagos de la hipoteca. Las metas de pago se establecen con nuestro Asesor de Crédito e Hipoteca.

Reuniones mensuales de preparación financiera: Las reuniones regulares con el Asesor de Crédito e Hipoteca ayudan a construir su preparación financiera para ser propietario de una vivienda. Se requiere la asistencia cada mes antes del cierre.

Voluntad de vivir donde tenemos la tierra: Durante la fase de participación, usted elegirá entre las propiedades disponibles listos para la construcción que se ajusten a su elegibilidad (condado, tamaño del dormitorio, la asequibilidad).

Representación de Hábitat: Las familias asociadas actúan como embajadores de la comunidad y se reunirán con voluntarios, donantes y otros futuros propietarios.

Responsabilidades como propietario: Los propietarios de viviendas de Hábitat deben pagar su hipoteca a tiempo y mantener sus hogares. Los pagos mensuales incluyen el capital, el seguro, los impuestos sobre la propiedad y cualquier otra cuota aplicable, como las cuotas de la Asociación de Propietarios o los acuerdos sobre termitas.

Pagos de la hipoteca: Su hipoteca mensual no será superior al 30% de sus ingresos brutos al cierre. ¡Los pagos apoyan nuestro fondo rotatorio para construir más casas con otras familias!

IV. Residencia

Los compradores deben ser ciudadanos estadounidenses, residentes permanentes o tener un estatus migratorio legal. Los compradores deben haber vivido o trabajado en los condados de New Hanover, Pender o Duplin durante al menos 1 año.

Cómo presentar la solicitud:
Si usted cree que usted califica, complete el paquete de solicitud completa y reunir todos los documentos requeridos que figuran en la última página. Envíe por correo o deje su paquete en:

Cape Fear Habitat for Humanity 3310 Fredrickson Rd. Wilmington, NC 28401
Si tiene preguntas, llame al 910-762-4744 ext. 134 (pregunta por Gabriel) o envíe un correo electrónico a info@capefearhabitat.org

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Somos un proveedor de igualdad de oportunidades de vivienda: Aquellos que aplican para comprar casas de Cape Fear Habitat for Humanity son aprobados por la Junta Directiva de una manera que no discrimina por motivos de raza, color, religión, sexo, preferencia o identificación sexual, discapacidad, estado familiar, origen nacional, o porque todo o parte de los ingresos del solicitante provienen de programas de asistencia pública.

Cape Fear Habitat for Humanity

Credit Check Release Form

Applicant:

Name:_____ Phone _____

Address: _____

Date of Birth:_____ Social Security #_____

Email Address:_____

I_____ request Factual Data to release

information to the Cape Fear Habitat for Humanity Credit Counselor/ Consultant. This information shall include but is not limited to the following: **X Credit Report**

I understand this exchange of information shall be used in the process of reviewing my application and/or eligibility for the Homeownership Program. This authorization will remain in effect for one year or until I specifically revoke this in writing.

_____

Client Signature Date

Co-applicant (if applicable):

Name:_____ Phone _____

Address: _____

Date of Birth:_____ Social Security #_____

Email Address:_____

I_____ request Factual Data to release

information to the Cape Fear Habitat for Humanity Credit Counselor/ Consultant. This information shall include but is not limited to the following: **X Credit Report**

I understand this exchange of information shall be used in the process of reviewing my application and/or eligibility for the Homeownership Program. This authorization will remain in effect for one year or until I specifically revoke this in writing.

_____

Client Signature Date

NOTA:
Usted completará este formulario como parte de su solicitud. Si sus ingresos califican, nos pondremos en contacto con usted para organizar el pago de la cuota de $ 50 por solicitante antes de sacar su informe de crédito.
No se requiere una puntuación crediticia mínima.

Lista de comprobación: Documentos justificativos para la solicitud de propiedad de vivienda

Por favor, proporcione copias de todos los documentos solicitados que se aplican a usted ya todos en su hogar mayores de 18 años y presentarlos junto con su solicitud. Las solicitudes que no incluyan toda la documentación requerida serán denegadas por estar incompletas.

Nota: Si un documento no procede, por favor marque "N/A".

Entregar con la solicitud

____Declaración de la renta de los 2 años anteriores o certificado de notas

____2 años anteriores de W-2 (o 1099 para autónomos)

____Extractos bancarios de los 2 meses anteriores (cuentas corrientes y de ahorro; cualquier otra cuenta bancaria)

____Últimos 3 meses de declaraciones de ingresos (recibos de sueldo)

____Si utiliza la manutención infantil como parte de sus ingresos (no es obligatorio), proporcione la orden judicial y el historial de pagos.

____Verificación de SSI, si se aplica a su hogar

____Otras fuentes de ingresos que reciba cualquier miembro de su hogar, por ejemplo: Beneficios por discapacidad, veteranos o desempleo, Work First, pensión alimenticia, etc.

____Vale de Elección de Vivienda (carta de determinación del alquiler más reciente), si procede

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Una vez recibida su solicitud, se le enviará por correo una carta en un plazo de 30 días con instrucciones adicionales. Esta carta le indicará si su solicitud puede pasar al siguiente paso.

POR FAVOR NO ENTREGUE todavía la información que se indica a continuación, pero sepa dónde se encuentran y esté preparado para traerla más adelante en el siguiente paso:

- Tarjetas de la Seguridad Social de todos los miembros de la unidad familiar,
- Certificados de nacimiento de todos los miembros de la unidad familiar,
- Certificado de matrimonio del solicitante y/o co-solicitante, si procede.
- Decreto de divorcio del solicitante o del co-solicitante, si alguno de los dos ha estado casado alguna vez
- Permiso de conducir o documento de identidad de todos los miembros de la familia mayores de 18 años
- Prueba de la situación migratoria actual en EE.UU. del solicitante y del co-solicitante, si procede
- Las últimas nóminas con los ingresos del año hasta la fecha

Si su solicitud es denegada, se le recomienda a programar una cita de seguimiento para una sesión de asesoramiento financiero gratuito.

CAPE FEAR Habitat for Humanity®

Cape Fear Habitat for Humanity
3310 Fredrickson Rd.
Wilmington, NC 28401

Application

Habitat Homeownership Program

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.

Dear Applicant: Please complete this application for the Habitat for Humanity homeownership program truthfully, completely and accurately. All information you include on this application will be maintained in accordance with our privacy policy.

Type of credit
☐ I am applying for **individual credit.**
☐ I am applying for **joint credit**. Total number of borrowers: _____
☐ Each borrower intends to apply for joint credit. **Your initials:** _____

1A. APPLICANT INFORMATION

Applicant	Co-applicant
Applicant's name: _____	**Co-applicant's name:** _____
Alternative and former names: _____	**Alternative and former names:** _____
Social Security number _____	Social Security number _____
Home phone ( ) _____	Home phone ( ) _____
Cell phone ( ) _____	Cell phone ( ) _____
e-mail address _____	e-mail address _____
Age _____ Date of birth (mm/dd/yyyy) _____	Age _____ Date of birth (mm/dd/yyyy) _____
☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) **(Fill out Section 13.)**	☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed, civil union, domestic partnership, registered reciprocal beneficiary relationship) **(Fill out Section 13.)**

Household members and others who will live with you in the Habitat Home:

Name	Age	Male	Female
		☐	☐
		☐	☐
		☐	☐
		☐	☐
		☐	☐

Household Members who will live with you (not listed by co-applicant):

Name	Age	Male	Female
		☐	☐
		☐	☐
		☐	☐
		☐	☐
		☐	☐

Present address (street, city, state, ZIP code): ☐ Own ☐ Rent	Present address (street, city, state, ZIP code): ☐ Own ☐ Rent
Number of years: _____	Number of years: _____

If you have lived at your present address for less than two years, complete the following, for all addresses during the past two years:

Previous address(es) (street, city, state, ZIP code): ☐ Own ☐ Rent	Previous address(es) (street, city, state, ZIP code): ☐ Own ☐ Rent
Number of years: _____	Number of years: _____

What prompted you to think about applying for Habitat or how did you hear about us?
__Employer __Habitat Information Session __Social Media (Facebook, Instagram, LinkeIn, etc...) __Cape Fear Habitat ReStore
__Door Hanger __Flyer __Radio Ad, TV, News Story ___Postcard or mailing ___Word of Mouth
__Referred by other agency (which one?) _____ __Community Event (which one?)_____

1B. MILITARY SERVICE

Did you (or your deceased spouse) serve, or are you currently serving, in the United States Armed Forces?
(Army, Marine Corps, Navy, Air Force, Space Force, Coast Guard, Reserve or National Guard) ☐ Yes ☐ No

If yes, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard
- ☐ Surviving spouse

Is anyone else in your household serving, or did they serve, in the United States Armed Forces? ☐ Yes ☐ No

If yes, check all that apply:

- ☐ Currently serving on active duty with projected expiration date of service/tour ____/____/____ (mm/dd/yyyy)
- ☐ Currently retired, discharged, or separated from service
- ☐ Only period of service was as a non-activated member of the Reserve or National Guard

2. WILLINGNESS TO PARTNER

To be considered for the Habitat homeownership program, you and your household members must be willing to complete a certain number of "sweat-equity" hours, which may include hours spent helping to build your home and the homes of others, attending homeownership classes, and/or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Yes	No
Applicant	☐	☐
Co-applicant	☐	☐

3. PRESENT HOUSING CONDITIONS

Currently, are you: ☐ Renting ☐ Rent-free ☐ Own
Number of bedrooms (please circle): 1 2 3 4 5

Home type: __House __Mobile Home __ Apartment __ other

Other rooms in the place where you are currently living: ☐ Kitchen ☐ Bathroom ☐ Living room ☐ Dining room

Other (please describe): _____

In the space below, describe the condition of the house or apartment where you live.

Why are you interested in Homeownership?

If you rent your current residence, you will be asked to supply a copy of your lease and a copy of the most recent money order receipt, bank statement or canceled rent check to evidence rent payment.

Name, address and phone number of current landlord: _____

4. PROPERTY INFORMATION

☐ **I do not own any real estate (move to Section 5).**

If you own your residence, what is your monthly mortgage payment (including taxes, insurance, etc.)?

$_____/month Unpaid balance $_____

Do you own land other than your residence? ☐ No ☐ Yes
Monthly payment (including taxes, insurance, etc.)

$_____

If you wish your property to be considered for building your Habitat home, please attach the deed, any existing appraisal and information about any liens.
Note: A separate approval process will apply with respect to any such requests, as each parcel of land is unique and may not be suitable for building on through the Habitat program.

5. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
☐ **Does not apply.**		☐ **Does not apply.**	
Name and address of **CURRENT** employer:	Start date (mm/dd/yyyy):	Name and address of **CURRENT** employer:	Start date (mm/dd/yyyy):
	Annual (gross) wages: $		Annual (gross) wages: $
Type of business:	Business phone:	Type of business:	Business phone:
If working at current job less than one year, or if you have multiple jobs, complete the following information.			
Name and address of **PREVIOUS OR SECOND** employer:	Start date (mm/dd/yyyy):	Name and address of **PREVIOUS OR SECOND** employer:	Start date (mm/dd/yyyy):
	End date (if applicable):		End date (if applicable):
Este empleo es un: ☐ Empleo anterior ☐ Segundo empleo	Annual (gross) wages: $	Este empleo es un: □ Empleo anterior □ Segundo empleo	Annual (gross) wages: $
Type of business:	Business phone:	Type of business:	Business phone:

☐ **Check if you are the business owner or are self-employed.**

☐ I have an ownership share of less than 25%. ☐ I have an ownership share of 25% or more.

Monthly income (or loss) $_____

PLEASE NOTE: Self-employed applicants will be required to provide additional documents such as tax returns and financial statements.

6. MONTHLY INCOME

Income source	Applicant	Co-applicant	Others in household	Total
Salary/wages (gross)	$	$	$	$
TANF	$	$	$	$
Alimony	$	$	$	$
Child support	$	$	$	$
Social Security	$	$	$	$
SSI	$	$	$	$
Disability	$	$	$	$
Housing voucher (e.g., Section 8)	$	$	$	$
Unemployment benefits	$	$	$	$
VA compensation	$	$	$	$
Retirement (e.g., pension)	$	$	$	$
Military entitlements	$	$	$	$
Other: _____	$	$	$	$
Total	**$**	**$**	**$**	**$**

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE

Name	Income source	Monthly income	Date of birth

7. SOURCE OF CLOSING COSTS and FINANCIAL COUNSELING

Our program requires program participants to submit monthly payments towards closing costs until you close on your home. This will demonstrate your commitment to homeownership and paying a mortgage on time.

Are you willing dedicate some of your monthly income towards closing costs? YES ____NO ____

Are you willing to meet with our Credit and Mortgage Counselor each month, complete financial assignments and participate in other financial courses? YES____ NO____

8. ASSETS

Type of asset (For example: Savings, retirement account, recreational vehicles, investments, inheritances, etc. (Do not include land)	**Name of Bank**, if applicable	Location of Bank	State	Zip code	Current balance/ value/ vested amount (if applicable)
					$
					$
					$
					$
					$
					$
					$

9. LIABILITIES AND EXPENSES

TO WHOM DO YOU OWE MONEY?	Applicant			Co-applicant		
Account	**Monthly payment**	**Unpaid balance**	**Months left to pay**	**Monthly payment**	**Unpaid balance**	**Months left to pay**
Auto loan	$	$		$	$	
Installment (e.g., boat, personal loan)	$	$		$	$	
Lease (e.g., furniture, appliances — includes rent-to-own)	$	$		$	$	
Alimony/separate maintenance	$	$		$	$	
Child support	$	$		$	$	
Revolving (e.g., credit cards)	$	$		$	$	
Student loan debt	$	$		$	$	
Open 30 days (balance paid monthly, e.g., travel card)	$	$		$	$	
Medical debt	$	$		$	$	
Other	$	$		$	$	
Other	$	$		$	$	
Total	**$**	**$**		**$**	**$**	

MONTHLY EXPENSES			
Account	**Applicant**	**Co-applicant**	**Total**
Rent	$	$	$
Utilities (electricity, water, gas)	$	$	$
Insurance (rental, car, health, etc.)	$	$	$
Childcare	$	$	$
Internet service	$	$	$
Cell phone	$	$	$

Land line	$	$	$
Business expenses	$	$	$
Union dues	$	$	$
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	$	$	$
Food and essential supplies	$	$	$
Entertainment	$	$	$
Other	$	$	$
Other	$	$	$
Total	**$**	**$**	**$**

10. DECLARATIONS

Please check the box beside the word that best answers the following questions for you and the co-applicant.	**Applicant**	**Co-applicant**
a. Are you a U.S. Citizen, Lawful Permanent Resident (LPR) or lawful non-permanent resident?	☐ Yes ☐ No	□ Yes No
b. Have you declared bankruptcy within the past seven years? If YES, identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13	☐ Yes ☐ No	☐ Yes ☐ No
c. Have you had any property foreclosed upon in the past seven years?	☐ Yes ☐ No	☐ Yes ☐ No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	☐ Yes ☐ No	☐ Yes ☐ No
e. Have you conveyed title to any property in lieu of foreclosure or completed a pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past seven years?	☐ Yes ☐ No	☐ Yes ☐ No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	☐ Yes ☐ No	☐ Yes ☐ No
g. Are you a co-signer or guarantor on any debt or loan that is not disclosed on this application?	☐ Yes ☐ No	☐ Yes ☐ No
h. Are there any outstanding judgements because of a court decision against you?	☐ Yes ☐ No	☐ Yes ☐ No
Note: If you answered "no" to Question a. or “yes” to any question b. through h., please explain on a separate piece of paper.		

11. AUTHORIZATION, AGREEMENT AND RELEASE

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** **Co-applicant signature** **Date**

X _____ _____ X _____ _____

PLEASE NOTE: If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with “A” for applicant or “C” for co-applicant.

12. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that if you qualify for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase, and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant’s name _____ **Co-applicant’s name** _____

13. UNMARRIED ADDENDUM

FOR BORROWER SELECTING THE UNMARRIED STATUS

Lender instructions for using the Unmarried Addendum: The lender may use the Unmarried Addendum only when a borrower selected "Unmarried" in Section 1 and the information collected is necessary to determine how state property laws directly or indirectly affecting credit worthiness apply, including ensuring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships or registered reciprocal beneficiary relationships or when the property is located in such a state. "State" means any state, the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1:

Is there a person who is not your legal spouse but who currently has real property rights similar to those of a legal spouse? ☐ No ☐ Yes

If YES, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the state in which you currently reside or where the property is located.

☐ Civil union ☐ Domestic partnership ☐ Registered reciprocal beneficiary relationship

☐ Other (explain): _____

State: _____

Equal Credit Opportunity Act Notice

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at FTC Regional Office for the Southeast region, 60 Forsyth St SW, Atlanta, GA 30303 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

Applicant(s):

X _____ X _____

Print name: _____ Print name: _____

Date: _____ Date: _____

14. DEMOGRAPHIC INFORMATION

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.

Applicant	Co-applicant
Ethnicity ***(check one or more):***	**Ethnicity** ***(check one or more):***
☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – *Origin:* _____ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*	☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other Hispanic or Latino – *Origin:* _____ *For example: Argentinean, Colombian, Dominican, Nicaraguan, Salvadoran, Spaniard, and so on.*
☐ Not Hispanic or Latino	☐ Not Hispanic or Latino
☐ I do not wish to provide this information	☐ I do not wish to provide this information
Sex:	**Sex:**
☐ Female ☐ Male ☐ I do not wish to provide this information	☐ Female ☐ Male ☐ I do not wish to provide this information
Race ***(check one or more):***	**Race** ***(check one or more):***
☐ American Indian or Alaska Native — *Name of enrolled or principal tribe*: _____	☐ American Indian or Alaska Native — *Name of enrolled or principal tribe*: _____
☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — *race:* _____ *For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*	☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other Asian — *race:* _____ *For example: Hmong, Laotian, Thai, Pakistani, Cambodian, and so on.*
☐ Black or African American	☐ Black or African American
☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander — *race:* _____ *For example: Fijian, Tongan, and so on.*	☐ Native Hawaiian or Other Pacific Islander ☐ Native Hawaiian ☐ Guamanian or Chamorro ☐ Samoan ☐ Other Pacific Islander — *race:* _____ *For example: Fijian, Tongan, and so on.*
☐ White	☐ White
☐ I do not wish to provide this information	☐ I do not wish to provide this information

To be completed only by the person conducting the interview

Was the ethnicity of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
Was the sex of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No
Was the race of the Borrower collected on the basis of visual observation or surname? ☐ Yes ☐ No

This application was taken by:	Interviewer's name (print or type)	Interviewer's phone number
☐ Face-to-face interview (included electronic media w/video component) ☐ By mail ☐ By telephone	Interviewer's signature _____	Date

Cape Fear Habitat for Humanity's Application Steps

Step 1: Complete An Application

If you believe you and your family meet the qualifications, complete an application. Your application and personal documents will be reviewed to determine if you may qualify. You may not proceed to the next step until all application documents are received. You will receive communication from us within 30 days.

Step 2: Cape Fear Habitat Reviews Application

Our Finance Team will review your application and supporting financial documentation. If you meet the financial criteria, you will receive a letter indicating whether or not you may proceed to the next step of the application process.

Step 3: Meet with Credit Counselor

Meet with the Credit Counselor to discuss your financial readiness for a Habitat home and receive guidance about your ability to pay for a Habitat home. At this meeting, you will submit necessary biographical documents (such as birth certificates and social security cards). A credit check will take place, but a lower score will not necessarily keep you from being approved.

Step 4: Background Checks

A sexual offender, criminal background check, and a global terrorist background check will be conducted on all adults in the household 18 years and older, as well as any spouse of the applicant if applicable. An assessment will be conducted, as needed, to determine the ability to move forward based on the person's individual circumstances and transparency during the application process.

Step 5: Meeting with Director of Homeowner Services

Usted se reunirá con el Director de Servicios al Propietario para hablar de su necesidad de una casa Hábitat, para asegurar su comprensión de lo que significa asociarse con Hábitat, y cómo planea cumplir con nuestros requisitos de asociación.

Step 6: Homeowner Selection Committee Interview

A member of the Homeowner Selection Committee and the Director of Homeowner Services will meet with you for a short interview. Then the committee will meet to review your case and a determination will be made whether to recommend your family for selection into the homeownership program. The Board of Directors will vote to make the final decision.

Step 7: Official Approval into Homeownership Program

If approved by the Board of Directors, you will meet with our Program Coordinator for an Orientation and to sign a Letter of Intent and begin the program.