



We build **strength, stability, self-reliance and shelter.**

Thank you for your interest in becoming a Habitat homeowner!
Please return your completed application packet to:

**Habitat for Humanity of Clallam County
PO Box 1479
Port Angeles, WA 98362**

Or you can **hand deliver** your application to: 728 E. Front Street in Port Angeles.

Application Deadline: February 4, 2022 at 4pm.
Under **NO** circumstances will late applications be accepted.

Your completed application packet must include for both applicant and co-applicant:

- A completed and signed Habitat for Humanity application
- A completed and signed USDA Prequalification Form
- A copy of your photo ID and social security card
- Three months proof of income: this includes paystubs from employment, SSI or unemployment, child support or alimony, food stamps, or any other income you receive.
- A copy of one month's household expenses including rent receipts (copy of lease, money order or canceled check) phone bills, utility bills, car insurance, etc.
- All debt statements including credit cards, medical bills, car or student loans, and debts in collections
- A completed contract information form (included pg. 2A)
- Signed and dated Release of Information form (included pg. 3A)
- Completed and signed request for Criminal History Check (included pg. 4A)
- Signed Disclosers notice form (included pg. 5A)

****The information included in the application, review request, and all supplementary materials are necessary to determine your eligibility. All information will be kept confidential in conjunction with the Gramm-Leach-Bliley Act. If you would like to use our photocopier, please contact our office at 360-775-3740**



728 E. Front Street, P.O. Box 1479, Port Angeles, WA 98362 * Tel: 360-775-3742
julie@habitatclallam.org * www.habitatclallam.org



Habitat for Humanity
of Clallam County
PO Box 1479
Port Angeles, WA 98362



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 to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION																																																	
Applicant	Co-applicant																																																
Applicant's name _____	Co-applicant's name _____																																																
Social Security number _____	Social Security number _____																																																
Home phone _____ Age _____	Home phone _____ Age _____																																																
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)																																																
Dependents and others who will live with you (not listed by co-applicant)	Dependents and others who will live with you (not listed by co-applicant)																																																
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Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____																																																
Number of years _____	Number of years _____																																																
If you have lived at your present address for less than two years, complete the following:																																																	
Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent _____ _____																																																
Number of years _____	Number of years _____																																																

2. FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE	
Date received: _____	Date of selection committee approval: _____
Date of notice of incomplete application letter: _____	Date of board approval: _____
Date of adverse action letter: _____	Date of partnership agreement: _____

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

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

	Yes	No
Applicant	<input type="checkbox"/>	<input type="checkbox"/>
Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room

Other (please describe) _____

If you rent your residence, what is your monthly rent payment? \$ _____/month

(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____/month Unpaid balance \$ _____

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.



6. EMPLOYMENT INFORMATION			
Applicant		Co-applicant	
Name and address of CURRENT employer	Years on this job	Name and address of CURRENT employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
If working at current job less than one year, complete the following information			
Name and address of LAST employer	Years on this job	Name and address of LAST employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

7. MONTHLY INCOME				
Income source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Total	\$	\$	\$	\$

PLEASE NOTE: Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.	HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE			
	Name	Income source	Monthly income	Date of birth



8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment or pay for closing costs (for example, savings or parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

9. ASSETS

Name of bank, savings and loan, credit union, etc.	Address	City, state	ZIP	Account number	Current balance
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

10. DEBT

Account	TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?					
	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$		\$	\$	
Boat	\$	\$		\$	\$	
Furniture, appliance, TVs (includes rent-to-own)	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Child support	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Credit card	\$	\$		\$	\$	
Total medical	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Other	\$	\$		\$	\$	
Total	\$	\$		\$	\$	



MONTHLY EXPENSES			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11. DECLARATIONS		
Please check the box beside the word that best answers the following questions for you and the co-applicant		
	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
g. Are you paying alimony or child support or separate maintenance?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. Are you a co-signer or endorser on any loan?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
i. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
<i>If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper.</i>		



12. AUTHORIZATION 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.

I understand that the evaluation will include personal visits, a credit check and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, 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.

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.

13. RIGHT TO RECEIVE COPY OF APPRAISAL

This is to notify you that we may order an appraisal in connection with your loan 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 _____

14. INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____/_____/_____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____/_____/_____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)

To be completed only by the person conducting the interview	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type)
	Interviewer's signature Date
	Interviewer's phone number





United States Department of Agriculture

Purchase <input type="checkbox"/>
Approx Purchase Price: _____
County Purchasing In: _____
Repair <input type="checkbox"/>
Repairs Needed: _____

PRE-QUALIFICATION APPLICATION

APPLICANT INFORMATION

Name (First Middle Last): _____
 Address: _____
 City, State, Zip: _____
 Home ☎: _____ Cell ☎: _____
 Work ☎: _____ Fax ☎: _____
 Email Address: _____
 DOB: _____ Sex: _____ Marital Status: _____
 Social Security Number: _____
 Race: Indian/Alaskan Asian Black Hawaiian White N/A
 US Citizen? Y N Ethnicity: Hisp/Latino Not Hisp/Latino N/A
 Employer: _____
 Position Held: _____
 Start Date: _____ Hourly Rate of Pay: _____
 Avg hrs worked per week: _____ Annual Bonus: _____
 Other Employment: _____
 Position Held: _____
 Start Date: _____ Avg Monthly Income: _____

CO-APPLICANT INFORMATION

Name (First Middle Last): _____
 Address: _____
 City, State, Zip: _____
 Home ☎: _____ Cell ☎: _____
 Work ☎: _____ Fax ☎: _____
 Email Address: _____
 DOB: _____ Sex: _____ Marital Status: _____
 Social Security Number: _____
 Race: Indian/Alaskan Asian Black Hawaiian White N/A
 US Citizen? Y N Ethnicity: Hisp/Latino Not Hisp/Latino N/A
 Employer: _____
 Position Held: _____
 Start Date: _____ Hourly Rate of Pay: _____
 Avg hrs worked per week: _____ Annual Bonus: _____
 Other Employment: _____
 Position Held: _____
 Start Date: _____ Avg Monthly Income: _____

Monthly Non-Wage Income: _____ Child Support / Maintenance: _____ AFDC: _____ Other: _____
 Soc Security 1: _____ Soc Security 2: _____ Pension 1: _____ Pension 2: _____

Other Household Members Who Will Live In House Not Listed Above

Name (First Middle Last)	Relationship	Age	Student?	Income/Month	Source

Type of Payment	Creditor Name	Monthly Payments	Balance	Type of Asset	Cash Value
Car Payment				Cash	
Car Payment				Checking Acct.	
Credit Card				Checking Acct.	
Credit Card				Savings Acct.	
Credit Card				Savings Acct.	
Medical/Dr. Bills				Stocks/Bonds/CDs	
Medical/Dr. Bills				IRAs/Retirement	
Student Loans				Real Estate Owned	
Child Support Owed				Auto/Vehicle	
Other Debt				Auto/Vehicle	
Other Debt				Other:	
Rent / House Pmt				Other:	

Annual Medical Expenses (complete only if disabled or over 62): _____
 Annual Child Care Expenses: _____ SRS pay any? Y N Have you owned a home in the last 3 years? Y N
 Any payments past due, more than 30 days, in the past 12 months? Y N Any judgments, bankruptcy, or foreclosures in the past 3 yrs? Y N
 Comments: _____

Where did you learn about this loan program? Newspaper Realtor Bank Flyer Other: _____

PLEASE BE SURE TO SIGN THE ATTACHED "AUTHORIZATION TO RELEASE INFORMATION" FORM

USDA is an equal opportunity provider, employer, and lender
 Return with Release form to pagrh@pa.usda.gov or fax (855) 813-2863

Revised November 2015

**United States Department of Agriculture
Rural Development
Rural Housing Service**

AUTHORIZATION TO RELEASE INFORMATION

TO: _____

RE: _____

Account or Other Identifying Number

Name of Customer

I, and/or adults in my household, have applied for or obtained a loan or grant from the Rural Housing Service (RHS), part of the Rural Development mission area of the United States Department of Agriculture. As part of this process or in considering my household for interest credit, payment assistance, or other servicing assistance on such loan, RHS may verify information contained in my request for assistance and in other documents required in connection with the request.

I, or another adult in my household, authorize you to provide to RHS for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references
- Other consumer credit references.

If the request is for a new loan or grant, I further authorize RHS to order a consumer credit report and verify other credit information.

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., RHS is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to RHS without further notice or authorization, but will not be disclosed or released by RHS to another Government agency or department or used for another purpose without my consent except as required or permitted by law.

This authorization is valid for the life of the loan.

The recipient of this form may rely on the Government's representation that the loan is still in existence.

The information RHS obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Notice to Applicant Regarding Privacy Act Information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be renotified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

A copy of this authorization may be accepted as an original.

Your prompt reply is appreciated.

Signature (Applicant or Adult Household Member)

Date

According to the Paperwork Reduction Act of 1995, no persons are required to respond to a collection of information unless it displays a valid OMB control number. The valid OMB control number for this information collection is 0575-0172. The time required to complete this information collection is estimated to average 5 minutes per response, including the time for reviewing instructions, searching existing data sources, gathering and maintaining the data needed, and completing and reviewing the collection of information.

RHS Is An Equal Opportunity Lender

SEE ATTACHED PRIVACY ACT NOTICE

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION

The information requested on this form is authorized to be collected by the Rural Housing Service (RHS), Rural Business-Cooperative Services (RBS), Rural Utilities Service (RUS) or the Farm Service Agency (FSA) ("the agency") by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471 et seq.) or by the Consolidated Farm and Rural Development Act (7 U.S.C. 1921 et seq.), or by other laws administered by RHS, RBS, RUS or FSA.

Disclosure of information requested is voluntary. However, failure to disclose certain items of information requested, including your Social Security Number or Federal Identification Number, may result in a delay in the processing of an application or its rejection. Information provided may be used outside of the agency for the following purposes:

1. When a record on its face, or in conjunction with other records, indicates a violation or potential violation of law, whether civil, criminal or regulatory in nature, and whether arising by general statute or particular program statute, or by regulation, rule, or order issued pursuant thereto, disclosure may be made to the appropriate agency, whether Federal, foreign, State, local, or tribal, or other public authority responsible for enforcing, investigating or prosecuting such violation or charged with enforcing or implementing the statute, or rule, regulation, or order issued pursuant thereto, if the information disclosed is relevant to any enforcement, regulatory, investigative, or prosecutive responsibility of the receiving entity.
2. A record from this system of records may be disclosed to a Member of Congress or to a Congressional staff member in response to an inquiry of the Congressional office made at the written request of the constituent about whom the record is maintained.
3. Rural Development will provide information from this system to the U.S. Department of the Treasury and to other Federal agencies maintaining debt servicing centers, in connection with overdue debts, in order to participate in the Treasury Offset Program as required by the Debt Collection Improvement Act, Pub. L. 104-134, Section 31001.
4. Disclosure of the name, home address, and information concerning default on loan repayment when the default involves a security interest in tribal allotted or trust land. Pursuant to the Cranston-Gonzales National Affordable Housing Act of 1990 (42 U.S.C. 12701 et seq.), liquidation may be pursued only after offering to transfer the account to an eligible tribal member, the tribe, or the Indian Housing Authority serving the tribe(s).
5. Referral of names, home addresses, social security numbers, and financial information to a collection or servicing contractor, financial institution, or a local, State, or Federal agency, when Rural Development determines such referral is appropriate for servicing or collecting the borrower's account or as provided for in contracts with servicing or collection agencies.
6. It shall be a routine use of the records in this system of records to disclose them in a proceeding before a court or adjudicative body, when: (a) the agency or any component thereof; or (b) any employee of the agency in his or her official capacity; or (c) any employee of the agency in his or her individual capacity where the agency has agreed to represent the employee, or (d) the United States is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation, provided; however, that in each case, the agency determines that disclosure of the records is a use of the information contained in the records that is compatible with the purpose for which the agency collected the records.
7. Referral of names, home addresses, and financial information for selected borrowers to financial consultants, advisors, lending institutions, packagers, agents and private or commercial credit sources, when Rural Development determines such referral is appropriate to encourage the borrower to refinance the Rural Development indebtedness as required by title V of the Housing Act of 1949, as amended (42 U.S.C. 1471), or to assist the borrower in the sale of the property .
8. Referral of legally enforceable debts to the Department of the Treasury, Internal Revenue Service (IRS), to be offset against any tax refund that may become due the debtor for the tax year in which the referral is made, in accordance with the IRS regulations at 26 C.F.R. 301.6402-6T, Offset of Past Due Legally Enforceable Debt Against Overpayment, and under the authority contained in 31 U.S.C. 3720A.
9. Referral of information regarding indebtedness to the Defense Manpower Data Center, Department of Defense, and the United States Postal Service for the purpose of conducting computer matching programs to identify and locate individuals receiving Federal salary or benefit payments and who are delinquent in their repayment of debts owed to the U.S. Government under certain programs administered by Rural Development in order to collect debts under the provisions of the Debt Collection Act of 1982 (5 U.S.C. 5514) by voluntary repayment, administrative or salary offset procedures, or by collection agencies.
10. Referral of names, home addresses, and financial information to lending institutions when Rural Development determines the individual may be financially capable of qualifying for credit with or without a guarantee.
11. Disclosure of names, home addresses, social security numbers, and financial information to lending institutions that have a lien against the same property as Rural Development for the purpose of the collection of the debt. These loans can be under the direct and guaranteed loan programs.
12. Referral to private attorneys under contract with either Rural Development or with the Department of Justice for the purpose of foreclosure and possession actions and collection of past due accounts in connection with Rural Development.
13. It shall be a routine use of the records in this system of records to disclose them to the Department of Justice when: (a) The agency or any component thereof; or (b) any employee of the agency in his or her official capacity where the Department of Justice has agreed to represent the employee; or (c) the United States Government, is a party to litigation or has an interest in such litigation, and by careful review, the agency determines that the records are both relevant and necessary to the litigation and the use of such records by the Department of Justice is therefore deemed by the agency to be for a purpose that is compatible with the purpose for which the agency collected the records.

NOTICE TO APPLICANT REGARDING PRIVACY ACT INFORMATION- CONTINUED

14. Referral of names, home addresses, social security numbers, and financial information to the Department of Housing and Urban Development (HUD) as a record of location utilized by Federal agencies for an automatic credit prescreening system.

15. Referral of names, home addresses, social security numbers, and financial information to the Department of Labor, State Wage Information Collection Agencies, and other Federal, State, and local agencies, as well as those responsible for verifying information furnished to qualify for Federal benefits, to conduct wage and benefit matching through manual and/or automated means, for the purpose of determining compliance with Federal regulations and appropriate servicing actions against those not entitled to program benefits, including possible recovery of improper benefits.

16. Referral of names, home addresses, and financial information to financial consultants, advisors, or underwriters, when Rural Development determines such referral is appropriate for developing packaging and marketing strategies involving the sale of Rural Development loan assets.

17. Rural Development, in accordance with 31 U.S.C. 3711(e)(5), will provide to consumer reporting agencies or commercial reporting agencies information from this system indicating that an individual is responsible for a claim that is current.

18. Referral of names, home addresses, home telephone numbers, social security numbers, and financial information to escrow agents (which also could include attorneys and title companies) selected by the applicant or borrower for the purpose of closing the loan.

19. Disclosures pursuant to 5 U.S.C. 552a(b)(12): Disclosures may be made from this system to consumer reporting agencies as defined in the Fair Credit Reporting Act (15 U.S.C. 168a(f) or the Federal Claims Collection Act (31 U.S.C. 3701(a)(3)).



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Program Summary

Partnership

A key component of the Habitat for Humanity of Clallam County (HFHCC) program is Partnership, meaning you, the future homeowner, and we, Habitat, are starting a relationship with one another. We work together to help you realize the dream of homeownership, and we both have various responsibilities throughout the process. You will work closely with Habitat's Family Resource Manager, who will help you fulfill your responsibilities and guide you through the program from start to finish.

"Sweat Equity"

HFHCC builds simple, decent homes under the "self-help" model of affordable housing. This means you get to work on the construction site to help build your home, complete required classes, and attend regular meetings with your Partner. Two adult households contribute 500 hours and a single adult household contributes 250 hours. A portion of the sweat equity hours may be completed by your family, friends, or other volunteers.

Your Home

By submitting this application, you are expressing interest in purchasing an approximate 1100 square foot, 3 bedroom with 1 bath home to be constructed in our Maloney Heights development in Port Angeles. The location, size, and layout of the home have been pre-determined and cannot be changed. You may have the ability to personalize your home in several ways by choosing exterior paint colors, etc.

Home Price and Down payment

The exact price of your home will be determined when construction is complete. The length of your mortgage and monthly payment will be determined by your income. A down payment of \$600 is required and HFHCC can advise you on how to save towards that goal.

Financing your Habitat Home

HFHCC homes are financed by the US Department of Agriculture's Rural Development loan program (USDA). USDA offers subsidized, low-interest loans to qualified low-income applicants.





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Contact Information

Applicant Name(s):		
Address:		
City, State, Zip:		
Phone Numbers:		
Cell:	Home:	Work:
Email:		
What is the best way to reach you:		
<input type="checkbox"/> Phone (cell, home, or work?)	<input type="checkbox"/> Email	<input type="checkbox"/> Mail

Any special instructions for contacting you?



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Release of Information Form

I hereby give permission for the Habitat for Humanity of Clallam County Family Selection Committee to contact past and present employers, landlords, and public agencies to obtain references and verifications of employments, public assistance, and credit history.

Applicant Signature _____

Printed name _____

Date _____

Co-Applicant Signature _____

Printed name _____

Date _____

Habitat for Humanity follows a non-discriminatory policy of family selection and abides by Equal Opportunity Housing lending guidelines.





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**Request for Criminal History Information
Child/Adult Abuse convictions Information Act
RCW 43.43.830 through 43.43.845**



Requesting Agency/Address: Habitat for Humanity of Clallam County, (360) 775-3740

I certify that this request is made pursuant to and for the purpose indicated.

Authorized Signature

Date

Title

Applicant of Inquiry

Applicant's Name: _____
Last First Middle

Alias/Maiden Name(s): _____

Date of Birth: _____ Social Security #: _____

Sex: M / F Driver's License #/State: _____ / _____

Secondary dissemination of this criminal history record information is prohibited unless in compliance with RCW 10.97.050

By signing this, I indicate I agree to allow Habitat for Humanity of Clallam County to request my criminal history information under the Child/Adult Abuse Information Act.

Applicant's Signature

Date



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Fair Credit Reporting Act DISCLOSURE

Habitat for Humanity of Clallam County is a "consumer reporting agency" and under the Fair Credit Reporting Act, must report information in a manner that is fair and equitable to consumers. The Fair Credit Reporting Act gives you the right to have incomplete or incorrect information reinvestigated by Henderson County Habitat for Humanity, unless the request is of a frivolous nature. If the information is found to be inaccurate or cannot be verified, you have the right to have such deleted from your file.

If you dispute information Habitat for Humanity of Clallam County has in their file, and such dispute cannot be resolved, you have the right to have your version of said dispute placed in your file and included in future consumer reports. You have the right to be notified whenever information reported by Habitat for Humanity of Clallam County results in a denial of credit or an increase in the cost of credit to you. In the event of a denied credit due to an unfavorable consumer report, you will be advised of the identity of the Consumer Reporting Agency making such report and of the right to request within sixty (60) days the reason for the adverse action, pursuant to provisions of Section 615(b) of the Fair Credit Reporting Act. You also have the right to disclosure, by telephone or in person and upon proper identification, of the nature and substance and the names of sources of the information in your file. Habitat for Humanity of Clallam County will provide you with a copy of the information in your file, by mail, upon your written request.

Equal Credit Opportunity Act DISCLOSURE

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, 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 Protection Act. The Federal Agency that administers compliance with this law concerning this company is: www.ftc.gov

Federal Trade Commission
Consumer Response Center
Washington, DC 20580
1-877-FTC-HELP (1-877-382-4357); TDD: 1-866-653-4261

You do not have to reveal any information regarding courtesy titles (Mr., Mrs., Miss, etc.). You may use your birth-given first and last name, name obtained through marriage, or a combined surname. You may apply for the loan in your own name or you may with your spouse (if any) to be a co-applicant. Note: A spouse's name may be required if the loan is secured by property.

You need not disclose income from alimony, child support, or separate maintenance payment if you choose not to have it considered as a basis for repaying the loan. You may be asked to state your race or national origin, sex, marital status, and age as may be required to comply with federal guidelines for the purpose of monitoring compliance with ECOA and other applicable laws. If you choose not to provide the information, the creditor may be required to note race or national origin or sex on the basis of visual observation or surname. Your decision to provide this information will not affect the approval or rejection of your loan.



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Fair Lending Notice DISCLOSURE

The Housing Financial Discrimination Act of 1977 It is illegal to discriminate in the provisions of or the availability of financial assistance because of the consideration of: Trends, characteristics, or conditions in the neighborhood or geographic area surrounding a housing accommodation, unless the financial institution can demonstrate in the particular case that such consideration is required to avoid an unsafe and unsound business practice: or Race, color, religion, sex, marital status, national origin, or ancestry. It is illegal to consider the racial, ethnic, religious or national origin composition of a neighborhood or geographic area surrounding a housing accommodation or whether or not such composition is undergoing change, or is expected to undergo change, in appraising a housing accommodation or in determining whether or not, or under what terms and conditions, to provide financial assistance. These provisions govern financial assistance for the purpose of the purchase, construction, rehabilitation or refinancing of one-to-four unit family residences occupied by the owner and for the purpose of the home improvement of any one-to-four family residence. Acknowledgement of Receipt I (we) received a copy of this notice. Borrower's Signature Date

Acknowledgement of Receipt

I (we) received a copy of this notice.

Borrower's Signature _____ Date _____

Co-Borrower's Signature _____ Date _____





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Privacy Statement and Notice

At Habitat for Humanity of Clallam County, we are committed to keeping your information private. We recognize the importance applicants 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, 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 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;
- Information about your transactions with us or others;
- Information we receive from a consumer reporting agency.

Habitat for Humanity of Clallam County employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations, government entities, or other subsidy providers.



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.