



# HOMEOWNERSHIP PROGRAM

## APPLICATION PACKET

### COVER LETTER

106 E. Kings Hwy., Suite 206  
Shreveport, LA 71104  
Phone: (318) 868-8040  
Fax: (318) 868-1465  
[www.nwlahabitat.org](http://www.nwlahabitat.org)

Dear Applicant,

This form will be used to inform you about Habitat for Humanity, how to apply for our affordable Homeownership Program, and describe the application process for our program. **Please read, complete, and sign this cover letter in its entirety along with all corresponding application documents before turning in your application.** Don't forget to submit all four pages of this cover letter along with the application packet. Please keep a copy for your records.

#### WHAT IS HABITAT FOR HUMANITY?

Thank you for your interest in the Habitat for Humanity of Northwest Louisiana's affordable Homeownership Program. Habitat for Humanity is a non-profit, ecumenical Christian organization that builds and rehabilitates simple, decent homes and sells them to approved applicants on a non-profit, no-interest basis. The mission of Habitat for Humanity is to end overcrowded and substandard housing through affordable homeownership. (HFHNWLA defined as Habitat for Humanity of Northwest Louisiana)

#### WHO CAN QUALIFY FOR A HABITAT HOUSE?

Habitat for Humanity of NWLA's applicants are chosen using three selection criteria: Need for Housing, Ability to Pay, and Willingness to Partner. First, Habitat will examine your family's actual housing need based on the suitability of your current shelter. Secondly, Habitat will evaluate your income and ability to pay for a Habitat house. Thirdly, Habitat will assess your willingness to participate as a partner with Habitat. Applicants to the program must meet all three criteria. Habitat does not discriminate against any applicant because of race, color, religion, sex, marital status, age, familial status, handicap, or national origin. It is important that you carefully read the Homeownership Program Family Selection Criteria document for more detailed information about each selection criteria.

- Read the Homeownership Program Family Selection Criteria Document in full.
- Read the Housing Need Assessment Form in full.

#### HOW TO APPLY FOR THE HABITAT FOR HUMANITY OF NWLA HOMEOWNERSHIP PROGRAM?

Call or visit the office to request a Habitat Homeownership Program Application Packet. You can also download the application packet at our website, [www.nwlahabitat.org](http://www.nwlahabitat.org). The application packet will consist of the following documents.

##### 1. Homeownership Program Application

- Read the Application in full.
- Complete the Application.
- Sign the Application.

##### 2. Supporting Document Checklist

- Read the Supporting Documentation Checklist in full.
- Attach relevant identity verification documents for each applicant and other household members.
- Attach relevant residency verification documents for each applicant and other household members.
- Attach relevant earned income verification documents for every employed household member
- Attach relevant unearned income verification documents for each applicant and other household members. This includes any/all award letters, cost of living increase notices, benefit letters, payroll slips, court orders, and other financial documentation.
- Attach relevant utilities bills as described in the Supporting Document Checklist

### 3. Housing Need Assessment Form

- Complete the Housing Need Assessment Form.

### 4. Credit History & Background Information Authorization and Release Form

- Review the Personal Information and Credit Authorization Form
- Sign the Personal Information and Credit Authorization Form

#### **WHEN ARE APPLICATIONS ACCEPTED?**

In order to process the first part of your complete application and all applicable items from the above list must be dropped off, mailed, or faxed to the Habitat for Humanity of NWLA office between **March 1<sup>st</sup> – May 31<sup>st</sup> of every year.** Our office hours are 8:00AM through 5:00PM Monday through Friday. You may bring your documents by at any time during regular business hours. *Please call ahead and let us know when you plan to visit.* You may also mail or fax your complete application to the address or fax number below.

**Habitat for Humanity of NWLA Homeownership Program Annual Application Acceptance Period:**

- March 1<sup>st</sup> – May 31<sup>st</sup>**

**You can mail or drop off the application and the required documents at this address:**

**Habitat for Humanity of Northwest Louisiana  
106 E. Kings Hwy., Suite # 206  
Shreveport, LA 71104**

**Documents can also be faxed to (318) 868-1465.**

**Faxed documents must include a cover sheet with applicant(s)' name and contact information to the attention of the Habitat for Humanity of NWLA Family Selection Committee.**

**If you have any questions, please call our office at (318) 868-8040.**

After the application and all required documents are completed, turned in, and processed, the application packet will undergo a series of reviews by the Habitat for Humanity of NWLA Family Selection Committee. If they feel that a partnership is possible with your family, Committee members will contact you and arrange an In-Home Interview. During this interview, the Habitat Family Selection committee will verify all needs claimed and review the details of your application packet. After the on-site visit(s) and interview(s), they will report back to Habitat Leadership and Family Selection Committee. If they still feel a partnership is possible, they will recommend you to the Board of Directors. After a series of reviews, the Board of Directors will ultimately approve the family for homeownership with our program.

#### **HOW LONG DOES THE PROCESS TAKE?**

Normally, the process takes 12-24 months, depending on an applicant's individual circumstances. Habitat does not offer a family a Partnership status until 100% of the funds needed have been identified. If you have an immediate need, other arrangements should be made.

#### **WHAT IF APPLICANTS ARE TURNED DOWN?**

Applicants turned down because of bad credit or too much debt may be given suggestions for clearing up problems and are encouraged to re-apply later. Applicants who earn more income than our guidelines may be referred to a bank or mortgage company for a traditional loan.

#### **WHAT OTHER CRITERIA ARE USED TO QUALIFY FOR A HABITAT HOME?**

As part of the application process, Habitat for Humanity of NWLA will do a criminal background check through a third party service. This criminal background check will not necessarily disqualify you from our homeownership program.

**~ SEE NEXT PAGE ~**

I, THE UNDERSIGNED APPLICANT(S), HAVE READ THE ABOVE REQUIREMENTS FOR THE HABITAT HOME OWNERSHIP PROCESS. I FULLY UNDERSTAND THEM AND HAVE RECEIVED A COPY FOR MY RECORDS. I ACKNOWLEDGE THAT THIS INFORMATION SHEET DOES NOT CONSTITUTE A CONTRACT WITH HABITAT FOR HUMANITY OF NORTHWEST LOUISIANA. HABITAT'S ABILITY TO SELL ME A HOUSE DEPENDS UPON SEVERAL FACTORS, INCLUDING: THE AVAILABILITY OF HOUSES, HABITAT'S WORK SCHEDULE AND FUNDING, THE NUMBER OF APPLICATIONS RECEIVED, MY FINANCIAL CONDITION, AND OTHER CIRCUMSTANCES BEYOND HABITAT'S CONTROL. I UNDERSTAND THAT HABITAT FOR HUMANITY ALSO RESERVES THE RIGHT TO MAKE ANY CHANGES TO ANY OF THE INFORMATION ABOVE.

I UNDERSTAND THAT I MUST SUBMIT A NEW APPLICATION FOR EACH APPLICATION YEAR. I PROMISE TO NOTIFY HABITAT FOR HUMANITY OF NORTHWEST LOUISIANA OFFICE IMMEDIATELY OF THE FOLLOWING:

- ANY CHANGES IN FAMILY SIZE OR COMPOSITION
- ANY CHANGES IN INCOME
- ANY LOSS OF INCOME
- ANY CHANGES IN PHYSICAL ADDRESS
- ANY CHANGES IN CONTACT INFORMATION (e.g. ADDRESS, TELEPHONE NUMBERS, AND EMAIL ADDRESSES)

\_\_\_\_\_  
**Applicant's Full Name (Print)**

\_\_\_\_\_  
**Co-Applicant's Full Name (Print)**

\_\_\_\_\_  
**Applicant's Signature**

\_\_\_\_\_  
**Co-Applicant's Signature**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Date**

\_\_\_\_\_  
**Physical Address**

\_\_\_\_\_  
**Mailing Address**

\_\_\_\_\_  
**Primary/ Cell Telephone Numbers**

\_\_\_\_\_ @ \_\_\_\_\_  
**Email Address**

In addition to the above information, we encourage you to learn about the Habitat philosophy by reading Habitat books and materials, by talking to Habitat volunteers and by helping on the work sites and attending partnership meetings.