



[www.hfhsarpy.org](http://www.hfhsarpy.org)

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## Pre-screening Questionnaire

*Please note this is not the application for home ownership. You will be contacted if you qualify for a pre-application meeting.*

### Could You Become a Habitat Homeowner?

Thank you for your interest in becoming a Habitat Homeowner. Please take a few minutes to review this information and answer the qualifying questions.

**PLEASE ANSWER QUESTIONS 1-9, FILL IN YOUR NAME, ADDRESS AND PHONE NUMBER AND RETURN THIS FORM TO THE HABITAT OFFICE**

*The Habitat for Humanity home ownership program is unique. It is based on our Core Policies:*

- A. **Christian Ministry** – Habitat for Humanity is an ecumenical Christian Ministry.
- B. **Habitat is a Partnership – Not a Charity** – Habitat provides a “hand-up – not a hand out” which promotes an atmosphere of partnership with volunteers and homeowners. We are not a give-away program. Each family will be assigned a family support partner and have partnership responsibilities.

- C. **Our Habitat Homes** – Our homes are sold under the terms of no-profit construction and no-interest mortgages. Each family’s monthly home payment goes into our revolving Fund for Humanity that is dedicated to pay for the construction of additional homes.
- D. **Homeowner Selection** – The selection of homeowners will use criteria that do not discriminate on the basis of religion, race, ethnic background or disabilities. All applicable federal and state laws regarding mortgage lending will be followed. Our selection criteria are:
- \* Family income is 30-60% of median income for Sarpy Co. with adjustments for family size
  - \* Ability to repay with verifiable credit experience with a good credit history (bankruptcies must be fully discharged for 2 yrs)
  - \* Employment with at least 6 months on job
  - \* Currently living in substandard housing (as determined by HUD guidelines)
  - \* Willingness to partner through sweat equity
- E. **Sweat Equity** – We believe in sweat equity or the principle of families helping to build their own homes and the homes of others. We currently require 250 –350 hours of sweat equity.

**To see if you may qualify to attend an application meeting, please answer the following questions:**

1. Are you a US Citizen?

Yes \_\_\_\_\_ No \_\_\_\_\_

*If no, please note your immigration status:*

Permanent Resident \_\_\_\_\_

Other (list): \_\_\_\_\_

2. Do you currently own a home?

**0 No – please continue**

**0 Yes** – People who currently own a home do not qualify.

**3. Have you been employed with the same employer for at least 6 months or have another steady source of income.**

As a homebuyer it is important that you have a stable income history. If you have a steady income from sources other than employment, you may still be considered.

**0 Yes– please continue**

**0 No** – If you have specific questions, please ask.

**4. Have you established good credit over the past 24 months?**

**0 Yes–** please continue

**0 No** – Since you are buying a home, your application for acceptance into the Habitat program is actually a mortgage loan application. As part of the evaluation process, a credit check will be made on your past payment history.

**5. Does your total household income from all sources and from ALL wage earners living with you, fall within the following ranges?**

(PLEASE CIRCLE YOUR INCOME RANGE ACCORDING TO FAMILY SIZE)

Household Members	Yearly Minimum Income	Yearly Maximum Income
1	\$14,850	\$29,700
2	\$17,000	\$33,540
3	\$19,100	\$37,740
4	\$21,200	\$42,360
5	\$22,900	\$45,780
6	\$24,600	\$49,140
7	\$26,300	\$52,560
8	\$28,000	\$55,920

**6. Have you ever filed for Bankruptcy?**

**No** - please continue  
 **Yes** - Filing for Bankruptcy does not disqualify you from the Habitat program, but we require that the bankruptcy be fully discharged by the court for a minimum of 2 years at the time of application. In addition there needs to be a current good credit record (see #3 and #4 above).

**7. Are you presently living in substandard housing?** Substandard refers to the physical condition of your residence – this is not the same as subsidized. As part of the application process, a visit to your current home will be made to answer any questions that you may have. Using HUD guidelines, we will evaluate problems with your current housing.

**Yes** – please continue  
 **No** – One of the purposes of the Habitat program is to eliminate substandard housing.

**8. Are you willing to work from 250 - 350 hours in the process of building your home, including assisting with construction, required workshops, classes and other Habitat programs, over the next 12-18 months?**

**Yes** - please continue  
 **No** - please stop here

**9. Type of Income: \$ Monthly Amount:**

Gross employment wages from W-2 form \_\_\_\_\_  
Social Security \_\_\_\_\_  
Alimony \_\_\_\_\_  
Child Support \_\_\_\_\_  
Disability Income \_\_\_\_\_  
AFDC-TANF \_\_\_\_\_  
Other \_\_\_\_\_  
**Total Monthly Income:** \_\_\_\_\_

**Please list your current monthly expenses:**

**Expense: \$ Monthly Amount:**  
Rent \_\_\_\_\_  
Utilities \_\_\_\_\_  
Car Loan \_\_\_\_\_  
Cell phone \_\_\_\_\_  
Alimony \_\_\_\_\_  
Auto insurance \_\_\_\_\_  
Medical insurance a \_\_\_\_\_  
Other: \_\_\_\_\_  
**Total Monthly Expenses:** \_\_\_\_\_

**Other outstanding debt: \$ Amount**

**Total**  
Credit card(s) balance \_\_\_\_\_  
Other "" \_\_\_\_\_

**Please send this completed questionnaire with all questions answered to:**

**Habitat for Humanity of Sarpy County  
119 W. Mission Ave., Ste. H  
Bellevue, NE. 68005  
Attn: Family Selection**

By my signature, I affirm that the information on this form is true and correct. I understand that providing false information could cause me to be disqualified from the Habitat program. I also understand that someone from Habitat for Humanity will contact me with the results from this questionnaire, and that I MAY be invited to complete a homeowner application.

**Please Prtn**

**Name** \_\_\_\_\_

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

**City, State, Zip** \_\_\_\_\_

**Telephone** \_\_\_\_\_

**E-Mail Address** \_\_\_\_\_

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

**Signature** \_\_\_\_\_

**Where did you hear about Habitat?**

“We are pledged to the letter and spirit of the 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.”



EQUAL HOUSING OPPORTUNITY Updated 1/25/2011