



*Becoming a Homeowner
Questionnaire*

Union County Habitat for Humanity selects potential homeowners into our program to purchase safe, decent, and affordable homes based on three criteria: *Housing Need, Ability to Pay and Willingness to Partner.*

We are looking for applicants who cannot otherwise obtain decent, affordable housing, but who can pay from an average of \$400 per month (depending upon number of bedrooms) for a home financed with a 20 year, 0% interest mortgage.

Closing costs of \$500 due in full before mortgage closing.

If you'd like to know more about qualifying to purchase a home through Union County Habitat for Humanity, please fill out this questionnaire and sign below, so that we may obtain a copy of your credit report.

This questionnaire is not the application, but it is the first step in the process of applying for our program.

We do not discriminate on the basis of race, sex, color, age, disability, religion, national origin, family status or marital status, or because all or part of income is derived from any public assistance program.

Please print in ink or type. All information MUST be filled out.

Name 1

Co-Applicant

Address (please include apartment number)

City State Zip

Home Phone Number Work Phone Number

1. How many people would be living in the home? _____

2. Are you currently employed and if so, who is your employer? _____

What is your current wage? _____ Hours worked per week? _____

(please provide this information for both persons on the questionnaire)

3. What is the **total household income for one year?** (To calculate the amount, use the table below.)

List the amount you receive **per month** from the following:

A. Paycheck from employer \$ _____

B. Any other income (Child Support, SSI, and Disability) \$ _____

G. Add lines A and B This is your total monthly income. \$ _____

Total monthly income \$ _____ x 12 = \$ _____ This is your annual income.

4. How much debt do you have? _____ (Include car payments, credit card and loan payments, etc.)

5. How much do you pay for rent now? _____ How much do you pay for utilities? _____

7. "Willingness to partner" is a foundation of the Habitat Program.

Are you willing to complete the required number of sweat equity hours; helping build on construction sites, attend classes, etc. Yes _____ No _____

8. Are you willing to attend homeownership classes? Yes _____ No _____

9. Tell us about your current housing situation. _____

10. How did you learn about the Habitat for Humanity program? _____

Signature 1 Date

Signature 2 Date

Mail this questionnaire to:

Union County Habitat for Humanity • P. O. Box 1688, Monroe, NC 28110

Attention: Alice Baker

We will notify you if your income is too low/high, or if your debts are too high (including collections/judgments).

Otherwise, you will be invited to complete our formal application.

Union County Habitat for Humanity, Inc.

Building houses in partnership with God's people in need.

