

## How do I apply for a Habitat home?

- ♦ Complete your application and gather all required documentation (from attached checklist) We can only proceed forward with all documentation.
- ♦ Call Jennifer Mobley at 478-745-0630 ext. 301 for an appointment to return application and all required documents.

**You must have an appointment. No walk-ins.**

- ♦ Bring **\$25.00 application fee** with you to your appointment by the form of **Money Order, Personal Check, or Cashiers Check.** No Cash.  
***There will be a \$6.00 fee on returned checks.***
- ♦ Allow a **30 minute** time frame for your appointment

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.



**Macon Area Habitat for Humanity**  
**690 Holt Avenue Macon, Georgia 31204**  
**Telephone: (478) 745-0630 ex. 301**  
**[www.maconhabitat.org](http://www.maconhabitat.org)**  
**Family Selection Criteria**

**What is Macon Area Habitat for Humanity?**

Macon Area Habitat for Humanity is an ecumenical Christian nonprofit organization building affordable homes with people who qualify. Homeowners spend a minimum of 300 hours working with Habitat to complete the requirement of "sweat equity" and purchase their homes from Habitat with an low to interest-free mortgage. The estimated average monthly payment for a 3-bedroom house is between \$650-\$700 per month including and based on the individuals insurance and property tax annual premiums.

**Do I Qualify to Buy a Habitat for Humanity Home?**

**You may be eligible if you meet Habitat's 3 basic guidelines (Need, Ability to Pay, & Willingness to Partner) and can answer "yes" to the following statements:**

**1. I have a Need:**

The housing I live in is at least one of the following:

- Overcrowded
- Poorly maintained (substandard)
- Public housing or Section 8
- Temporary (I will not be able to live here much longer)
- I spend more than 35% of my gross income on rent

**AND**

My income falls within the following guidelines:

**Macon Area Habitat for Humanity**  
**Income Guidelines – 2023**

# of people	25%	80%
1	14,580	37,600
2	19,720	43,000
3	24,860	48,350
4	30,000	53,700
5	35,140	58,000
6	38,950	62,300
7	41,650	66,600
8	44,300	70,900

## 2. I have the ability to pay:

I have not declared bankruptcy/foreclosure within the last 3 years and any existing bankruptcy has been satisfied or discharged.

- I pay my rent on time
- I have had a stable income for the past 3 years that meet our income guidelines

## 3. I am willing to partner with Habitat:

- I am willing to be a partner with Habitat and put in at least 300 hours of “sweat equity” first working on other families’ homes, and then building my own home. I will also attend homeowner education classes. I understand that, and I know that I will be held responsible for paying back a mortgage for 20 years.
- I have been living or working in either Bibb or Jones County for at least the last year.
- I understand that Macon Area Habitat for Humanity focus neighborhood areas to build homes are **in Lynmore Estates, Pleasant Hill, and Napier Heights**. If approved, I am willing to move and live in either of those assigned area, which may vary depending on what is available at the time you apply.
- I understand that Habitat will build a home that is appropriate for my family and its size. Which does include children of the same age and same sex will share a room.

## What will be required of me if I am approved?

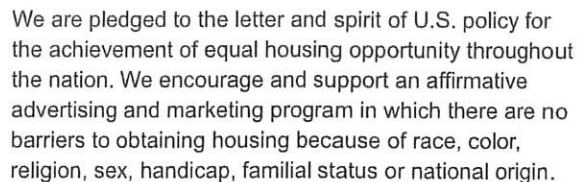
- Work at least 300 hours of “Sweat Equity” – first help build other families’ homes, then help build your own home.
- Attend homeowner education classes
- Work in our Restore
- Pay the closing cost of \$2000 before closing
- Debt MUST NOT INCREASE before closing on your home
- You remain in the income guidelines until you close on your home
- Pay a monthly mortgage for 20 years

## How do I apply for a Macon Habitat House?

Please contact Macon Area Habitat for Humanity at (478) 745-0630 ex. 301, [www.maconhabitat.org](http://www.maconhabitat.org) or HomeFirst at (478) 219-3957 to learn more about homeownership programs in Macon.



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## Habitat Homeownership Program



**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:** \_\_\_\_\_

[illegible]



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:

**FOR OFFICE USE ONLY — DO NOT WRITE IN THIS SPACE**

Date received:

Date of notice of incomplete application letter:

Date of adverse action letter:

Date of selection committee approval:

Date of board approval:

Date of partnership agreement:

## 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

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 do you need a Habitat home?

**If you rent your current residence, please 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.)

\$ \_\_\_\_\_ /month Unpaid balance \$

**Although this is not our usual practice, 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 Mason Area 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 your current job less than one year, complete the following information:**Name and address of **PREVIOUS** employer:

Years on this job:

Name and address of **PREVIOUS** employer:

Years on this job:

	Monthly (gross) wages: \$		Monthly (gross) wages: \$
Type of business:	Business phone:	Type of business:	Business phone:
<input type="checkbox"/> Check if you are the business owner or are self-employed. <input type="checkbox"/> I have an ownership share of less than 25%. <input type="checkbox"/> I have an ownership share of 25% or more. Monthly income (or loss) \$ _____		<b>PLEASE NOTE:</b> 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: _____	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE			
Name	Income source	Monthly income	Date of birth

**7. 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 gifts from family members or others; any grants for which you have or intend to apply)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

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**8. ASSETS**

Type of asset and name of bank, savings and loan, credit union, retirement account, etc. (Do not include land here.)	Address	City, state	ZIP	Account number	Current balance, value, cost or amount (if applicable)
					\$
					\$
					\$
					\$
					\$
					\$
					\$

**9. LIABILITIES — CREDIT CARDS, OTHER DEBTS AND LEASES THAT YOU OWE**

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	\$	\$		\$	\$	
<b>Total</b>	\$	\$		\$	\$	

<b>MONTHLY EXPENSES</b>			
<b>Account</b>	<b>Applicant</b>	<b>Co-applicant</b>	<b>Total</b>
Rent	\$	\$	\$
Utilities (electricity, water, gas)	\$	\$	\$
Insurance (rental, car, health, etc.)	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$

Telephone Landline	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Transportation expense (gas, bus pass, vehicle upkeep, etc.)	\$	\$	\$
Food and essential supplies	\$	\$	\$
Entertainment	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
<b>Total</b>	\$	\$	\$

**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 there 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 declared bankruptcy within the past seven years? If YES, Identify the type(s) of bankruptcy: <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input type="checkbox"/> Chapter 13	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed, or completed a pre-foreclosure sale, or short sale, 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 party to a lawsuit in which you potentially have any personal financial liability?	<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 that 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 a co-signer or guarantor on any debt or loan that is not disclosed on this application?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
h. 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
Note: If you answered "yes" to any question a through g, or "no" to Question h, please explain on a separate piece of paper.		

**11. AUTHORIZATION, AGREEMENT AND RELEASE**

I understand that by filing this application, I am authorizing Macon Area 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 Macon Area 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 Macon Area 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 Macon Area 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 \_\_\_\_\_

**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

**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. 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 treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. 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):**

- ☐ 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
- ☐ I do not wish to provide this information

**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.*

- ☐ Not Hispanic or Latino
- ☐ I do not wish to provide this information

**Sex:**

- ☐ Female ☐ Male ☐ I do not wish to provide this information

**Sex:**

- ☐ Female ☐ Male ☐ I do not wish to provide this information

**Race (check one or more):**

- ☐ 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.*

- ☐ 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.*

- ☐ White
- ☐ I do not wish to provide this information

**Race (check one or more):**

- ☐ 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.*

- ☐ 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.*

- ☐ White
- ☐ 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:  <input type="checkbox"/> Face-to-face interview (included electronic media w/video component)  <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type)	Interviewer's phone number
	Interviewer's signature	Date

**14. 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 creditworthiness 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 Southeast Federal Trade Commission, Atlanta GA 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):**

Print name: \_\_\_\_\_ Date: \_\_\_\_\_

Print name: \_\_\_\_\_ Date: \_\_\_\_\_

Dear Sir/Madam,

In order to complete the processing of your Habitat for Humanity application, please be advised the following documents and information are required.

**Income Items Required:**

- ☐ Last two years tax returns **"and"** W2's
- ☐ One month's of most recent pay stub from your present employer showing year-to-date earnings and pay period
- ☐ Verification and explanation of commissions, bonuses, regular overtime, child support payments & court ordered documentation, and other income (**SSI, Disability, Pension, TANF, etc..**)
- ☐ Bankruptcy petition, discharge, and written explanation of any bankruptcy
- ☐ Final divorce or separation papers
- ☐ Proof of legal guardianship of children living in home that you are not the parent of

**Credit Items Required:**

- ☐ Copy of Lease/Rental Agreement/Statement of public housing assistance
- ☐ Explanation letter for any slow pays, judgments, liens, defaults, foreclosures, bankruptcies

**Other Items:**

- ☐ Most recent electric, gas, **and** water bills showing **"no"** delinquency
- ☐ Most recent monthly/quarterly bank statements (**past 2 months**)

**Your application cannot be fully processed until the requested information is received. Delays in receipt of requested information may result in the expiration of your application. Other information may be requested during the processing of your application.**

Please bring your completed application and all of the **supporting documents** to our office.

**Macon Area Habitat for Humanity**  
**690 Holt Avenue**  
**Macon, Georgia 31204**  
**(478) 745-0630 ex. 301**  
**(478) 745-0679 fax**