

GREATER NASHUA HABITAT FOR HUMANITY LOOKING FOR HOMEOWNER APPLICANTS!

Dear Applicant,

We appreciate your interest in Greater Nashua Habitat for Humanity, Inc. Before you fill out the enclosed application you may find the following information helpful.

Greater Nashua Habitat for Humanity (GNHFH) is an ecumenical Christian organization dedicated to building no-profit, no-interest homes for low income families within the Greater Nashua area. Qualified families will be selected only as land and materials become available. The home for which you are applying is a basic, practical structure. Religion, race, color, sex or marital status are not criteria. The Family Selection Committee will do in depth research to determine the actual need, ability to pay and willingness to partner with Habitat. All information will be considered confidential and will become the property of GNHFH and its volunteers.

Low income families who qualify:

- 1) Must be able to demonstrate actual need,
- 2) Should not be able to obtain a mortgage through standard channels,
- 3) Must live, work or attend church in the Nashua area,
- 4) Must be willing to partner with the Greater Nashua affiliate,
- 5) Must have the necessary verifiable income to pay a no-interest mortgage including taxes and insurance.

Circumstances outside these guidelines may be considered.

The anticipated cost of the home will be approximately \$100,000. One percent of the sale price will be needed for the down payment which is collected in monthly payments during the construction of the house. Depending on the size of the family, the house will be approximately 1000 square feet with 2-4 bedrooms. Habitat volunteers will do much of the building. However, the selected family must perform 350 hours of "sweat equity" during the building process. Sweat equity refers to the actual hands on involvement of families in the work necessary to achieve Habitat for Humanity's goal of eliminating substandard housing. It is the family's physical investment in Habitat's work. Sweat equity can be partially supplied by the selected families' friends, relatives or neighbors. Typically sweat equity is done Saturdays at the jobsite and takes close to a year to complete. Houses are not sold nor rented to partner families until the sweat equity requirement is fulfilled. A record of these hours will be kept and cross referenced.

We hope this information is helpful to you. If you have any questions or if you need help with the application please call or write to us:

Greater Nashua Habitat for Humanity
PO Box 159
Nashua, NH 03061
603-883-0295
www.nashahabitat.org

The Family Selection Committee



EQUAL HOUSING OPPORTUNITY 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 familial status, or national origin.

GREATER NASHUA HABITAT FOR HUMANITY

FAMILY SELECTION CRITERIA

The integrity and credibility of the Habitat project depends on a fair, objective, and non-discriminatory family selection process. The applicant household must understand that an in-depth inquiry will be conducted by the Family Selection Committee to determine actual need, ability to pay for Habitat housing, and willingness to partner with Habitat. This inquiry will include a credit check, home visits, and interviews. In the absence of unusual circumstances, as determined by the Board of Directors, selection will be from among families living or working in GNHFH's area.

The three major areas of criteria are:

1. The actual need as determined by the condition of the current shelter.
2. The ability to pay back a no interest loan from Habitat.
3. The applicant's willingness to partner with Greater Nashua Habitat for Humanity.

1. ACTUAL NEED

- A. Inadequate current shelter, including temporary housing.
- B. Substandard housing conditions: problems with heating, water supply, electricity, bathroom, kitchen, structural, etc.
- C. Rent consumes more than fifty percent of the total household's monthly income.
- D. Inadequate number of bedrooms as related to age and sex of household members.
- E. Unsuitable neighborhood.

2. ABILITY TO PAY FOR HABITAT HOUSING

- A. Unable to secure a conventional mortgage.
- B. Able to pay 1% of the mortgage as a down payment.
- C. Household income is not threatened by home ownership.
- D. Amount of income must be at a level to pay a no interest mortgage, including insurance and property tax, along with home maintenance as well as existing expenses. This income level for a family of 4 will range from \$20,925-\$41,850.

3. WILLINGNESS TO PARTNER

- A. Must be willing to work in partnership with Greater Nashua Habitat for Humanity by fulfilling a minimum of 350 hours of sweat equity prior to closing. Since we are an all volunteer organization most work on the home is done on Saturdays. This translates into working most Saturdays for as long as it takes to build the home, which typically takes close to one year.
- B. Must be willing to fully cooperate with the Family Selection Committee in conducting its' investigation.

GREATER NASHUA HABITAT FOR HUMANITY

FAMILY SELECTION CRITERIA

- C. Understand the importance of and agree to make timely mortgage payments. These mortgage payments are used by the affiliate to help build additional homes for new Habitat families.
- D. Must be willing to participate in the Partnership Program.
- E. Must be willing to grant Greater Nashua Habitat for Humanity the first option to buy back the house so housing remains affordable to other low income families.

Greater Nashua Habitat for Humanity is 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, disability, familial status, or national origin.

Remember, with Habitats' faith in God and our love of others, the house that Habitat and the family builds, can become the foundation in which other problems can be addressed. This is a commitment to friendship and partnership.

For further information write to:

Greater Nashua Habitat for Humanity
PO Box 159
Nashua, NH 03061
883-0295
www.nashhabitat.org

or call us at:
or visit us at

Please leave your name, address, home phone number and specify if you wish to apply for a new house or for renovating your house.



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GREATER NASHUA HABITAT FOR HUMANITY

SWEAT EQUITY POLICY

Sweat Equity Requirement : A family selected for Habitat homeownership must contribute a minimum of 350 hours of “sweat equity”. The term “sweat equity” refers to the actual hands on involvement of homeowners in the work necessary to achieve our goal of eliminating substandard housing. It is the homeowners physical investment in Habitats’ work. Sweat equity can be earned by working on committees, attending workshops, and by helping to build a Habitat home, including your own.

Completion of Sweat Equity: A family starts earning sweat hours during the interview process. If there are ongoing projects, construction on a family’s house will not begin until 50 of sweat equity have been completed. This requirement will be waived if there are no current sweat equity opportunities available. Once the construction begins on their home, the selected family, has approximately ten (10) months or less to satisfy their move in requirements of sweat equity hours. A Habitat home can not be bought until 350 hours of sweat equity have been completed. There is no leasing program.

Functions Applicable for Sweat Equity:

Part 1 0-50 Hours: Interview time, attending Habitat Partnership workshops and seminars, participating at Habitat fundraising events, committee work, and helping on construction projects.

Part 2 51-350 Hours: Fundraising events, construction work projects, (especially your house), writing letters for the affiliate or any other work the affiliate deems appropriate. All families are encouraged to get hours donated from friends, relatives, church groups, and other Habitat volunteers. Up to twenty-five percent of the 350 sweat hours may be donated. There may be families whose circumstances require a higher percentage of donated hours. The Family Selection and Partnership Committee will review this policy on a family by family basis.

Construction Work Projects: Any activity that is involved in the construction process for example; baby-sitting at the site, food preparation, house sitting, building, and site clean-up count as sweat equity.

Process of Accumulating Sweat Equity: After the selection process, the family should start participating in the Partnership workshops and seminars. The family will receive a notebook to keep track of their hours and plan a time table for the completion of their sweat equity hours. The Partnership Committee will contact the family selected for homeownership every month regarding its progress toward completion of the sweat equity requirement. It is assumed that a family selected for homeownership will complete an average of 35 hours per month. If satisfactory progress toward completing the sweat equity requirement is not being made at the end of the third month, the

Partnership Committee will issue a written notice to the family. Also, at this time the Partnership Committee will try to actively help the family find ways to increase their amount of sweat equity hours. If, by the sixth month, progress continues to be unsatisfactory a written notice will make it clear that Habitat’s approval of that family for homeownership may be withdrawn unless the family acts promptly to complete its sweat equity requirement.

Tracking of Sweat Equity Hours: The partner family selected will be responsible for keeping track of their sweat equity hours. Their Partnership sponsor will be responsible for verifying and settling all differences in their sweat equity hour accumulation.

Sweat equity for repair projects: Since repair projects will only involve a short term commitment, Habitat expects that if its' volunteers spend 16 hours on a repair project the family receiving assistance will provide an equal amount of hours of sweat equity. This policy requirement will be reevaluated on a case by case basis

Habitat believes that the benefits of sweat equity are numerous. An obvious benefit is the increased speed of construction due to more available volunteer help. In addition, homeowners have an opportunity, while working on their own or another house, to gain new skills and confidence. It is hoped that through the physical investment of sweat equity hours, the family will gain some of the knowledge needed to maintain and care for their home. The knowledge one has of having done much of the work on one's own home can also be beneficial in making the mental transition from lifelong renter to homeowner. Sweat equity also helps build bonds between the Habitat partners and volunteers. In fact, there is no better way to get to know one another than to actually work alongside each other. It is exciting to see God break down racial, economic, and religious barriers and build strong, caring relationships on foundations of increased understanding as His people work together to build sturdy, decent homes on foundations of stone.

11/3/98

GREATER NASHUA HABITAT FOR HUMANITY

FAMILY SELECTION APPLICATION

PO Box 159 Nashua, NH 03061

Greater Nashua Habitat for Humanity is a Christian housing ministry, working to provide simple, decent housing for those living in substandard conditions. The homes are built by volunteers in partnership with the selected homeowners, and are sold at no profit, with a no interest mortgage. House payments are used to build additional houses.

Applicant #1 _____ S.S.# _____
____ married, ____ unmarried, ____ separated D.O.B. _____

Applicant #2 _____ S.S.# _____
____ married, ____ unmarried, ____ separated D.O.B. _____

Current Address: _____ Previous Address _____
_____ (If less than 3 yr.) _____

Telephone #: Applicant #1 home _____ work _____
Applicant #2 home _____ work _____

Others who would live with you in a Habitat house:

Name	Relationship to Head of Household	Date of Birth	SSI #
1. _____			
2. _____			
3. _____			
4. _____			
5. _____			
6. _____			

Present Housing Situation:

1. Please circle: own rent other (explain) _____
2. Rooms in your home: ____ kitchen ____ living room ____ dining room
Number of bedrooms ____ Number of bathrooms ____ Other rooms _____
3. I/We have lived here since _____ (month and year)
4. How long have you lived in the Nashua area? _____
5. The monthly payment for this dwelling is \$ _____. Do you receive a housing subsidy? _____. If yes, how much per month _____.
6. The rental payment includes: (circle) hot water heat gas electric other _____.
7. My landlord's name is _____ Telephone # _____.
8. My previous landlord's name is _____ Telephone # _____.
9. Are you a permanent resident of the United States? _____.

Income: Applicant #1

1. Name of employer _____ address _____
telephone # _____ city/state _____
start date _____ Supervisor _____
gross income/week _____
Postion/Title/Type of Business _____
Number of years in this line of work _____

If working at current job for less than 2 years complete the following:

2. Previous employer _____ address _____
telephone # _____ city/state _____
start date _____ end date _____ Supervisor _____
gross income/week _____
Postion/Title/Type of Business _____
Number of years in this line of work _____

If other employment history please use the back of this page or another sheet.

Income: Applicant #2

1. Name of employer _____ address _____
telephone # _____ city/state _____
start date _____ Supervisor _____
gross income/week _____
Postion/Title/Type of Business _____
Number of years in this line of work _____

If working at current job for less than 2 years complete the following:

2. Previous employer _____ address _____
telephone # _____ city/state _____
start date _____ end date _____ Supervisor _____
gross income/week _____
Postion/Title/Type of Business _____
Number of years in this line of work _____

If other employment history please use the back of this page or another sheet.

Please list all other forms of income including additional (i.e. baby-sitting/daycare) or part-time employment. Also list the income of any other income earning members of your household. Use the back of this page if necessary.

Additional Income _____

Other Financial Resources:

I/We have received the following types of assistance (please circle)

TANF	amount received _____	used to receive _____
Food stamps	amount received _____	used to receive _____
Child support	amount received _____	used to receive _____
Veterans Benefits	amount received _____	used to receive _____
Workman's comp	amount received _____	used to receive _____
Unemployment	amount received _____	used to receive _____
Social Security	amount received _____	used to receive _____
Disability	amount received _____	used to receive _____
Pension	amount received _____	
Alimony	amount received _____	duration _____
Other support	amount received _____	explain _____

(please include assistance _____
from family) _____

Current Debts: credit cards, car loans, student loans, furniture/appliance payments, etc.

Name of Creditor	Monthly Payment	Unpaid Balance
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____
_____	\$ _____	\$ _____

Expenses:	amount per month		amount per month
Gas/Oil	\$ _____	Electricity	\$ _____
Telephone	\$ _____	Food/Grocery	\$ _____
Clothing	\$ _____	Child Care	\$ _____
Medical	\$ _____	Health Insurance	\$ _____
Auto Ins.	\$ _____	Entertainment	\$ _____
Other	\$ _____		\$ _____

Do you pay child support? Yes/No If so how much per month? \$ _____ Duration _____

Banking

Amount in savings account: _____ Account # _____

Name of bank/credit union: _____

Amount in checking account: _____ Account # _____

Name of bank/credit union: _____

I/We have received welfare benefits from the state of NH: Yes No

I/We have declared bankruptcy within the past 3 years: Yes No

(Past history of bankruptcy is not a reason for disqualification in Habitat program.)

To be considered for a Habitat for Humanity home you and your family must be willing to fulfill the sweat equity requirement. 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, or other approved activities.

I/WE HAVE READ AND UNDERSTAND THE SWEAT EQUITY POLICY AND I/WE ARE WILLING TO COMPLETE THE SWEAT EQUITY REQUIREMENT:

Applicant: (circle) YES NO

Co-Applicant YES NO

Please write a brief explanation of what makes your home inadequate. Use back if needed.

All information given in connection with this application is given voluntarily. Applicants certify that the information given is truthful in all respects. In the event that it is determined by Greater Nashua Habitat for Humanity (GNHFH) that any information is not entirely forthright and accurate, GNHFH may disqualify the applicant from further consideration for benefits. All applicants provide information with the understanding that GNHFH will not be held responsible for dissemination of any information which it obtains in connection with this application.

Submission of this application grants GNHFH unrestricted and unqualified permission to investigate any aspect of the applicant's credit history or any other information which GNHFH deems appropriate. In submitting this application, the applicant does hereby covenant and agree that it will hold harmless GNHFH from and against claim which the applicant may have in any way associated with this application process. The applicant understands that GNHFH is a non-profit organization staffed by volunteers, and in order to continue its ministry, cannot be exposed to the possibility of any claims arising out of its activities. Reference is made to GNHFH's published sweat equity policy and selection criteria for Habitat housing. It is the intent of GNHFH to generally follow the procedures outlined in those documents in connection with the application and selection process. However, GNHFH may deviate from its generally followed procedures in the event the organization deems it appropriate at any time.

I understand that by filing this application, I am authorizing Greater Nashua Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family. I understand that the evaluation will include personal visits, credit checks, employment and rental verifications along with a criminal records check. 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. The original or a copy of this application will be retained by Greater Nashua Habitat for Humanity even if the application is not approved.

I understand that Greater Nashua Habitat for Humanity screens all potential staff (whether paid or unpaid), board members, and applicant families on the sex offender registry. By completing this application, I am submitting to such an inquiry.

Applicant #1 _____ Date _____

Applicant #2 _____ Date _____

Please send this completed form, along with copies of last years tax return and W2 forms along with 2 weeks worth of pay stubs from each working applicant along with a copy of your most recent bank statement to:

Greater Nashua Habitat for Humanity
Family Selection Committee
PO Box 159
Nashua NH 03061



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GREATER NASHUA HABITAT FOR HUMANITY

Authorization to Release Information

To Whom it May Concern:

1. I/We have applied for a mortgage loan from the Nashua affiliate of Habitat for Humanity. As part of the application process Greater Nashua Habitat for Humanity may verify information contained in my/our loan application and in other documents required in connection with the loan.
2. I/We authorize you to provide Greater Nashua Habitat for Humanity with any and all information and documentation that they request. Such information includes but is not limited to employment history and income, bank account balances, credit history, and past public assistance history.
3. A copy of this authorization may be accepted as an original.
4. Your prompt reply to Habitat for Humanity is appreciated.

The information obtained by Habitat is only to be used in the processing of my application for a mortgage loan.

Date: _____

Borrower 1: _____

Social Security Number: _____

Borrower 2: _____

Social Security Number: _____

INFORMATION FOR GOVERNMENT
MONITORING PURPOSES

The following information is requested by the Federal Government for certain types of loans related to a dwelling in order to monitor the lender's compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may not discriminate either on the basis of this information, or on whether you choose to furnish it. If you furnish the information, please provide both ethnicity and race. For race, you may check more than one designation. If you do not furnish ethnicity, race, or sex under federal regulations, this lender is required to note the information on the basis of visual observation and surname if you have made this application in person. If you do not wish to furnish the information please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the particular type of loan applied for.)

Borrower: I do not wish to supply this information Co-borrower I do not wish to supply this information

Ethnicity: Hispanic or Latino Hispanic or Latino
 Not Hispanic or Latino Not Hispanic or Latino

Race: American Indian or Alaska Native American Indian or Alaska Native
 Asian Asian
 White White
 Black or African American Black or African American

Sex: Female Male Female Male

To be completed by interviewer: Interviewer's Name Print or Type Name and
Address of

Interviewer's Employer
This interview was taken _____

Face to Face Interviewer's signature Date
 Mail
 Telephone
 Internet _____
 Interviewers phone # _____