



New Orleans Area Habitat for Humanity

2900 Elysian Fields Avenue
 New Orleans, LA 70122
 (504) 861-2077 habitat-nola.org



First-Time Homebuyer Program Intake Application

You MUST live in Orleans, Jefferson, St. Bernard, Plaquemines, or St. Charles Parishes to apply.

Please answer each question truthfully to the best of your knowledge.

1. APPLICANT INFORMATION

Applicant	Co-Applicant (if you will have more than one applicant)
Name	Name
Phone	Phone
Email Address	Email Address
Marital Status <input type="checkbox"/> Unmarried <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Single <input type="checkbox"/> Married* <input type="checkbox"/> Separated**	Marital Status <input type="checkbox"/> Unmarried <input type="checkbox"/> Divorced <input type="checkbox"/> Widowed <input type="checkbox"/> Single <input type="checkbox"/> Married* <input type="checkbox"/> Separated**

**If you are married, you must apply with your spouse as a co-applicant because Louisiana is a 'Community Property State' which means that any property acquired during a marriage is the property of both spouses even if legal title of a property is in one spouse's name. To protect our applicants and Habitat, we require that both spouses be on the credit check and loan application since both individuals would be legal owner of the property. Therefore, for married couples, each spouse's credit, debt, and income are considered as part of one application and co-applicants must be approved together.*

***In cases where a married couple is separated, the couple is still legally married and the same guidelines would apply. Habitat will ONLY allow individuals to apply separately if the applicant is pursuing a legal divorce. In these cases, a single applicant may be provisionally accepted to the program (if they meet all other criteria) you will need to finalize a divorce before closing on your loan.*

Current Address (street, city, ZIP code)	Current Address (street, city, ZIP code)
How long have you lived at this address?	How long have you lived at this address?
If living at present address for less than 2 years, please complete the following	
Past Address (street, city, ZIP code)	Past Address (street, city, ZIP code)
How long did you live at this address?	How long did you live at this address?
How did you hear about Habitat? (church, family member, friend, info session, poster at work, etc.) Please be specific and give the name of the person, workplace, church, etc.	

Dependents and anyone else who will live with you in the next 3 years

Name	DOB	Relationship	M/F

2. CURRENT HOUSING CONDITIONS

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):

Monthly rent payment: \$_____ /month

Do more than 2 people share a bedroom? Yes No

Do adults and children share a bedroom? Yes No

Do children of the opposite sex share a bedroom? Yes No

In the space below, describe the condition of the house or apartment where you currently live. Why do you want to buy a Habitat home? Are there cracks in the outside walls and foundations? Is it over-crowded? Do you worry about crime in your neighborhood? Is your rent is too high for you to manage?

3. WILLINGNESS TO PARTNER

You and your family must be willing to partner with Habitat for Humanity. This includes going to educational workshops, 350 hours of volunteer work (that we call “sweat equity”), saving \$2,700 for your escrow* deposit, and other activities. Volunteer work may include working in the ReStore or helping with construction, but other options are available for those with special needs.

I am willing to complete the required sweat equity hours: Applicant: Yes No
Co-Applicant: Yes No

** Escrow is a special account that helps you save for your first year of homeowner’s and flood insurance.*

Have you ever applied for a home loan through a bank or other program? Applicant: Yes No
Co-Applicant: Yes No

Habitat is not a short-term housing solution; it is a long-lasting partnership. Once approved for partnership, it can take up to two years to move into your home.

Are you and your family willing to wait up to two years to move into a Habitat home? Yes No

Habitat for Humanity is currently building in the 7th Ward, 8th Ward, 9th Ward, Central City, and New Orleans East.

Are you and your family willing to live in any neighborhood where Habitat builds? Yes No

4. EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
Name and address of current employer	Years on this job	Name and address of current employer	Years on this job
Position	Business Phone	Position	Business Phone
Do you plan to continue working at this job? Yes No		Do you plan to continue working at this job? Yes No	
Secondary or Previous Employment			
Name and address of secondary/previous employer	Years on this job	Name and address of secondary/previous employer	Years on this job
Position	Business Phone	Position	Business Phone

5. ASSETS	
Applicant	Co-Applicant
Checking Account Name of Bank or Credit Union: Average Balance:	Checking Account Name of Bank or Credit Union: Average Balance:
Savings Account Name of Bank or Credit Union: Average Balance:	Savings Account Name of Bank or Credit Union: Average Balance:

NEW ORLEANS HABITAT FOR HUMANITY INCOME GUIDELINES

New Orleans Area Habitat for Humanity seeks to partner with families whose income is below 60% of the New Orleans area’s median income (or “AMI,” which is calculated by the government—see chart below). Partners must have a least an income of \$19,200 a year before taxes. This allows us to accept families with high need who also have the ability to repay a mortgage. We are currently creating a program for families who earn between 60% and 80% AMI, so if you fit that description (see below in the far right column), please continue the application. Below is a chart of our annual and monthly gross income guidelines (before taxes are taken out) lowest and highest limits for the First-Time Homebuyer’s program.

People in Household	Lowest Possible Income	Highest Income for 60% AMI	Highest Income for 80% AMI
1	\$19,200 / \$1,600	\$25,200 / \$2,100	\$33,600 / \$2,800
2	\$19,200 / \$1,600	\$28,800 / \$2,400	\$38,400 / \$3,200
3	\$19,200 / \$1,600	\$32,400 / \$2,700	\$43,200 / \$3,600
4	\$19,200 / \$1,600	\$36,000 / \$3,000	\$48,000 / \$4,000
5	\$19,200 / \$1,600	\$38,880 / \$3,240	\$51, 850 / \$4,320
6	\$19,200 / \$1,600	\$41,760 / \$3,480	\$55,700 / \$4,641

**** All savings, investments, real estate, and assets will also be taken into consideration as sources of income. If you are unsure what counts as income, one of our case managers will be glad to assist you.**

In addition to our income guidelines, we also look at each applicant’s total debt and “debt to income ratio” (*total monthly debt divided by total monthly income*) in order to evaluate whether or not an applicant has strong potential to take on the added expense of a 20, 25, or 30 year mortgage payment.

To provide us with information to assess whether you are within our income, debt, and debt to income (DTI) guidelines please complete the worksheet on the following page. Once completed, this worksheet should provide an accurate picture of all monthly income, expenses, and debt. Should you advance to later stages of our application process, you will be required to show documentation of all items listed.

This worksheet is usually filled out with the help of a case manager. You may fill this out on your own, but a case manager will review it at your intake meeting. If you have questions, our case managers will be happy to help.

6. MONTHLY INCOME AND BILLS					
Gross Monthly Income	Applicant	Co-Applicant	Others in Household	Monthly Bills	Monthly Amount Paid by Applicant & Co-Applicant
Base Employment Income	\$	\$	\$	Rent	\$
Secondary Employment	\$	\$	\$	Electrical/Gas	\$
Food Stamps (optional)	\$	\$	\$	Water	\$
Social Security	\$	\$	\$	Phone	\$
SSI	\$	\$	\$	Car Insurance	\$
Disability	\$	\$	\$	Medical Insurance	\$
Alimony (optional)	\$	\$	\$	Medical Costs	\$
Child Support (optional)	\$	\$	\$	Child Care	\$
Other <i>please list</i>	\$	\$	\$	Child Support / Alimony	\$
	\$	\$	\$	Cable/Internet	\$
	\$	\$	\$	Life Insurance	\$
	\$	\$	\$	Other <i>please list</i>	\$
	\$	\$	\$		\$
Total	\$	\$	\$	Total	\$
MONTHLY DEBTS					
Fixed Debt*		Monthly Payment		Unpaid Balance	
Car Payment		\$		\$	
Credit Card		\$		\$	
Credit Card		\$		\$	
Student Loans		\$		\$	
Other		\$		\$	
Other		\$		\$	
TOTAL		\$		\$	

* Fixed debt are debts that will not change once you move into a Habitat house, money you have already spent and are paying back, and anything that will show up on a credit report. Utilities and some insurance payments often vary from home to home, but student loans, credit cards, and car payments are unaffected. Anything listed under “monthly bills” in part 6 above (top right) is not considered a fixed debt. If you are unsure if something is a fixed debt, our case managers will be glad to assist you.

7. DECLARATIONS

Do you currently own a home or any other real estate?

Applicant:	Yes	No
Co-Applicant:	Yes	No

If yes, please explain:

Have you been declared bankrupt within the past five years?

Applicant:	Yes	No
Co-Applicant:	Yes	No

Have you had property foreclosed on in the past five years?

Applicant:	Yes	No
Co-Applicant:	Yes	No

	U.S. Citizen	Permanent Resident	TPS	U-Visa	Other <i>(please explain)</i>
Applicant:	<input type="checkbox"/> _____				
Co-Applicant:	<input type="checkbox"/> _____				

8. AUTHORIZATION & RELEASE

I understand that with this intake form, I am authorizing New Orleans Area Habitat for Humanity (NOAHH) to make an initial evaluation of my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership, and my willingness to participate in the Habitat partnership. I understand that an intake meeting will most likely be required for a full evaluation to begin. **I understand that the intake form is for informational purposes only** and that the contents of my credit report will determine whether or not I am officially advanced to the next stage of the application process. I understand that there are three stages to the application process and I can be disqualified at any stage based on failure to meet selection criteria. I understand that if my application is not approved to go to the next stage of the application process, my application will be closed. I understand that the original or copy of this intake form and credit report will be retained by NOAHH even if my application is not approved. I understand that the evaluation will include personal visits, a credit check, and employment verification. I understand that I have a right to receive an appraisal on the property I select to purchase if I am approved into the homeownership program. 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. I certify that I have read the above application and I have answered all the questions on this application truthfully to the best of my knowledge.

Applicant Signature: _____ **Date:** _____

Co-Applicant Signature: _____ **Date:** _____