

*“Seeking to put God’s Love into Action, Habitat for Humanity brings people together to build homes, communities and hope”*

Dear potential Family,

Thank you for your interest in obtaining a Yakima Valley Partner Habitat for Humanity (Habitat) home. Since 1984, we have helped 188 families and over 800 individuals achieve strength, stability and self-reliance through shelter.

Habitat’s vision is a world where everyone has a decent place to live. Unfortunately, statistics tell us that one in six households in the U.S. pays more than 30 percent of their income for housing and may have difficulty affording necessities such as food or clothing. Therefore, we have spent the past 35 years partnering with those who want to build better lives for themselves. We know, and have seen the data, that people thrive physically, mentally and financially when their home environment improves.

By working with prospective homeowners, from beginning to end, we help individuals prepare for the various responsibilities of homeownership, including learning about personal finances, mortgages, maintenance and upkeep of homes, and much more.

Habitat’s path to homeownership is an important and in-depth process, requiring hard work, time and dedication. However, this helps to ensure the long-term success of Habitat homeowners.

Habitat homeowners must be active participants in building a better home and future for themselves and their families. Every Habitat home is an investment. For us, it is one answer to a critical need, and we believe that stronger homes will create stronger communities.

- Prospective Habitat homeowners must demonstrate a need for safe, affordable housing. Need varies from community to community.
- Once selected, Habitat homeowners must partner with us throughout the process. This partnership requires performing sweat equity in construction and homeownership classes.
- Homeowners must demonstrate the ability to pay a mortgage. Mortgage payments are cycled back into the community to help build additional Habitat houses.

Habitat follows a nondiscriminatory policy of homebuyer selection. Neither race, color, religion, national origin, sex, marital status or age are factors in the selection process.

In every Habitat home, you find the work and dedication of so many people, working with a common goal: helping another family build strength, stability and self-reliance through shelter.

It takes every nail, every board and every gallon of paint to finish a Habitat home, it also takes every hour of hard work by future homeowners and volunteers, every ounce of support from generous donors, and every bit of building expertise to guide the construction process.

Please complete the attached program forms completely, also include copies of the requested documents. Return the completed application packet to the Habitat Administration office. Once we have received and confirmed your application as complete, our Homeowners Services Department will contact you for an intake appointment.

In Partnership,

**Homeowner Services Director**  
**Yakima Valley Partners Habitat for Humanity**  
**21 W Mead Ave Ste 110 Yakima WA 98902**  
**509-453-8077**



**Attention!**  
**Yakima County Residents**

**Have you ever dreamed of purchasing a home?** Yakima Valley Partners Habitat for Humanity is building single family homes in the Yakima County for families that qualify for a special financing program as first time homebuyers.

To qualify, families **MUST**:

- Have a housing need
- Able to re-pay a mortgage
- Be willing to partner
- Earn between 30-80% of the Area Median Income (AMI) for Yakima County and Earn above 30% of the Area Median Income (AMI).
- Meet a total household debt income ratio that does not exceed 41% of total household monthly gross income
- First time homebuyer/Not owned a home within the last three years
- Must be a Citizen or Permanent Resident of the US
- Must live in the Yakima County
- Credit score of **640** at time of purchase
- Pass criminal background check

The following chart shows, by family size, the maximum 80% area median incomes that qualify for Habitat’s financing programs.

Area Median Income Levels based on Family Size for 2019		
Family Size	Low Income Limits (80% of median) *	Lower Income Limit (30% of median) *
1	\$37,700	\$14,150
2	\$43,100	\$16,200
3	\$48,500	\$18,200
4	\$53,850	\$20,200
5	\$58,200	\$21,850
6	\$62,500	\$23,450
7	\$66,800	\$25,050
8	\$71,100	\$26,700

If you are interested in learning more and receiving an application. Call our office at **(509) 453 – 8077**.

## Privacy Policy and Practices

We at Yakima Valley Partners Habitat for Humanity value your trust and are committed to the responsible management, use and protection of personal information. This notice describes our policy regarding the collection and disclosure of personal information. Personal information, as used in this notice, means information that identifies an individual personally and is not otherwise publicly available information. It includes personal financial information such as credit history, income, employment history, financial assets, bank account information and financial debts. It also includes your social security number and other information that you have provided us on any applications or forms that you have completed.

### Information We Collect

We collect personal information to support our homebuyer education program and to aid you in shopping for and obtaining a home mortgage. We collect personal information about you from the following sources:

- Information that we receive from you on applications or other forms,
- Information about your transactions with us, our affiliates or others,
- Information we receive from a consumer reporting agency, and
- Information that we receive from personal and employment references.

### Information We Disclose

We may disclose the following kinds of personal information about you:

- Information we receive from you on applications or other forms, such as your name, address, social security number, employer, occupation, assets, debts and income.
- Information about your transactions with us, our affiliates or others, such as your account balance, payment history and parties to your transactions; and
- Information we receive from a consumer reporting agency, such as your credit bureau reports, your credit history and your creditworthiness.

### To Whom Do We Disclose

We may disclose your personal information to the following types of unaffiliated third parties:

- Financial service providers, local, state, federal funders and/or companies engaged in providing home mortgage or home equity loans, grants and down payment assistance.
- Others, such as nonprofit organizations involved in community development, but only for program review, auditing, research and oversight purposes.

We may also disclose personal information about you to third parties as permitted by law.

*Prior to sharing personal information with unaffiliated third parties, except as described in this policy, we will give you an opportunity to direct that such information to not be disclosed.*

### Confidentiality and Security

We restrict access to personal information about you to those of our employees who need to know that information to provide products and services to you and to help them do their jobs, including underwriting and servicing of loans, making loan decisions, aiding you in obtaining loans from others, and financial counseling. We maintain physical and electronic security procedures to safeguard the confidentiality and integrity of personal information in our possession and to guard against unauthorized access. We use locked files, user authentication and detection software to protect your information. Our safeguards comply with federal regulations to guard your personal information.

**Directing Us Not to Make Disclosures to Unaffiliated Third Parties**

If you prefer that we not disclose personal information about you to unaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law).

- If you wish to opt out of disclosures to unaffiliated third parties other than nonprofit organizations involved in community development, you may check Box 1 on the attached Privacy Choices Form.
- If you wish to opt out of disclosures to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes, you may check Box 2 on the attached Privacy Choices Form.

**PRIVACY CHOICES FORM-ONLY IF OPTING OUT**

**If you want to opt out, that is direct us not to make disclosures about your personal information (other than disclosures permitted by law) as described in this notice, check the box or boxes below to indicate your privacy choices. Then send this form to the address listed below.**

**OPT OUT OPTIONS:**

- Box 1** - Limit disclosure of personal information about me to unaffiliated third parties other than nonprofit organizations involved in community development.
- Box 2** - Limit disclosure of personal information about me to nonprofit organizations involved in community development that are used only for program review, auditing, research and oversight purposes.

Name: \_\_\_\_\_ eSignature: \_\_\_\_\_

Phone Number: (\_\_\_\_) \_\_\_\_ - \_\_\_\_\_ Wet Signature: \_\_\_\_\_

If you have checked any of the boxes above,  
 please mail this form or submit with your completed application to:

**Yakima Valley Partners Habitat for Humanity  
 21 W Mead Ave Ste 110  
 Yakima, WA 98902**

Please allow approximately 30 days from our receipt of your Privacy Choices Form for it to become effective. Your privacy instructions and any previous privacy instructions will remain in effect until you request a change.

Acknowledgement and receipt of information by:

\_\_\_\_\_  
 Applicant's eSignature Printed name Date

\_\_\_\_\_  
 Co-Applicant's eSignature Printed name Date

\_\_\_\_\_  
 Applicant's Wet Signature

\_\_\_\_\_  
 Co-applicant's Wet Signature



## Home Build Program Document Checklist

To speed up your Home Build application process, please take a moment to review the enclosed information and documents. Please bring all required documents and **PROVIDE COPIES**- to the administrative office when ready to turn in complete application. **Note: Incomplete applications WILL NOT BE ACCEPTED.**

### HOME BUILD PROGRAM – DISCLOSURE DOCUMENTS

- Intake Application
- Authorization to release information
- Equal Credit Opportunity Act Notice
- Media Release
- Privacy Policy & Practices
- Cancellation Policy

### PERSONAL INFORMATION – (MUST BE A U.S. CITIZEN OR PERMANENT RESIDENT)

- Photo State ID/Driver's License
- Permanent Residency Card** *if applicable*
- US Citizen:** US Passport or Birth Certificate
- Social Security card –**for adults only**
- Birth Certificates for all children in the household

### FINANCIAL DOCUMENTS

- 4 Most Recent Pay stubs (Last 30 days) for all adults in the household
- Benefit/Award Letters if applicable – (*Social Security, Disability, Pension, VA Benefits, Food Stamp Benefits and Public Assistance*)
- Child Support Court Order and/or proof of receipt of child support for the past 12 months
- W-2 Forms and/or 1099's for the last two years
- Tax Returns for last two years

### BANK INFORMATION

- Checking/Savings/Money Market/IRA/Investment Account Statements last 2 months

### OTHER REQUIRED DOCUMENTS

- Copy of a utility bill and/or Residential rent contract
- Complete set of bankruptcy packet and discharge letter (if filed within the last 7 years)
- Divorce Decree packet (all pages)

### FEES

For your scheduled appointment, please submit a **Credit Report Fee** of **\$23.30** for each individual credit report. All parties 18 years or older, will be subject to a background check. **MONEY ORDER OR CASHIER CHECKS ONLY.** Please make it payable to **YVP Habitat for Humanity**. There is a **\$6 administration Fee** if you do not provide your own copies.



**OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE**

Date received: _____	Date of selection: _____
	Date of board approval: _____
	Date of partnership agreement: _____

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.

# Application

**1. APPLICANT INFORMATION**

APPLICANT	CO-APPLICANT																																																
Applicant's Name: _____	Co-applicant's name: _____																																																
Social Security Number _____ Contact Number _____ Age _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed) <input type="checkbox"/> Other _____ Email _____	Social Security Number _____ Contact Number _____ Age _____ <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed) <input type="checkbox"/> Other _____ Email _____																																																
<b>Dependents</b> and others who will live with you (not listed by co-applicant)	<b>Dependents</b> and others who will live with you (not listed by co-applicant)																																																
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Present address (street, city, state, ZIP code) _____ _____ _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ Number of years _____	Present address (street, city, state, ZIP code) _____ _____ _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ Number of years _____																																																
<b>If residing at present address for less than two years, complete the following:</b>																																																	
Present address (street, city, state, ZIP code) _____ _____ _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ Number of years _____	Present address (street, city, state, ZIP code) _____ _____ _____ <input type="checkbox"/> Own <input type="checkbox"/> Rent \$ _____ Number of years _____																																																

**2. PRESENT HOUSEHOLD CONDITIONS**

Number of bedrooms 1 2 3 4 5 If more, how many? \_\_\_\_\_

Other rooms in the place where you are currently living:

Kitchen Bathroom Living room Dining room

Other (please explain) \_\_\_\_\_

If you rent your residence, what is your monthly rent payment? \$\_\_\_\_\_/month

(Please supply a copy of your lease or a copy of a money order receipts or canceled rent check.)

Name of current landlord: \_\_\_\_\_ Phone Number \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ ZIP \_\_\_\_\_

In the space below, describe the conditions of the house or apartment where you live. Why do you need a Habitat Home? \_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

\_\_\_\_\_

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**3. EMPLOYMENT INFORMATION**

APPLICANT	CO-APPLICANT
Name and address of <b>CURRENT</b> employer _____ _____ _____	Name and address of <b>CURRENT</b> employer _____ _____ _____
Hire date _____	Hire date _____
Monthly Wage \$ _____	Monthly Wage \$ _____
Position/Title _____	Position/Title _____
If employed in current job for less than two years, complete the following:	
Name and address of <b>PREVIOUS</b> employer _____ _____ _____	Name and address of <b>PREVIOUS</b> employer _____ _____ _____
Hire date _____	Hire date _____
Phone Number _____	Phone Number _____

4. MONTHLY INCOME				
Income source	Applicant	Co-applicant	Others in household	TOTAL
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child Support	\$	\$	\$	\$
Food Stamps	\$	\$	\$	\$
SSi	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
Other:	\$	\$	\$	\$
Other:	\$	\$	\$	\$
<b>TOTAL:</b>	\$	\$	\$	\$
<b>PLEASE NOTE:</b> Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.	HOUSEHOLD MEMBERS WHOSE INCOME IS LISTED ABOVE			
	Name	Income source	Monthly Income	DOB
5. MONTHLY EXPENSES				
	APPLICANT	CO-APPLICANT		
Rent	\$	\$		
Renter's Insurance	\$	\$		
Electricity	\$	\$		
Gas/Propane	\$	\$		
WSG	\$	\$		
Home Phone/cell phone	\$	\$		
Cable TV/ Internet	\$	\$		
Union dues	\$	\$		
Medical Bills/Pharmacy	\$	\$		
Auto Payment	\$	\$		
Auto Insurance	\$	\$		
Car expenses (gas/maintenance)	\$	\$		
Groceries	\$	\$		
Household expenses	\$	\$		
Other:	\$	\$		
Other:	\$	\$		
Other:	\$	\$		
<b>TOTAL:</b>	\$	\$		



**6. 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 parents)?  
If you borrow the money, whom will you borrow it from, and how will you pay it back?

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**7. ASSETS**

Name of bank, savings, loans, and credit union, etc...	Address	City, State,	ZIP	Account Number	Current Balance

**8. DEBT**

**TO WHOM DO YOU AND THE CO-APPLICANT(S) OWE MONEY?**

Account	APPLICANT			CO-APPLICANT		
	Monthly payment	Unpaid balance	Months left to pay	Monthly Payment	Unpaid balance	Months left to pay
Auto Loan	\$	\$		\$	\$	
Furniture	\$	\$		\$	\$	
Child Support	\$	\$		\$	\$	
Alimony	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Credit Card	\$	\$		\$	\$	
Other:	\$	\$		\$	\$	
<b>Total</b>	<b>\$</b>	<b>\$</b>		<b>\$</b>	<b>\$</b>	



**AUTHORIZATION TO RELEASE INFORMATION**

TO: \_\_\_\_\_

RE: \_\_\_\_\_

I have applied for or obtained a loan or grant from Yakima Valley Partners Habitat for Humanity. As part of the process or in considering me for interest credit, payment assistance, or other servicing assistance on such loan, Yakima Valley Partners Habitat for Humanity may verify information contained in my request for assistance and in other documents required in connection with the request.

I authorize you to provide to Yakima Valley Partners Habitat for Humanity for verification purposes the following applicable information:

- Past and present employment or income records.
- Bank account, stock holdings, and any other asset balances.
- Past and present landlord references.
- Any consumer credit references

\*\*If the request is for a new loan or grant, I further authorize Yakima Valley Partners Habitat for Humanity to order a consumer credit report and verify other credit information. \*\*\*(could be removed)

I understand that under the Right to Financial Privacy Act of 1978, 12 U.S.C. 3401, et seq., Yakima Valley Partners Habitat for Humanity is authorized to access my financial records held by financial institutions in connection with the consideration or administration of assistance to me. I also understand that financial records involving my loan and loan application will be available to Yakima Valley Partners Habitat For Humanity without further notice or authorization, but will not be disclosed or released by Yakima Valley Partners Habitat For Humanity to another Government agency or department or used for another purpose without my consent except as required or permitted by law. This authorization is valid throughout the program process or life of the loan, whichever is longer.

The information Yakima Valley Partners Habitat for Humanity obtains is only to be used to process my request for a loan or grant, interest credit, payment assistance, or other servicing assistance. I acknowledge that I have received a copy of the Privacy Policy and Practices information. I understand that if I have requested interest credit or payment assistance, this authorization to release information will cover any future requests for such assistance and that I will not be re-notified of the Privacy Act information unless the Privacy Act information has changed concerning use of such information.

**A copy of this authorization may be accepted as an original.**

Your prompt reply is appreciated.

\_\_\_\_\_  
Applicant's eSignature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-applicant's eSignature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Applicant's Wet Signature

\_\_\_\_\_  
Co-applicant's Wet Signature

## 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, 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: the FTC Northwest Region for Washington State, 915 Second Ave Room 2896, Seattle WA 98174 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 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 Yakima Valley Partners Habitat for Humanity's program.

Applicant(s):

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Applicant's eSignature	Printed name	Date
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Co-applicant's eSignature	Printed name	Date
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Applicant's Wet Signature

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Co-applicant's Wet Signature



**YAKIMA VALLEY PARTNERS HABITAT FOR HUMANITY MEDIA RELEASE FORM**

For good and valuable consideration, the receipt and sufficiency of which I hereby acknowledge, I, \_\_\_\_\_ and \_\_\_\_\_ (in the case of a minor) the parent having legal custody and/or the legal guardian of \_\_\_\_\_, \_\_\_\_\_ hereby grant to Yakima Valley Partners Habitat for Humanity (“YVP HFH”) and their successors and assigns, full authorization and the absolute right and permission to record my appearance, performance and voice, and to use, in edited or unedited form, the results and proceeds thereof in connection with the filming, videotaping and/or audio taping of this event or future events of the whole household listed in the application packet submitted to Habitat.

I also grant YVP HFH the absolute right to sell, assign, convey, reproduce, copyright, use or publish photographic and/or audio reproductions, portraits, or pictures of me, motion picture or video tape pictures of me, in any manner, in any broadcast or non-broadcast media, including electronic computer media, in perpetuity, or in which I may be included in whole, in part or in composite, in conjunction with my own or any other picture, product, person or reproduction, in color or otherwise, made through any media at its studios or elsewhere, for art, advertising, commerce, business or trade or any other lawful purpose whatsoever.

I hereby waive any right that I may have to inspect or approve the finished product or the advertising copy which may be used in connection therewith, or the use to which it may be applied.

I hereby release, discharge and agree to hold harmless YVP HFH, its nominees, designees, successors and assigns, or others for whom they are acting, from any liability of any nature or description by virtue of any use whatsoever, whether intentional or otherwise, from any change that may occur or be produced in the taking of said picture or pictures, in any processing tending towards the completion of the finished product, unless it can be shown that said use or change is solely for the purpose of subjecting me to conspicuous ridicule, scandal, reproach, scorn and indignity.

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Applicant’s eSignature	Printed name	Date
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Co-applicant’s eSignature	Printed name	Date
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Applicant’s Wet Signature

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Co-applicant’s Wet Signature



**CANCELLATION POLICY**

Partnership is a critical part of our homeownership program. Missing appointments shows an inability and or unwillingness to partner with Habitat for Humanity. It is important for applicants to keep all their scheduled appointments with Habitat for Humanity.

**Rescheduling Appointments:**

We understand situations come up occasionally requiring a need to reschedule your appointments. If a situation rises that will require you to reschedule an appointment with Habitat, please call the Habitat office at 509-453-8077 as soon as you know that you will not be able to keep the appointment. We require **24-hour advance** notice to reschedule your appointment, otherwise we will record it as a missed appointment.

**Missed Appointments:**

All missed appointments (including cancellations with less than 24 hours' notice) will be documented in your file. If you are more than **15 minutes late** for an appointment, we will treat the appointment as a missed appointment; you will need to reschedule the appointment.

**Deselection:**

If you miss 3 appointments in any three-month period, your file will be presented to the board for deselection from the homeownership program for your unwillingness to partner with Habitat.

***I have read, understand, and agree to adhere to the cancellation policy terms.***

_____	_____	_____	_____
Applicant's eSignature	Date	Co-applicant's eSignature	Date
_____	_____	_____	_____
Applicant's Wet Signature		Applicant's Wet Signature	

**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, 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.