

*“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 201 families and over 845 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, applicants **MUST**:

- Demonstrate a need for adequate housing
- Ability 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 household size, the maximum 80% and minimum 30% area median incomes that qualify for Habitat’s financing programs.

<b>Area Median Income Levels based on Family Size for 2023</b>		
<b>Household Size</b>	<b>Lower Income Limit (30% of median) *</b>	<b>Low Income Limits (80% of median) *</b>
1	\$17,550	\$46,800
2	\$20,050	\$53,467
3	\$22,550	\$60,133
4	\$25,050	\$66,800
5	\$27,100	\$72,267
6	\$29,100	\$77,600
7	\$31,100	\$82,933
8	\$33,100	\$88,267

To learn more about the Home Build Program please visit [yakimahabitat.org](http://yakimahabitat.org) or call (509)453-8077 *line 3*.

**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 **original personal identification** documents when submitting your application-the office will make copies. All other required documents can be copies. Please provide all necessary documents to the administrative office when ready to complete the 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
- \_\_\_\_\_ Willingness to Partner Agreement

**PERSONAL IDENTIFICATION 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 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 **\$25.00** for each individual applying and a **\$6.00** fee for a criminal background check for all adults (18+). **MONEY ORDER OR CASHIER CHECKS ONLY. NO PERSONAL CHECKS. THANK YOU.** Please make it payable to **YVP Habitat for Humanity.**





**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 and others who will live with you (not listed by co-applicant)</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Name</th> <th style="width: 33%;">DOB</th> <th style="width: 33%;">Gender</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table>	Name	DOB	Gender																						<b>Dependents and others who will live with you (not listed by co-applicant)</b> <table border="1" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 33%;">Name</th> <th style="width: 33%;">DOB</th> <th style="width: 33%;">Gender</th> </tr> </thead> <tbody> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> <tr><td> </td><td> </td><td> </td></tr> </tbody> </table>	Name	DOB	Gender																					
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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>																																																	
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**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>	\$	\$		



### 9. Declarations

**Please write yes or no beside the questions that best answers the following questions for you and the co-applicant.**

	APPLICANT	CO-APPLICANT
Do you have any outstanding judgments because of a court decision against you?		
Have you been declared bankrupt within the past seven years?		
Have you had property foreclosed on or deed in lieu of foreclosure in the past seven years?		
Are you currently involved in a lawsuit?		
Have you directly or indirectly been obligated on any loan, which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgment?		
Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?		
Are you paying alimony or child support or separate maintenance?		
Are you a co-signer or endorser on any loan?		
Are you a U.S. citizen or permanent resident?		

If you answered "yes" to any question a through h, or "no" to question i, please explain on a separate piece of paper

### 10. WILLING TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete 500 hours of "sweat equity". 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 store, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

Applicant       Yes     No  
 Co-applicant     Yes     No

### 11. AUTHORIZATION TO RELEASE

I understand that by filing this application, I am authorizing Yakima Valley Partners Habitat for Humanity to evaluate my actual need for the Habitat Homebuild Partner Program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity.

I understand that the evaluation will include personal visits, a credit check and employment verification. 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 and forfeit any rights or claims to a habitat home.

I also understand that Yakima Valley Partners 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 and credit check.

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

\_\_\_\_\_  
 Date

\_\_\_\_\_  
 Co-applicant's 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 application. Please mark your additional comments with "A" for applicant or "C" for co-applicant.



**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 Signature

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date



## 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):

---

Applicant's signature

Printed name

Date

---

Co-applicant's signature

Printed name

Date





**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 Signature

\_\_\_\_\_  
Date

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

\_\_\_\_\_  
Date

**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.



## 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: \_\_\_\_\_ Signature: \_\_\_\_\_

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

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 signature Printed name Date

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

