

When complete, return this application and all supplemental documents to the Habitat office.



We pledged to the letter and spirit of the 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.



Homeownership Program Application

This box is for Habitat staff use only. Applicant section begins on page 2.

Family Name: _____ Date Received: _____

Meets Minimum Income: Yes No Date Incomplete Letter Sent: _____

Date of Adverse Action Letter: _____ Home Visit On: _____

HV Completed By: _____ HV Score: _____

Date of Board Approval: _____ Date of PF Agreement: _____

This box is for Habitat staff use only. Applicant section begins on page 2.

Before filling out this application, please fully review the [Application Guide](#) to ensure you qualify.

Please Note: If more space is needed to complete any section of this application, use the optional last page of this application form. Please mark your additional comments with "A" for Applicant or "C" for Co-Applicant.

1. APPLICANT INFORMATION (Please Print)

Full Name: _____ Age: _____

Date of Birth: _____ Social Security No. _____ Email: _____

Street Address: _____

City: _____ State: _____ Zip: _____ Cell Phone: _____

Married _____ Single _____ Divorced _____ Separated _____ Unmarried _____

How long have you lived in Kosciusko County? _____

Applicant's dependents: people who would live with you in a Habitat House

| Name | Birth Date | M/F | Relationship |
|-------|------------|-------|--------------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

2. CO-APPLICANT INFORMATION (Please Print)

Full Name: _____ Age: _____

Date of Birth: _____ Social Security No. _____ Email: _____

Street Address: _____

City: _____ State: _____ Zip: _____ Cell Phone: _____

Married _____ Single _____ Divorced _____ Separated _____ Unmarried _____

How long have you lived in Kosciusko County? _____

Co-Applicant's dependents: people who would live with you in a Habitat House (that aren't already listed by Applicant)

| Name | Birth Date | M/F | Relationship |
|-------|------------|-------|--------------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. 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, attending homeownership classes or other approved activities, as described on [page 2 of the Application Guide](#). By initialing here, you agree to complete any and all requirements of sweat-equity:

Applicant initials _____ Co-Applicant initials _____

4. PRESENT HOUSING SITUATION

Currently RENTING:

*Include **lot rental** information here if your current residence is in a trailer park/mobile home community.*

How many people live in your current housing: _____ Monthly Payment: _____

How long have you lived in your current housing: _____ Number of Bedrooms: _____

Check all rooms present in current housing: Kitchen _____ Bathroom (how many?) _____ Living Room _____

Dining Room _____ Other (describe) _____

Current Landlord/Rental Company's Contact Information:

Name: _____ Phone: _____

Email Address: _____

(If less than 2 years at current residence, list your previous address & landlord's contact information)

Previous Address: _____

Landlord's Name: _____ Phone: _____

Landlord's Email Address: _____

Currently OWN:

Include trailer information here if you own a trailer or mobile home.

How many people live in your current housing: _____ Monthly Payment: _____

How long have you lived in your current housing: _____ Number of Bedrooms: _____

Check all rooms present in current housing: Kitchen _____ Bathroom (how many?) _____ Living Room _____

Dining Room _____ Other (describe) _____

What is the unpaid mortgage balance: _____ Mortgage Lender: _____

Lender Address: _____

Phone Number: _____ Do you own land? _____ If yes, please describe, including location: _____

Is there mortgage on the land: _____ If Yes, what is the monthly payment: _____

Unpaid mortgage balance: _____ (Please supply a copy of the land mortgage.)

5. EMPLOYMENT HISTORY

APPLICANT

Current Employer: _____ Phone: _____
 Address: _____ City: _____
 State: _____ Zip: _____ Job Title: _____
 Start Date: _____ Average Hours per week: _____ Average Overtime per week: _____
 Is your job seasonal? Yes No If so, how many months of the year do you work: _____
 Gross Pay Rate: _____ Frequency: _____ Type of tax form: W-2 1099

Complete this section if you currently have more than one job or if you have been at your current job less than 2 years.

Select one: Second job Previous employer

Employer Name: _____ Phone: _____
 Address: _____ City: _____
 State: _____ Zip: _____ Job Title: _____
 Start Date: _____ Average Hours per week: _____ Average Overtime per week: _____
 Is your job seasonal? Yes No If so, how many months of the year do you work: _____
 Gross Pay Rate: _____ Frequency: _____ Type of tax form: W-2 1099

Complete this section if you currently have more than one job or if you have been at your current job less than 2 years.

Select one: Third job Previous employer

Employer Name: _____ Phone: _____
 Address: _____ City: _____
 State: _____ Zip: _____ Job Title: _____
 Start Date: _____ Average Hours per week: _____ Average Overtime per week: _____
 Is your job seasonal? Yes No If so, how many months of the year do you work: _____
 Gross Pay Rate: _____ Frequency: _____ Type of tax form: W-2 1099

CO-APPLICANT (continued on next page)

Current Employer: _____ Phone: _____
 Address: _____ City: _____
 State: _____ Zip: _____ Type of Business: _____
 Start Date: _____ Average Hours per week: _____ Average Overtime per week: _____
 Is your job seasonal? Yes No If so, how many months of the year do you work: _____
 Gross Pay Rate _____ Frequency _____ Type of tax form: W-2 1099

Complete this section if you currently have more than one job or if you have been at your current job less than 2 years.

Select one: Second job Previous employer

Employer Name: _____ Phone: _____

Address: _____ City: _____

State: _____ Zip: _____ Type of Business: _____

Start Date: _____ Average Hours per week: _____ Average Overtime per week: _____

Is this job seasonal? Yes No If so, how many months of the year do you work: _____

Gross Pay Rate _____ Frequency _____ Type of tax form: W-2 1099

Complete this section if you currently have more than one job or if you have been at your current job less than 2 years.

Select one: Third job Previous employer

Employer Name: _____ Phone: _____

Address: _____ City: _____

State: _____ Zip: _____ Type of Business: _____

Start Date: _____ Average Hours per week: _____ Average Overtime per week: _____

Is this job seasonal? Yes No If so, how many months of the year do you work: _____

Gross Pay Rate _____ Frequency _____ Type of tax form: W-2 1099

6. MONTHLY INCOME

| Income Source | Applicant | Co-Applicant | Others in Household | Total |
|------------------------------------|-----------|--------------|---------------------|-----------|
| Monthly Gross Wages (All Jobs) | \$ | \$ | \$ | \$ |
| TANF | \$ | \$ | \$ | \$ |
| Alimony | \$ | \$ | \$ | \$ |
| Child Support | \$ | \$ | \$ | \$ |
| Social Security | \$ | \$ | \$ | \$ |
| Supplemental Security Income (SSI) | \$ | \$ | \$ | \$ |
| Disability | \$ | \$ | \$ | \$ |
| Section 8 Housing Vouchers | \$ | \$ | \$ | \$ |
| Other: _____ | \$ | \$ | \$ | \$ |
| Other: _____ | \$ | \$ | \$ | \$ |
| Other: _____ | \$ | \$ | \$ | \$ |
| Total | \$ | \$ | \$ | \$ |

7. BANK ACCOUNT BALANCES (Be sure to include all accounts)

| Name of bank/credit union or digital wallet | Address | Checking | Savings | Retirement | Other |
|---|---------|----------|---------|------------|-------|
| | | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ |
| | | \$ | \$ | \$ | \$ |

8. DEBT

| Account | APPLICANT | | | CO-APPLICANT | | |
|---------------|-----------------|----------------|--------------------|-----------------|----------------|--------------------|
| | Monthly payment | Unpaid Balance | Months left to pay | Monthly payment | Unpaid Balance | Months left to pay |
| Car Loan | \$ | \$ | | \$ | \$ | |
| Student Loans | \$ | \$ | | \$ | \$ | |
| Alimony | \$ | \$ | | \$ | \$ | |
| Child Support | \$ | \$ | | \$ | \$ | |
| Credit Card | \$ | \$ | | \$ | \$ | |
| Credit Card | \$ | \$ | | \$ | \$ | |
| Credit Card | \$ | \$ | | \$ | \$ | |
| Medical | \$ | \$ | | \$ | \$ | |
| Furniture | \$ | \$ | | \$ | \$ | |
| Judgements | \$ | \$ | | \$ | \$ | |
| Other | \$ | \$ | | \$ | \$ | |
| Total | \$ | \$ | N/A | \$ | \$ | N/A |

9. MONTHLY BILLS

| | | | |
|---------------------------------|----|---------------------|----|
| Rent/Mortgage | \$ | Other: | \$ |
| Utilities: Gas, Water, Electric | \$ | Other: | \$ |
| Auto Insurance | \$ | Other: | \$ |
| Phone & Internet | \$ | Total Monthly Bills | \$ |

Current Vehicles (Applicant and Co-Applicant): Make _____ Model _____ Year _____
 Make _____ Model _____ Year _____
 Make _____ Model _____ Year _____

10. DECLARATIONS

Habitat for Humanity analyzes each applicant and co-applicant's credit report. This section of the application is your opportunity to explain any problems or irregularities that may appear on your credit report.

| Circle the appropriate answer. | Applicant | Co-applicant |
|--|-----------|--------------|
| 1. Do you have any outstanding judgements because of a court decision against you and/or any debts in collections? | Yes No | Yes No |
| 2. Have you filed for bankruptcy within the past 2 years? | Yes No | Yes No |
| 3. Have you had property foreclosed on, deed in lieu of foreclosure, or had evictions proceedings filed against you in the past 7 years? | Yes No | Yes No |
| 4. Are you currently involved in a lawsuit? | Yes No | Yes No |
| 5. Have you directly or indirectly been obligated on any loan which resulted in foreclosure, transfer of title in lieu of foreclosure, or judgement? | Yes No | Yes No |
| 6. Are you currently delinquent or in default on any federal debt or any other loan, mortgage, financial obligation, or loan guarantee? | Yes No | Yes No |
| 7. Are you paying alimony or child support or separate maintenance? | Yes No | Yes No |
| 8. Are you a co-signer or endorser on any loan? | Yes No | Yes No |
| 9. Are you a U.S. citizen or permanent resident? | Yes No | Yes No |

If you answered "yes" to questions 1-8, or "no" to question 9, please explain on page 10.

11. AUTHORIZATION AND VERIFICATION

I understand that by filling out this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay the 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, a sex-offender check, a criminal background check and income verification. I submit any person listed in this application to such inquiry.

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 Habitat for Humanity even if the application is not approved. I understand this statement and realize all information is confidential. I understand that Habitat does not charge for services.

Applicant Signature

Date

Co-Applicant Signature

Date

Wet signature required. If submitted digitally, Habitat staff will print the application for you to sign at your appointment.

APPENDIX A

PLEASE ENSURE THE FOLLOWING SECTIONS OF YOUR APPLICATION ARE FILLED OUT COMPLETELY

Applicant Employment – Names and addresses of current and former employers for 2 years filled out.

Co-Applicant Employment – Names and addresses of current and former employers for 2 years filled out.

Landlord Information – Names and address of current and former landlords for 2 years filled out.

Income information about ALL members of the household.

Current mailing address as well as physical address (if different).

Application Authorization on page 7 is signed and dated.

IN ADDITION TO THE APPLICATION, YOU WILL NEED TO BRING COPIES OF THE FOLLOWING:

Last **2 MONTHS** of paystubs (applicant and co-applicant, if applicable).

Last **3 MONTHS** of bank or digital wallet (Direct Express, Chime, Cash App, PayPal, Etc) statements. This includes both checking and saving. Printouts from online banking are acceptable.

Last **12 MONTHS** of rental receipts or rental ledger.

Divorce Decree if applicable.

Proof of Bankruptcy discharge if applicable.

Most recent utility bills (unless included in rent).

DRIVERS LICENSE & SOCIAL SECURITY CARD OR PROOF OF US RESIDENCY FOR ALL APPLICANTS.

BIRTH CERTIFICATES AND SOCIAL SECURITY CARDS FOR ALL FAMILY MEMBERS.

Verification of Social Security/ Disability if applicable.

Verification of Student Loan Payment/ Status (**even if in forbearance**).

Verification of Food Stamps / TANF/ AFDC.

Verification of Child Support Income – if claiming.

Credit Reports on all applicants. Habitat will obtain this at the time of your application appointment.

LAST 3 YEARS OF FEDERAL TAX TRANSCRIPTS – available at www.irs.gov/individuals/order-a-transcript or by calling 1-800-829-1040 (Takes 5-10 days).

APPENDIX B

Completed applications and all supplemental documents are due to the Habitat office by **4:00pm on 04/24/2026**

- Visit kosciuskohabitat.org/apply or call 574-269-4104 to schedule your application appointment. Bring completed application and all required documents to your appointment if you did not submit them electronically. You **must** have an appointment!
- ONLY APPLICATIONS THAT ARE FULLY COMPLETED WILL BE CONSIDERED.
- You must be willing to have someone from the Habitat for Humanity visit your home to assess your present living situation. This will be done a few weeks after submitting your application.
- Know that there may be a 6-12 month waiting period from the time of being chosen until your home is started. The average time in the program is 18 months from acceptance to closing.
- Partner families are expected to begin earning sweat-equity hours as soon as they are chosen.
- Partner families must budget for and begin saving toward their down payment.
- Partner Families are expected to be willing to be a part of the Habitat vision and ministry and help make it possible for others to become Habitat homeowners.
- **You are responsible to notify Habitat for Humanity if your address or phone number changes.**
Applications and supplemental documents are due to the Habitat office by 4:00pm on 04/26/2026



Habitat for Humanity
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