



Dear Applicant(s),

Thank you for giving us the opportunity to assist you in your journey towards homeownership. This pre-application is the first step towards applying for our Homeownership Program. Applications are only accepted during an Open Application Round. You must complete this pre-application and submit all necessary documentation before Habitat can determine if you qualify for the Habitat for Humanity Portland/Metro East Homeownership Program. All information you include on this application will be kept confidential.

Please fill out the pre-application completely and provide the following:

- A \$10.00 application fee to cover the costs of your Credit Report(s). Money order, personal check or cash amount accepted.
- Government issued ID of applicant and co-applicant (driver's license, state issued ID or passport)
- Proof of US Citizenship or Permanent Residency of applicant and co-applicant (permanent residence card, US birth certificate, US passport or naturalization certificate)
- **Two months** of most recent pay stubs for wage income for all working adults in the household if applicable.
- If self-employed, please provide a Profit/Loss Business tax sheet from 2015 and 2016 (Schedule C tax form).
- If receiving SSI, SS, SSDI, TANF, retirement or pension benefits, please provide a recent award letter or benefits statement for all adults in the household if applicable.
- Documentation for any other sources of monthly income for all adults in the household if applicable.

**Pre-Applications will not be processed and will be considered incomplete if the information above is not received. You must provide PHOTOCOPIES of all the documents listed. (Note: please do not bring your originals or your only copy because we do not have the resources to make copies)**

Pre-applications will be accepted from **July 31<sup>st</sup>, 2017 to August 31<sup>st</sup>, 2017**. Pre-applications will NOT be accepted before or after these dates. Please mail or drop off completed forms and supplementary documents to –

**Physical Address** – Habitat for Humanity Portland/Metro East  
Homeownership Department  
Office Hours – M-F 8:30am – 5:30pm  
1478 NE Killingsworth St.  
Portland, OR 97211

**Mailing Address** – Habitat for Humanity Portland/Metro East  
Homeownership Department  
PO Box 11527  
Portland, OR 97211

If you have any questions or need additional assistance, please contact our Homeownership Department at 503-287-9529 or email us at [homeownership@habitatportlandmetro.org](mailto:homeownership@habitatportlandmetro.org)



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, sexual orientation, age, gender identity or national origin.



## PRIVACY STATEMENT AND NOTICE

At Habitat for Humanity Portland/Metro East, we are committed to keeping your information private. We recognize the importance that applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

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

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

- Information we receive from you on applications or other forms, such as your name, social security number, address, assets, bank account information, income and tax information;
- Information about your transactions with our affiliates such as your loan balance and payment history; and
- Information we receive from a consumer reporting agency such as your credit worthiness, credit scores and credit history.

Habitat for Humanity Portland/Metro East employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial service providers, such as mortgage servicing agents;
- Nonprofit organizations or governments; and
- Insurance companies and agents.

If you prefer that we do not disclose non-public personal information about you to nonaffiliated 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 nonaffiliated third parties, you may call Habitat for Humanity Portland/Metro East at 503-287-9529, or notify us in writing by mail to PO Box 11527, Portland, OR 97211.

## **SUMMARY OF YOUR RIGHTS UNDER THE FAIR CREDIT REPORTING ACT**

Habitat for Humanity Portland/Metro East may wish to obtain a "consumer report" from a "consumer reporting agency" when considering your request for selection into the Habitat for Humanity Portland/Metro East Homeownership Program and for permission to obtain a mortgage.

A "consumer report" is any written, oral, or other communication of any information by a "consumer reporting agency" bearing on a consumer's credit worthiness, credit standing and credit capacity. This information is collected for the purpose of serving as a factor in making decisions regarding my request for permission to obtain a third mortgage or an equity line of credit.

The terms "consumer", "consumer reporting agency", and "consumer report" are defined in the Fair Credit Reporting Act (FCRA), which applies to you. Under the FCRA, you are a "consumer". A "consumer reporting agency" is a person or business unit that, for monetary fees, dues, or on a cooperative nonprofit basis, regularly assembles or evaluates consumer credit information or other information on consumers to furnish "consumer reports" to others, such as Habitat for Humanity Portland/Metro East.

If Habitat for Humanity Portland/Metro East obtains a "consumer report" about you, and if it considers any information in the report when making a decision that directly and adversely affects you, you will be provided with:

- Notice of the decision
- Contact information for the consumer reporting agency that furnished the report to Habitat for Humanity Portland/Metro East
- Notice of your rights under FCRA to obtain a free copy of your consumer report and to dispute with a consumer reporting agency the accuracy or completeness of any information in a consumer report furnished by the agency

You may also contact the Federal Trade Commission about your rights under FCRA.

Before Habitat for Humanity Portland/Metro East can obtain a "consumer report" about you, you must give your consent. By signing the Habitat for Humanity Portland/Metro East application form you are authorizing Habitat for Humanity Portland/Metro East to obtain "consumer reports" about you from "consumer reporting agencies". You will sign two additional release forms. One will allow Habitat for Humanity Portland/Metro East to collect information from your present and past landlords and employers, and share information with Habitat partner organizations and a second to authorize Habitat for Humanity Portland/Metro East to pull a background report.

NOTE: For the text of the Fair Credit Reporting Act, please reference:  
<http://www.ftc.gov/os/statutes/fcra.htm>



### EMPLOYMENT INFORMATION

List the last **two years** of employment history for all household members 18 years and older (including Applicant and Co-Applicant). If employed in more than one position, please include the information in the employment history. All income will be verified. Please use an additional sheet if necessary.

Household members name		Job Title	
Employer		Supervisor or Manager	
Supervisor's or HR phone number	Supervisor's or HR email address		
Work Address	Start Date	<input type="checkbox"/> I still work here	End Date
Gross Monthly Income	\$	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time <input type="checkbox"/> Self Employed
Household members name		Job Title	
Employer		Supervisor or Manager	
Supervisor's or HR phone number	Supervisor's or HR email address		
Work Address	Start Date	<input type="checkbox"/> I still work here	End Date
Gross Monthly Income	\$	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time <input type="checkbox"/> Self Employed
Household members name		Job Title	
Employer		Supervisor or Manager	
Supervisor's or HR phone number	Supervisor's or HR email address		
Work Address	Start Date	<input type="checkbox"/> I still work here	End Date
Gross Monthly Income	\$	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time <input type="checkbox"/> Self Employed
Household members name		Job Title	
Employer		Supervisor or Manager	
Supervisor's or HR phone number	Supervisor's or HR email address		
Work Address	Start Date	<input type="checkbox"/> I still work here	End Date
Gross Monthly Income	\$	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time <input type="checkbox"/> Self Employed
Household members name		Job Title	
Employer		Supervisor or Manager	
Supervisor's or HR phone number	Supervisor's or HR email address		
Work Address	Start Date	<input type="checkbox"/> I still work here	End Date
Gross Monthly Income	\$	<input type="checkbox"/> Full Time	<input type="checkbox"/> Part Time <input type="checkbox"/> Self Employed

## INCOME INFORMATION

Fill in all sources of income for all household members 18 and older (including Applicant and Co-Applicant). Please include monthly gross amounts. All income will be verified. Please use an additional sheet if necessary.

TYPE OF INCOME	APPLICANT	CO-APPLICANT	OTHER HOUSEHOLD MEMBER: _____	OTHER HOUSEHOLD MEMBER: _____
EMPLOYMENT	\$	\$	\$	\$
TANF/CASH BENEFITS	\$	\$	\$	\$
SOCIAL SECURITY (SSA/SSI)	\$	\$	\$	\$
DISABILITY (SSDI)	\$	\$	\$	\$
RETIREMENT/ PENSION	\$	\$	\$	\$
SURVIVOR/ DEATH BENEFITS	\$	\$	\$	\$
CHILD SUPPORT**	\$	\$	\$	\$
ALIMONY**	\$	\$	\$	\$
UNEMPLOYMENT	\$	\$	\$	\$
OTHER: _____	\$	\$	\$	\$

**\*\*Disclosure Notice: Alimony, child support or separate maintenance income need not be revealed if the applicant or co-applicant does not want to have it be considered for repaying the loan.**

## AUTHORIZATION AND RELEASE

I/We understand that by filing this application, I am authorizing Habitat for Humanity Portland/Metro East to evaluate my actual need for a Habitat home, my ability to repay the loan and other expenses of homeownership and my willingness to partner with Habitat. I/We understand that the evaluation may include interviews, a credit check, and landlord and employment verification. I hereby authorize Habitat for Humanity Portland/Metro East to obtain "consumer reports" about me from "consumer reporting agencies", which may include information about my credit worthiness, credit standing, and credit capacity.

I/We have answered all the questions on this application truthfully to the best of my knowledge. I/We understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been pre-approved for a Habitat mortgage, I may be disqualified from the program. I/We acknowledge that the original or a copy of this application and the additional paperwork I provide will be retained by Habitat for Humanity Portland/Metro East even if the application is not approved.

\_\_\_\_\_  
Applicant Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

Habitat may order an appraisal or other property valuation in connection with your loan and we may charge you for this appraisal or property valuation. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.



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, sexual orientation, age, gender identity or national origin.





**RELEASE OF INFORMATION FORM**

Applicant Name: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Co-applicant Name (if applicable) \_\_\_\_\_ Date of Birth: \_\_\_\_\_

I/We have applied to the Homeownership Program with Habitat for Humanity Portland/Metro East. I understand that as part of the application process, Habitat for Humanity Portland/Metro East may verify information contained in my/our application and in other documents required in connection with the potential mortgage loan during the application process. I understand that if I am accepted into the program, this release of information will still be valid until the close of the loan or upon my termination from the program.

I understand that I have the right to see this information at any time. I understand that I can revoke this consent in writing to both the person giving and the person receiving the information. Any information already released may be used as stated on the consent. I understand the requested or provided information is needed to plan services or to determine eligibility for Habitat for Humanity homeownership. The information provided will not be disclosed outside the agency except as required and permitted by law. I understand that I do not have to provide this information or the information requested from the noted organizations, employers or landlords, but if I do not your application for approval as a prospective mortgagor or borrower may be delayed or rejected.

The specific entities/programs I consent for Habitat for Humanity Portland/Metro East to work with to verify or discuss relevant applicant/participant information are (check all that apply):

- My Current and Past Employers                      Applicant Initials \_\_\_\_\_ Co-applicant Initials \_\_\_\_\_
- My Current and Past Landlords                      Applicant Initials \_\_\_\_\_ Co-applicant Initials \_\_\_\_\_
- Habitat Partner Organizations: Home Forward, Proud Ground, Hacienda CDC, NAYA, Portland Housing Center, African American Alliance for Homeownership (AAAH), and the Immigrant & Refugee Community Organization (IRCO).
- Other: \_\_\_\_\_  
(Subsidized housing organization/case manager if applicable)

**Notice to Borrower:**

*This is notice to you as required by the Right to Financial Privacy Act of 1978 that HUD/FHA has the right to access financial records held by the financial institutions in connection with the consideration or administration of assistance to you. Financial records involving your transaction will be available to HUD/FHA without further notice or authorization but will not be disclosed or released by this institution to another Government Agency or Department without your consent except as required or permitted by law.*

By my signature below, I affirm that I have read this release or it has been read to me, and I understand its content.

Applicant's Signature: \_\_\_\_\_ Date \_\_\_\_\_

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

Current Mailing Address: \_\_\_\_\_



Applicant's Name: \_\_\_\_\_ Co-applicant's Name: \_\_\_\_\_ Date: \_\_\_\_\_

**INFORMATION FOR GOVERNMENT MONITORING PURPOSES**

**Please Read This Statement Before Completing the Box Below:** The following information is requested by the federal government for loans related to the purchase of homes in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the "I do not wish to furnish this information" 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 loan applied for.)

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information  <b>Ethnicity:</b>  <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic  <b>Race/National Origin:</b>  <input type="checkbox"/> African <input type="checkbox"/> Black/ African American <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Caucasian/White <input type="checkbox"/> Hispanic <input type="checkbox"/> Middle Eastern <input type="checkbox"/> Multiracial <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Slavic <input type="checkbox"/> Other (specify) _____  <b>Country of Birth:</b> _____  <b>Sex:</b>  <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birth date:</b> ____/____/_____  <b>Marital Status:</b>  <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, widowed, other)	<input type="checkbox"/> I do not wish to furnish this information  <b>Ethnicity:</b>  <input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic  <b>Race/National Origin:</b>  <input type="checkbox"/> African <input type="checkbox"/> Black/ African American <input type="checkbox"/> American Indian or Alaskan Native <input type="checkbox"/> Asian <input type="checkbox"/> Caucasian/White <input type="checkbox"/> Hispanic <input type="checkbox"/> Middle Eastern <input type="checkbox"/> Multiracial <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Slavic <input type="checkbox"/> Other (specify) _____  <b>Country of Birth:</b> _____  <b>Sex:</b>  <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birth date:</b> ____/____/_____  <b>Marital Status:</b>  <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (incl. single, widowed, other)

