



Habitat for Humanity's Homeownership Program

Preliminary Application

Habitat for Humanity of Schenectady County is a non-profit ecumenical Christian ministry that builds and sells safe, decent, affordable homes to qualifying partner families & individuals. Our ministry is made possible through community support, donations, and volunteers who work alongside our homebuyers. Habitat is not a giveaway program and qualifying homebuyers are selected based upon need, the ability to pay, and the willingness to partner.

The qualifications to purchase a Habitat for Humanity of Schenectady County home are (please check all that apply):

1. I have a need for affordable housing - one or more of the following:

- I do not own my own home
- My rent and utilities cost too much
- My current housing is overcrowded
- My current housing needs critical repairs

2. I have the ability to pay for a Habitat home - all of the following:

- I have no court judgments filed against me
- I have not declared bankruptcy in the last 3 years
- I have a good history of making payments on time
- My household has had a steady monthly income for the last 3 years
- I have not had a home in my name within the past 3 years
- My household's gross (pre-tax) income falls within 40%-60% of Area Median Income (AMI)

3. I am willing to partner with Habitat - if selected, I will do all of the following:

- I agree to attend all required homebuyer education classes
- I agree to apply for down payment assistance
- I agree to save \$2,500 towards closing costs
- My household agrees to complete 300 hours of "sweat equity"

To begin the application, complete all information on the back of this document.

Habitat for Humanity of Schenectady County

115 N. Broadway, Schenectady, NY 12305 | www.schenectadyhabitat.org | 518-395-3412



Habitat for Humanity Homeownership Program - Preliminary Application

Applicant _____

Street Address _____

Mailing Address _____

City _____ State _____ Zip _____

Email _____

Phone Numbers:

Home _____

Work _____

Cell _____

Please list everyone who would be living in your home, including you:

Name	Age	Date of Birth

Co-Applicant _____

Street Address _____

Mailing Address _____

City _____ State _____ Zip _____

Email _____

Are you a military veteran?

Applicant: Yes _____ No _____

Co-Applicant: Yes _____ No _____

Are you a US citizen (or have a Permanent Resident Card or Temporary Protective Status)?

Applicant: Yes _____ No _____

Sources of Income	Gross Monthly Income
Employer:	\$ _____
Employer:	\$ _____
Child Support	\$ _____
Other (List):	\$ _____
Other (List):	\$ _____
Monthly Expense Totals	
Rent:	Insurance:
Credit Cards:	Loans:
Car Payment:	Other:

How did you hear about us?

Restore
 Email
 Info Session
 Friends/Family
 Local Agencies
 Church
 Other _____

By signing this document I affirm that all of the information provided is true. I understand that providing false information will prevent me from being considered for a Habitat home.

APPLICANT SIGNATURE _____ PRINTED _____ DATE _____

CO-APPLICANT SIGNATURE _____ PRINTED _____ DATE _____

Return completed application to: Habitat for Humanity of Schenectady County, c/o Homeownership Program — 115 N. Broadway, Schenectady, NY 12305

