



Truckee Meadows

Habitat for Humanity®

EXECUTIVE OFFICERS

Lawrence Davis, President
Ken Stearn, Vice President
Coleen Black, Secretary
David Machen, Treasurer

DIRECTORS

Bruce Foster
Tania Violette
Gary Speelman
Eunice Hylin
Mark Kohler

PAST PRESIDENTS

Lawrence Davis
Arnold Brock, Jr
Ken Stern
Kimberly Clark
Sandy Lindsay
Eunice Hylin
John Corbin
Bonnie Mahan
Denielle Capozzi
Sandy Lindsay
Carol Murphy
Sally Morgan
Marilyn Fox
Gary Meyerkorth
Paul Hauser
David Lacerda
George Hatjakes
Dr. Richard Anderson

STAFF

Christine Price, ED
Tia Olson, Admin Asst/Bookkeeper
Helena Inskeep, Donation Coord
Paul Allen, Construction Manager

**530 Greenbrae Dr
Sparks NV 89431**

Phone: (775) 323-5511
FAX: (775) 323-5530

Habitat@Habitatforhumanityreno.org
www.habitatforhumanityreno.org
Facebook: HabitatforHumanityReno

Dear Applicant,

Thank you for your interest in Truckee Meadows Habitat for Humanity Homeownership.

Truckee Meadows Habitat for Humanity builds new homes using volunteer labor and donations to provide decent and affordable homeownership for families whose income does not qualify them for a conventional mortgage. Habitat homes are sold to qualifying families at no profit and no interest. The mortgage is repaid to Habitat over an average of 20 years and is used to build more houses.

Families are selected based on need for adequate shelter, willingness to partner with Habitat, and ability to pay a reduced monthly mortgage, plus taxes and insurance for their home. As part of their partnership families are required to volunteer 500 hours of "Sweat Equity" in the construction of their home and other projects.

Habitat does not just build houses, we build homes; by bringing together volunteers, experienced help, suppliers, local government agencies, and families to form partnerships.

Enclosed you will find the following: Habitat for Humanity facts sheet, a checklist of minimum qualifying requirements, information release, and an application.

Before completing the application, read carefully the minimum requirements list. If you meet all the listed requirements, complete the application and fax it to 775-323-5530 or bring it to:

**Truckee Meadows Habitat for Humanity
530 Greenbrae Dr
Sparks, NV 89431**

If you would like assistance in completing the application or have any questions, please call our office at 775-313-5511.

Sincerely,
Family Selection Committee

**All People Deserve A Decent Place To Live.
Families In Need, Need A Hand Up, Not A Hand Out.**

TRUCKEE MEADOWS HABITAT FOR HUMANITY Minimum Qualification Requirements Check List

Instructions- Review this checklist to determine if you should complete the application. If you have any questions regarding the requirements listed please call 323-5511 and ask for assistance.

Need for adequate shelter:

Need is the first, and most important, criterion during the family selection process. We build houses for families who do not have adequate housing. Check any of the following examples that apply to your current living situation?

- Code violations:** no heat or hot water, no power, plumbing inadequate etc.
- Severe structural problems:** Roof unstable or leaks, doors won't close, windows broken or missing, etc.
- Safety:** No place for children to play, violent environment, etc.
- Overcrowding:** Multi- Families, not enough bedrooms, etc.

Resident Requirements: (both must apply)

- Applicant(s) cannot currently own a home that is classified as real property.
- Applicant(s) must have resided in Washoe County for at least one year.

Income Requirements: (all must apply)

- Income for all members of the household cannot exceed (see chart below)

Total Family Members	Maximum Income
2	\$37,500
3	\$42,180
4	\$46,860
5	\$50,640
6	\$54,360
7	\$58,140
8	\$61,860

- The applicant(s) must demonstrate a steady income for the past two years.
- If applicant(s) has filed for bankruptcy, it must be discharged.
- Applicant(s) credit history must demonstrate a willingness to repay debts.

Partnership Requirements:

- Applicant(s) must be willing to complete **500 hours** of "sweat equity"/volunteer hours towards building their home, another TMHH home, or assisting TMHH in its work in the community. Please note that TMHH will not reimburse an applicant/approved family for any sweat equity hours performed.

*TMHH adheres strictly to the principles and requirements of the Equal Credit Opportunity Act and the Fair Housing Act when selecting partner families. Age, race, color, religion, handicap status, marital status, national origin or sex of an applicant will not be considered in the family selection process.



Truckee Meadows

Habitat for Humanity®

530 Greenbrae Drive ♦ Sparks, NV 89431 ♦ (775) 323-5511 ♦ Fax (775) 323-5530 ♦

Email: Habitat@HabitatforHumanityReno.org

www.HabitatforHumanityReno.org

www.Facebook.com/HabitatforHumanityReno

FACT SHEET

What is Habitat for Humanity International?

Linda and Millard Fuller formed Habitat for Humanity International (HFHI) in 1976. Their vision is to eliminate sub-standard housing from the world. Over 40,000 HOMES have been completed by more than 1200 affiliates in all 50 STATES and 46 COUNTRIES. Volunteers from all walks of life work in partnership with the families who will purchase Habitat homes using proven methods of community involvement.

About Truckee Meadows Habitat for Humanity (TMHH)

Truckee Meadows Habitat for Humanity was founded in 1989 by the Metro Ministry and received its Habitat Charter in June of 1991. Still today, TMHH continues to operate with an all-volunteer Board of Directors. TMHH is a nonprofit, ecumenical, federal and Nevada Income Tax Exempt organization with Internal Revenue Code Section 501 © (3) status.

We invite churches of all faiths, corporations, foundations, businesses, governmental agencies, individuals as well as needy families to join us in PARTNERSHIPS to accomplish the goals of providing decent, affordable housing.

What is the philosophy of TMHH?

“ALL PEOPLE DESERVE A DECENT PLACE TO LIVE”

“FAMILIES IN NEED, NEED A HAND UP, NOT A HAND OUT.”

How does Habitat work?

TMHH builds new homes using volunteer labor, management expertise and tax-deductible donations of money and materials to create decent and affordable homes for families whose income does not qualify them for a conventional mortgage.

Habitat homes are sold at no profit and with a no-interest mortgage to partner families. The mortgage is repaid to Habitat over an average of 20 years and deposited into a revolving “Fund for Humanity” that is used to build more houses.

Partner families are selected based on ability to pay a monthly mortgage, including taxes and insurance for their home, need for adequate housing, willingness to partner with Habitat. They must reside in Washoe County, for a minimum of one year, as well as having had continuous employment for a minimum of two years. TMHH families who buy our homes are required as part of their partnership to invest 500 hours of “sweat equity” in the construction of their home and other projects.

~please see reverse~

By bringing together volunteers, experienced help, suppliers, city government agencies, and families to form partnerships, Habitat creates an atmosphere that builds homes, dreams, and a strong community.

What projects is TMHH working on in our community?

Currently, we are working on a site on Mt. Charleston Street in Stead. This project, when completed, will have 13 new homes built especially for Habitat families.

How can I become a volunteer or make a donation?

The Truckee Meadows is one of the fastest growing communities in the Western States. Gaming and tourism, the main stay of the Counties economy, rely on a high percentage of minimum wage jobs, which creates an ever-growing need for affordable housing. TMHH is striving to meet that need by building affordable homes. We invite you to join us in our efforts. Volunteers are needed for construction, fund raising, special events, committee work, office help, land acquisition, family mentors and more... Chances are you have a skill or talent TMHH can put to use. We look forward to working with you. For more information call our office at 323-5511.

Contributions can be mailed to:
Truckee Meadows Habitat for Humanity
530 Greenbrae Drive, Sparks NV 89431

How can I arrange for a speaker to visit my group?

Call our office at 323-5511 to make arrangements for a TMHH speaker for your group.



530 Greenbrae Dr
Sparks NV 89431



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.

FOR HOUSING

Dear Applicant: We need you to complete this application to determine if you qualify for a Habitat for Humanity house. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential.

1. APPLICANT INFORMATION

Applicant			Co-applicant		
Applicant's Name			Co-applicant's Name		
Social Security Number	Home Phone	Age	Social Security Number	Home Phone	Age
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)			<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)		
Dependents and others who will live with you (not listed by co-applicant)			Dependents and others who will live with you (not listed by applicant)		
Name	Age	Male Female	Name	Age	Male Female
_____	_____	<input type="checkbox"/> <input type="checkbox"/>	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
_____	_____	<input type="checkbox"/> <input type="checkbox"/>	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
_____	_____	<input type="checkbox"/> <input type="checkbox"/>	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
_____	_____	<input type="checkbox"/> <input type="checkbox"/>	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
_____	_____	<input type="checkbox"/> <input type="checkbox"/>	_____	_____	<input type="checkbox"/> <input type="checkbox"/>
Present Address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			Present Address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent		
Number of Years _____			Number of Years _____		
If Living at Present Address for Less Than Two Years, Complete the Following					
Last Address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent			Last Address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent		
Number of Years _____			Number of Years _____		

2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date Received: _____

More Information Requested? Yes No

Date Application Completed: _____

Accepted Denied

Date Letter Sent: _____

Date of Home Visit: _____

Date Letter Sent: _____

3. WILLINGNESS TO PARTNER

To be considered for a Habitat home, 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.

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

Applicant:	Yes	No
Co-applicant:	<input type="checkbox"/>	<input type="checkbox"/>
	<input type="checkbox"/>	<input type="checkbox"/>

4. PRESENT HOUSING CONDITIONS

Number of bedrooms (please circle) 1 2 3 4 5

Other rooms in the place where you are currently living:

Kitchen Bathroom Living Room Dining Room Other (please describe) _____

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 receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

5. PROPERTY INFORMATION

If you own your residence, what is your monthly mortgage payment? \$ _____ /month Unpaid Balance \$ _____

Do you own land? No Yes (If yes, please describe, including location) _____

Is there a mortgage on the land? No Yes If yes: Monthly Payment \$ _____ Unpaid Balance \$ _____

If you are approved for a Habitat home, how should your name(s) appear on the legal documents?

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and Address of Current Employer	Years on This Job	Name and Address of Current Employer	Years on This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone
If Working at Current Job Less Than One Year, Complete the Following Information			
Name and Address of Last Employer	Years on This Job	Name and Address of Last Employer	Years on This Job
	Monthly (Gross) Wages \$		Monthly (Gross) Wages \$
Type of Business	Business Phone	Type of Business	Business Phone

Applicant's name _____

Co-applicant's name _____

13. 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 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
<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race/National Origin:</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Caucasian</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</p> <p><input type="checkbox"/> Asian AND Caucasian</p> <p><input type="checkbox"/> Black/African American AND Caucasian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</p> <p><input type="checkbox"/> Other (specify)</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birthdate: ____ / ____ / ____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married</p> <p> <input type="checkbox"/> Separated</p> <p> <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)</p>	<p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race/National Origin:</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Caucasian</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</p> <p><input type="checkbox"/> Asian AND Caucasian</p> <p><input type="checkbox"/> Black/African American AND Caucasian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</p> <p><input type="checkbox"/> Other (specify)</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birthdate: ____ / ____ / ____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married</p> <p> <input type="checkbox"/> Separated</p> <p> <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)</p>

To Be Completed Only By the Person Conducting the Interview

<p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face Interview</p> <p><input type="checkbox"/> By Mail</p> <p><input type="checkbox"/> By Telephone</p>	<p>Interviewer's Name (print or type)</p>	
	<p>Interviewer's Signature</p>	<p>Date</p>
	<p>Interviewer's Phone Number</p>	

7. MONTHLY INCOME AND COMBINED MONTHLY BILLS

Gross Monthly Income	Applicant	Co-Applicant	²Others in Household	³Monthly Bills	Monthly Amount
¹ Base Employment Income	\$	\$	\$	Rent	\$
TANF				Utilities	
Food Stamps				Car Payments	
Social Security				Insurance	
SSI				Child Care	
Disability				School Lunch	
Alimony				Average Credit Card Payment	
Child Support				Student Loans	
Other				Alimony/Child Support	
Total	\$	\$	\$	Total	\$

¹Self-employed applicant(s) may be required to provide additional documentation such as tax returns and financial statements.

³Please attach copies of last month's bills.

²List additional household members over 18 who receive income:

Name	Age	Monthly Income
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

8. SOURCE OF DOWN PAYMENT AND CLOSING COSTS

Where will you get the money to make the down payment (for example, savings or parents)? If you borrow the money, who will you borrow it from, and how will you pay it back?

9. ASSETS

List Checking and Savings Accounts Below

Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$
Name and Address of Bank, Savings & Loan, or Credit Union:	Name and Address of Bank, Savings & Loan, or Credit Union:
Account Number: Balance \$	Account Number: Balance \$

Do you own a:	Yes	No	Do you own a:	Yes	No
Boat	<input type="checkbox"/>	<input type="checkbox"/>	Car (#1)	<input type="checkbox"/>	<input type="checkbox"/>
Mobile Home	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year _____		
Washer	<input type="checkbox"/>	<input type="checkbox"/>	Car (#2)	<input type="checkbox"/>	<input type="checkbox"/>
Dryer	<input type="checkbox"/>	<input type="checkbox"/>	Make and Year _____		

10. DEBT

To Whom Do You and the Co-applicant Owe Money?

Car	Monthly Payment	Unpaid Balance	Cell Phone Contracts	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. left to pay:			Mos. left to pay:	
Furniture, Appliances and Televisions	Monthly Payment	Unpaid Balance	Name and Address of Company	Monthly Payment	Unpaid Balance
	\$	\$		\$	\$
	Mos. left to pay:			Mos. left to pay:	
Credit Card	Monthly Payment	Unpaid Balance	Alimony/Child Support	\$	/month
	\$	\$	Job-related Expenses	\$	/month
	Mos. left to pay:		(Child Care, Union Dues, etc.)	\$	/month
Medical	Monthly Payment	Unpaid Balance	Column 2: Subtotal of Payments	\$	/month
	\$	\$	Column 1: Subtotal of Payments	\$	/month
	Mos. left to pay:		Total Monthly Expenses	\$	/month
Column 1: Subtotal of Payments	\$	/month			

11. DECLARATIONS

Please Check the Box That Best Answers the Following Questions for You and the Co-applicant.

	Applicant		Co-applicant	
a. Do you have any debt because of a court decision against you?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
c. Have you had property foreclosed on in the past seven years?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No
f. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes	<input type="checkbox"/> No	<input type="checkbox"/> Yes	<input type="checkbox"/> No

If you answered "yes" to any question **a** through **e**, or "no" to question **f**, please explain on a separate piece of paper.

12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family. 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. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

I also understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members and applicant families on the sex offender registry, and that by completing this application, I am submitting myself and all persons listed on the first page of the application to such an inquiry. I further understand that by completing this application, I am submitting myself and all persons listed on the first page of the application to a criminal background check.

Applicant Signature	Date	Co-applicant Signature	Date
X _____		X _____	

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.



530 GREENBRAE DRIVE ♦ SPARKS, NV 89431 ♦ (775) 323-5511 ♦ FAX (775) 323-5530
♦ EMAIL: HABITAT@HABITATFORHUMANITYRENO.ORG

Authorization to Release Information

To whom it may concern:

- I/we have applied for a home with Truckee Meadows Habitat for Humanity. As part of the application process, Truckee Meadows Habitat for Humanity may verify information contained in my/our application and other documents required in connection with the application, either before the application process is closed or as part of its quality control.
- I/we authorize you to provide Truckee Meadows Habitat for Humanity any and all information and documentation they request. Such information may include, but is not limited to, landlord and residential verification; employment history and income; bank and similar accounts; credit history; and copies of income tax returns.
- A copy of this must be accepted as an original.

Certification

The undersigned certify the following:

- I/we have applied for a home with Truckee Meadows Habitat for Humanity, in applying, I/we certify that all information is true and complete. I/we made no misrepresentations in the application or other documents, nor did we omit pertinent information.
- I/we fully understand it is a Federal crime punishable by fine, imprisonment, or both, to knowingly make any false statements in this application, as applicable under the provisions of Title 18, United States Code, Section 1014.

Applicant name (print) _____ Signature: _____

Date: _____

Co-Applicant name (print) _____ Signature: _____

Date: _____