

#### CRITERIA FOR FAMILY SELECTION

## A. **GENERAL CRITERIA**

• Resident of Kent County for at least 1 year or longer <u>OR</u> has been working in Kent County for at least 1 year or longer

### B. <u>DEMONSTRATION OF NEED</u>

- Inadequate current shelter because of problem with heating, water supply, electricity, bathroom(s), kitchen or accessibility
- Physically unsafe in that the deteriorating structure, chronic vermin infestation, lack of sanitation or location poses a continuing threat to the health of its occupants.
- Inadequate numbers of bedrooms as determined by
  - o Number of persons in the household
  - o Ages of household members
  - Sex of household members
- Unaffordable housing in that the family's existing housing costs more than 30% of family income.

### C. <u>ABILITY TO PAY</u>

- No other way to meet the need for decent housing as determined by:
  - o Ineligibility for conventional home financing
  - o Cost to rent an adequately sized facility exceeds that of a Habitat mortgage
- Able to provide "Sweat Equity" 250 hours per adult of volunteer work on house and/or with Habitat organization
- Household income is not threatened by home ownership (i.e. no qualifying source of income stops or is decreased by home ownership).
- Income must be 60% or below median income. See chart below for maximum income based on family size.

### D. FINANCIAL GUIDELINES

<u>Eligibility</u>: – is based in part on total family income AND family size as listed below.
While families earning more than the listed amount are generally disqualified from
consideration for CDHFH housing, there may be other compelling factors why they
should be considered.

FAMILY SIZE	MAXIMUM INCOME
1	\$27, 780.00
2	\$31, 740.00

3	\$35,700.00
4	\$39,660.00
5	\$42,840.00
6	\$46,020.00
7	\$49,200.00
8	\$52,380.00

This table represents the allowable annual income for Kent County as determined by the US Dept. of HUD (2015).

#### Affordability

- Maximum of 36% of gross monthly income can be spent on housing expenses and other long-term debt (credit card and auto loan payments, medical bills, child support and student loan repayments).
- Ability to pay approximately \$450 to \$550 per month in mortgage payments (including escrowed property taxes and insurance) will be calculated. Actual Home cost and monthly payments will not be known until home is completed.
- o Credit Report must demonstrate history of financial responsibility.
- o If currently renting, a history of on-time rental payments for 12 consecutive months

### E. **DESIRE FOR PARTNERSHIP**

- Complete the application on time with all requested information.
- Full disclosure and verifiability of all financial and personal data including:
  - Household income and expenses
  - Household assets and liabilities
- Compliance with application and contractual requirements
- Willingness to volunteer and provide sweat equity for a total of 250 hours per adult.
- Ability to properly maintain and repair the Habitat mortgaged home during occupancy
- Attend all Partner Family Workshops which may include:
  - 1. Overview of Central Delaware Habitat policies and procedures for building and purchasing a home.
  - 2. Closing workshop on the aspects of purchasing a Central Delaware Habitat home.
  - 3. Financial Literacy classes

Contact our office at (302) 526-2366 for more information on the application process or stop by our office at 544 Webbs Lane, Dover.

Approved 6/2010 - Updated 3/2015



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 COVER LETTER**

The following documentation must be provided for an applicant to be considered for a Habitat home. Please send all information listed below to the address below. **Be sure to send copies when noted; originals will NOT be returned.** 

Completed Application

# ALL DOCUMENTATION MUST BE SUBMITTED AT ONE TIME INCLUDING THIS COVER CHECKLIST!

FOR VETERANS ONLY: Copies of unedited DD Form 214
Copies of Applicant's paystubs for last two months
Copies of Co-Applicant's paystubs for last two months
Copies of Applicant's tax returns for last two years
Copies of Co-Applicant's tax returns for last two years
Photocopies of three most recent <u>rent payments</u> , <u>utility bills</u> and <u>credit card bills</u> (check, money order or receipt)
Photocopies of photo identification and social security card for all applicants
Photocopies of birth certificates or legalization papers for all family members.
Photocopies of <b>two</b> most recent bank statements (checking and savings)
Completed "Monthly Expense Worksheet"
Completed "Employment Verification" form for all applicants
Completed "Landlord Questionnaire"
Completed "Personal Information Release Authorization" for all applicants
Signed "Build Plan Disclosure"
Completed "Special Populations Served"
\$20.00 Credit Check Fee (if not already submitted)
Verification for <u>ALL</u> sources of household income
Attended a Homeownership Workshop
General Assistance Alimony Food Stamps Child Support SSI Survivor Benefit SSI Disability AFDC or TANF
APPLICATION DEADLINE:

Mail or Hand Deliver to: CDHFH 544 Webbs Lane, Dover, DE 19904 Phone: (302) 526-2366 Fax: (302) 526-7506

### APPLICATION FOR HOUSING





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.

Do you know anyone associated with for CDI	HFH?□yes □No	
If yes who?		

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 completely and accurately. If something does not apply please state that. Any incomplete applications will be disqualified. All information you include on this application will be kept confidential

this application will be ke	ept confidential							
Allega and the			1. AP	PPLICANT INFORMA	ATION		Chy alter No	
	Applicant			The sale at		Co-appli		
Applicant's Name	(Plea	ease circle) Male	or Female	Co-applicant's Na	me		(Please circl	le) Male or Female
Social Security Num.	Home Phone	<u> </u>	DOB:	Social Security Nu	ım.	Home Phone	D	OB
			Age:				IA	ge:
□Married □Separated □	1Unmarried (single	e. divorced, wido	wed)	□Married □Separa	rated Unm	arried (single, divord	ed. widowed)	
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Applicant.)						886	T 1000	
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To be considered for a Ha home and the homes of o								
other approved activities.		Weat equity,	and may more.	de clearing the lot, p	panning, ne.	ping with const.	detion, working	I the habitat office, or
other approved decime.	\$						Yes	No
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If Other, please describe:								
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Please submit a copy or your reas	se or a copy of a mo	ney order receip	t or cancelled rent of	:heck.j				
Name, Address, and Phone	a number of cur	rent landlord	i	<u> </u>				_
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II tile space below, ac	Stribe the co	munition of t	He House or	apartment wite	ie you nec	s. Willy do you	Heeu a Habita	it nome:

Black State of St	(1) (1) (1) (1)	4. [	PROPERTY INFORMATION			
If you own a mobile hon	ne, what is your	monthly mortgage paymen	nt? \$/mo.	Unpaid Balance	\$	
If you are selected how	do you plan to s	sell your mobile home or sat	tisfy the unpaid balance?	(8)		<u> </u>
Davis and Israel Israel	. <b></b>	f	dt			
Do you own land?	o Li Yes II	f yes, please describe, includ	ding location:			
-						
Is there a mortgage on t	ne land? 🗖 N	o 🗖 Yes If yes:	\$/mo.	Unpaid Balance	\$	
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			names(s) appear on the legal do	ocuments?		
(An	yone that will be	e listed on the deed must be	e a applicant or co-applicant.)			
TO SERVICE STREET	WE CHAN	5. EM	PLOYMENT INFORMATION			W-Tally The William
	Applicant			Co-applica	ant	
Name & Address of Curre	nt Employer	Years on This Job:	Name & Address of Current	Employer	Years on T	his Job:
		Monthly (Gross) Wages			Monthly (6	Gross) Wages
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Type of Business		Business Phone	Type of Business		Business P	hone
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nume of Address of Edse	impioyei	rears on missos.	Intaine & Address of Last Ellip	noyer	rears on m	113 300.
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Type of Business		Business Phone	Type of Business		Business Pl	none
And 1999 - 521		400				
Additional Comments:					100	
			ME AND COMBINED MONTH			
Gross Monthly Income	Applicant	Co-applicant	<sup>2</sup> Others in Household	<sup>3</sup> Monthly	bills	Amount
Base Empl. Income	\$	\$	\$	Rent		\$
AFDC/TANF	-			Utilities	01 - 11 - 01	
ood Stamps	-			Car Payments	10	
ocial Security	+			Insurance		
SI Disability	<del>                                     </del>		<u> </u>	Child Care		
limony	<b>-</b>			School Lunch	Doumont	
	<del> </del>			Avg. Credit Card I	rayment	<del>                                       </del>
hild Support other				Student Loans Alimony/Child Su	nnort	
otal	\$	\$	\$	Total	pport	\$
elf-employed applicants(s) v	·	<u> </u>	<sup>2</sup> List add'l. household members o		come.	J4
ocumentation such as tax re	- 8	•	Name	Age		Monthly Wages
**************************************			The state of the s	Age		Minima Mages
Please attach copies of past t	hree months of hi	ills				
		eyezha:				

			7. ASSETS			455 J. S. S. L. S.
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Name & Address of Bank, Savings & Loan, or Credit Union		Name & Address of Bank, S		Credit Union		
Account Number: Balance: \$			Account Number:	Bala	nce: \$	
Name & Address of Bank, Savings &	Loan, or Credit Unio	n	Name & Address of Bank, S	avings & Loan, or C	redit Union	
Account Number: Balance: \$			Account Number:	Bala	nce: \$	
Name & Address of Bank, Savings &	Loan, or Credit Unio	n	Name & Address of Bank, Sa	avings & Loan, or C	redit Union	
Account Number:	Balance: \$		Account Number:	Bala	nce: \$	
Do you <u>own</u> a:			Do you <u>own</u> a:			
Stove	Yes	□ No	Car #1	Yes	□ No	
Refrigerator	☐ Yes	□ No	Make and Year:			
Washer	□ Yes	□ No	Car #2	□ Yes	□ No	
Dryer	☐ Yes	□ No	Make and Year:			
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			and the Co-applicant Owe N		2000年100日	
Car	Monthly U Payment	npaid Balance	Name and Address of Comp	any	Monthly Payment	Unpaid Balance
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Furniture	Monthly U Payment	npaid Balance	Name and Address of Compa	any	Monthly Payment	Unpaid Balance
	Mos. left to pay:				Mos. left to pay	
Credit Card	Monthly U	npaid Balance	Alimony/Child Support		S	/month
	Payment		Job-Related Expenses		S /month	
			(Child Care, Union Dues, etc.	)	S	/month
Medical	Mos. left to pay: Monthly Ur Payment	npaid Balance				
			Column 2: Subtotal of Payme	ents	S	/month
	Mos. left to pay:		Column 1: Subtotal of Payme	ents	S	/month
Column 1: Subtotal of Payments	S	/month	Total Monthly Expenses		S	/month

N. CHIA	(A) (B) (B) (B) (B) (B) (B) (B) (B) (B)		9. DECLARAT	ONS			
	Please Check the Bo	ox That Best Answ	vers the Followi				
				5,000	licant		applicant
EC WEST	nave any debt because of a court decision again		s, liens, etc.)	☐ Yes	□ No	☐ Yes	□ No
	ou been declared bankrupt within the pas			☐ Yes	□ No	☐ Yes	□ No
	ou had property foreclosed on in the past	7 years?		☐ Yes	□ No	☐ Yes	□ No
100	u currently involved in a lawsuit?			☐ Yes	□ No	☐ Yes	□ No
100 At 100	paying alimony or child support?			☐ Yes	□ No	☐ Yes	□ No
r. Are you	a U.S. citizen or permanent resident?			☐ Yes	□ No	☐ Yes	□ No
	ng "yes to these questions does not au arate sheet of paper.	utomatically dis	qualify you. If	you answered "y	es" to any qu	estion <u>a</u> through	n <u>e, please explai</u>
DECA		10. AUT	HORIZATION A	ND RELEASE			
l understa	nd that by filing this application, I am auth				need for a Hab	oitat home, my abi	lity to repay the n
	nd that Habitat for Humanity screens all p						
completin	g this application, I am submitting to such	an inquiry.					,
Applicant S	Signature	Date	Co-applicant S	gnature			Date
PLEASE NO	OTE: If more space is needed to complete	any part of this a	nnlication nless	e lise a senarate s	heet of namer a	and attach it to this	annlication Ploa
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Applicant's			Co-Applicant's				_
	11. [	FOR OFFICE USE	ONLYDO NO	WRITE IN THIS	SPACE		
Date Re							
	Information Requested?	☐ No	Dat	of Home Visit:_			
Date Ap	oplication Completed:			Letter Sent:			
The Water of		☐ Accepted	☐ Denied				
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	d This Statement Before Completing the E f homes, in order to monitor the lender's o						
	n, but are encouraged to do so. The law pr						
	urnish it or not. However, if you choose no						
	rvation or surname. If you do not wish to f						
	the disclosures satisfy all requirements to						above material to
AMEG 19	Applicant				Co-applicar		
	☐ I do not wish to furnish this informati	on.		□ I do not v		this information.	
ace/Natio	nal Origin:		Race/National (	rigin:			
	American Indian or Alaskan Native			American Indian o	Alaskan Native		
	Native Hawaiian or Other Pacific Islander			Native Hawaiian o	Other Pacific Isl	ander	
	Black/African American			Black/African Ame	rican		
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hnicity: Hispanic  Married Separated	Caucasian Asian American Indian or Alaskan Native AND Caucasian Alaskan AND Caucasian Black/African American AND Caucasian American Indian or Alaskan Native AND Black Other (specify)  Non-Hispanic	:/African I I I I I	Ethnicity: Hispanic Marital Status: Married Separated	Caucasian Asian American Indian or Asian AND Caucasi Black/African Amer American Indian or Other (specify)	Alaskan Native / an ican AND Caucas Alaskan Native / Non-Hispanic	sian	merican

## **MONTHLY EXPENSES**

भें Habitat for Humani	-,				
HOUSING			MEDICAL		
Rent / Mortgage	\$	-	Hospital bills	\$	
Equity Loan(s)	\$		Doctor co-pays	\$	
Lot rent	\$	-	Dental co-pays	\$	
Electric	\$		Medications	\$	
Gas/Oil	\$	-	Other (Specify)	\$	
Telephone	\$		TOTAL	\$	
Water/Sewage	\$				
Trash removal	\$	-			
Cable TV	\$		PERSONAL		
Other (Specify)	\$	-			
TOTAL	- \$	-	Barber/Beauty shop/Nails	\$	-
			Clothing	\$	-
			Tobacco/Alcohol	\$	-
GROCERY ITEMS	\$		Gifts/Cards	\$	_
Food bill	\$	-	Donations (church/charities)	\$	-
Dining out	\$	_	SAVINGS	\$	
School/work lunches	\$	_	TOTAL	\$	-
Household items	\$	_			
Toiletries/cosmetics	\$	_	WORK EXPENSES		
TOTAL	. \$	-			
			Child Care	\$	-
			Uniforms	\$	-
	10 500000000000000000000000000000000000		Misc. (dues, fees, advances)	\$	-
TRANSPORTATION			TOTAL	\$	-
Car payment	\$	-			
nsurance (auto)	\$	-			
Routine maintenance	\$	-	ADDITIONAL EXPENSES		
Public Transportation	\$		Birthdays, anniversaries, holidays	\$	-
Parking/tolls	\$	-	Credit card(s)	\$	-
Sasoline	\$	-	Rental/financed items	\$	-
TOTAL	\$		Recreation/Entertainment	\$	-
			Education	\$	-
			Newspaper/magazines	\$	-
<b>NSURANCE</b>			Alimony/Child Support	\$	-
lome/Renters	\$	-	Clubs/hobbies/interests	\$	=
lealth	\$	-	Loan(s)	\$	-
ife	\$	-	Fine(s)	\$	-
ther	\$	-	Cellular Phone/Pager	\$	
TOTAL	\$	-	Internet	\$	-
			TOTAL	\$	-
				20.	
			NET MONTHLY INCOME	- 1	
			TOTAL EXPENSES	\$	-
			SURPLUS	\$	
ignature			Date	<u> </u>	

Applicant Name:	



544 Webbs Lane Dover, DE 19904

### PERSONAL INFORMATION RELEASE AUTHORIZATION

To Whom It May Concern:

I/We hereby authorize the release of any and all financial information requested by Central Delaware Habitat for Humanity, including the following;

- Checking and Savings Account Information
- Personal and Credit References
- Credit Report
- Landlord Statements
- Social Service Payment Verification
- Wage and Salary Information and/or Records

A photographic copy of this authorization may be deemed equivalent to the original and may be used as a duplicate original.

I/We understand that requests to third parties for any/all of the above information may be made by Central Delaware Habitat for Humanity's authorized agents.

I/We hereby release you and Central Delaware Habitat for Humanity from all legal responsibility or liability that may arise from you honoring this authorization and Central Delaware Habitat for Humanity's use of the same.

I/We understand that Central Delaware Habitat for Humanity will run applicants names against the sex offender registry

Applicant's Name - Print Date		Co-Applicant's Name - Print		
Applicant's Signature	<del>.</del>	Co-Applicant's Signature		
Applicant's Date of Birth		Co-Applicant's Date of Birth		
Applicant's Social Security Number		Co-Applicant's Social Security Numb		
Applicant's Current Address		Co-Applicant's Current Address		

	Applicant Name:	
Central Delaware Habitat for Hum	anity <sup>e</sup>	
544 Webbs Lane Dover, DE 19904		
Date:		
Dear Landlord:		
a critical component to or mail it to CDHFH: questions while completed a component to the completed are specify to the component to the compon	rent monthly rental payments:es has this tenant been late with their rent from; 6-15 days; 15-30 days;	and return it to your tenant
3. How well does to explain.	this tenant maintain the property? (Scale 1 (very poo	or) to 5 (very well) Please
4. Would you rent	to this tenant again? YES / NO	
Signature of current land Print Name and Date: _ Contact Telephone Num	nber:	
Release: I hereby author Humanity. Information	orize the release of the requested information to Centrobtained under this consent is limited to information isted above. This information includes recorded Tena	that is relevant to the
Signature	Date	

Applicant Name	e:	



# **Request for Employment Verification**

TO:		Date:	
		Employee: Social Security #	<u> </u>
The above named individual has applied and has given Habitat the written permeto the following questions will assist Homplete this form and return it to y 19904 or fax it to (302) 526-7506. If please don't hesitate to contact us at (3 to become a homeowner!	nission to receive Habitat in process Your employee of You have any qu	e employment ver sing the application or mail it to CDH estions regarding	rification from you. Your responses on for this individual. Please IFH 544 Webbs Lane Dover, DE this request or about Habitat,
Employment History: Date of hire Employee's present position: Salary Verification: Hourly Wage: Pay Period:			
Pay Period:Average work time per week:	_ day(s)	hour(s)	_overtime hour(s)
During the last 12 months of employments			
Person completing this form:	a:		
Name (Please Print):	Sig	gnature:	2
Title: Phone Number:			
Date:	_		
Release: I hereby authorize the release Humanity. Information obtained under requested information listed above. This	this consent is li	mited to informat	ion that is relevant to the
Signature		Date	

Applicant Name:	



# **Request for Employment Verification**

TO:		Date:	
		Employee:Social Security	#
The above named individual has applied and has given Habitat the written permeto the following questions will assist a complete this form and return it to 19904 or fax it to (302) 526-7506. If please don't hesitate to contact us at (3 to become a homeowner!	nission to receiv Habitat in proces your employee You have any qu	e employment ve sing the applicati or mail it to CDI uestions regarding	rification from you. Your responses on for this individual. Please HFH 544 Webbs Lane Dover, DE g this request or about Habitat,
Employment History: Date of hire Employee's present position: Salary Verification: Hourly Wage: Pay Period:			
Pay Period: Average work time per week:	_ day(s)	hour(s)	overtime hour(s)
During the last 12 months of employm	ent, how many	lays was the emp	loyee absent?
Person completing this form:			
Name (Please Print):	Si	gnature:	
Title:			
Phone Number: Date:	_		
<b>Release</b> : I hereby authorize the release Humanity. Information obtained under requested information listed above. This	this consent is l	imited to informa	tion that is relevant to the
Signature		Date	



### **2015 BUILD PLAN DISCLOSURE**

For the foreseeable future Central Delaware Habitat for Humanity will be building houses in the downtown Dover area.

While the build schedule is subject to change, your application is being considered specifically for a home on South Kirkwood Street in Dover.

If I am accepted as a Habitat partner live/purchase a house in Dover.	r family, I agree	that I will	be willing to
Applicant	_	Date	
Co-Applicant	-	 Date	



544 Webbs Lane Dover, DE 19904

Applicant Name:		
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# Special Populations to be Served As Required by Funding Sources

Yes □	No   1. Physically and/or mentally disabled – A person (1) with a physical and/or mental (i.e., psychiatric disorder) impairment that results in substantial functional limitations and who is receiving disability benefits from federal or state government or (2) who is deemed physically and/or mentally disabled by a qualified professional who attests that by reason of this impairment the person is unable to perform life roles in at least one of the major domains of living, working, learning or socializing.
Yes 🗆	No   2. Developmentally disabled – A person (1) with a severe chronic developmental disability who has been diagnosed with mental retardation and who is receiving disability benefits from federal or state government or (2) who is deemed developmentally disabled by a qualified professional who attests by reason of this impairment, the person is unable to perform life roles in at least one of the major domains of living, working, learning or socializing.
Yes □	No ☐ 3. Persons recovering from domestic abuse (physical abuse) — A person who has been subjected to a willful action of inflicting bodily injury or physical mistreatment as documented by a qualified service provider.
Yes □	No   4. Persons recovering from domestic abuse (emotional abuse) — A person who has been subjected to a willful action of inflicting emotional mistreatment, but has not been physically abused, as documented by a qualified service provider.
Yes □	No ☐ 5. Persons recovering from chemical dependency — A person with a history of substance abuse and/ or dependency who is receiving treatment for the abuse and/ or dependency from a qualified service provider.
	No 6. <i>Persons with HIV/AIDS</i> – A person with a medical diagnosis of Auto Immune Deficiency Syndrome or who is medically diagnosed by a qualified professional as HIV positive and who is receiving medical care for the condition diagnosed.
Yes □	No 🗆 7. Veteran – Branch of Military:
	Year(s) Served:
Addition	nal Comments:

