

Microfinance Program Application

Please return to:



Attn: Microfinance
14440 State Route 13
Millfield, OH 45761
Office: 740-592-0032 ext. 109
Email: chelsie@habitatseo.org

Step 1—Review all requirements for the program

For your project to be funded, you must meet all financial and other requirements (see enclosed brochure) and your project must be within the scope of the program. Funds are awarded at the discretion of Habitat.

Step 2—Determine the cost of your project

Seek prices/quotes from reputable vendors, contractors, plumbers, electricians, HVAC, installers, etc. Get as much information as possible and do not be afraid to shop around.

Step 3—Complete your application and submit all supporting documentation

Complete all sections of the application, including supplying supporting documentation.

Step 3A (if applicable)—Supply any additional information at the request of Habitat

If Habitat is unable to process your application because of missing information, please provide the additional information by the deadline. If you do not submit the additional information by the deadline, Habitat will consider your application withdrawn.

Step 4—Pay \$15 application fee

Prior to Habitat running your credit and criminal background check, Habitat staff will notify you and ask that you pay your \$15 application fee. This can be done by credit card over the phone or by mailing a money order or check (please do not mail payment until you hear from Habitat staff).

Step 5—Make your first payment and sign loan documents

If your project is approved for funding, Habitat staff will discuss your monthly payment and schedule your appointment to sign your loan documents. Funds are released directly to the vendor, contractor plumber, electrician, HVAC, installer, etc.

For Office Use Only

Date application received

Received by

Denied/Accepted

Date denied/accepted

Last updated: 4/4/2019



We are pledged to the letter and the 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.

Application Information

Name: _____ SSN: _____
Marital Status: Married Single Divorced Widow Separated Birthdate: _____
Home Phone: _____ Cell Phone: _____ E-Mail: _____

Co-Applicant Information

Name: _____ SSN: _____
Marital Status: Married Single Divorced Widow Separated Birthdate: _____
Home Phone: _____ Cell Phone: _____ E-Mail: _____

Other's Living in Applicant's Home

(1) Name: _____ Age: _____
(2) Name: _____ Age: _____
(3) Name: _____ Age: _____
(4) Name: _____ Age: _____
(5) Name: _____ Age: _____

Employment

Applicant	Co-Applicant
Employer Name: _____	Employer Name: _____
Employer Address: _____ _____	Employer Address: _____ _____
Position: _____	Position: _____
Number of Years Employed: _____	Number of Years Employed: _____

Income

List all sources of income for all adults (18 years or older) living in the home.

Source	Annual Amount
Source	Annual Amount
Source	Annual Amount

Source	Annual Amount
Source	Annual Amount
Source	Annual Amount

Assets

Savings Account

Financial Institution	Location	Balance
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Checking Account

Financial Institution	Location	Balance
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Investment/Retirement Account

Financial Institution	Location	Balance
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Other Real Estate Owned

Describe	Address	Market Value
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Vehicles Owned

Make	Model	Year		Make	Model	Year
Make	Model	Year		Make	Model	Year

Loans and Debts Owed

Creditor	Current Balance	Term	Monthly Payment	Purpose
Creditor	Current Balance	Term	Monthly Payment	Purpose

Loans to Others

Name	Describe	Terms	Balance
Name	Describe	Terms	Balance

Declarations

	Applicant		Co-Applicant	
Do you have any debt because of a court decision against you?	Yes	No	Yes	No
Are you currently filing bankruptcy?	Yes	No	Yes	No
Are you currently involved in a lawsuit?	Yes	No	Yes	No
Are you currently paying child support or alimony?	Yes	No	Yes	No
Are you a U.S. citizen or a legal resident?	Yes	No	Yes	No

About your Property

Legal Owner	Are your property taxes paid up to date?	Yes	No
Property Address	Is it a mobile home or trailer?	Yes	No
City	Do you have a mortgage?	Yes	No
County	If yes		
Number of years owned property: _____	Lender Name	Monthly Payment	Balance
	Are you current on your mortgage?	Yes	No

Details of Your Project

Funds may be used to address “quality of life” issues for Southeast Ohio residents in order to maintain and sustain their current housing. Funds are approved at the discretion of Habitat.

Funds are being requested for the following type of project (check all that apply):

- Appliance/mechanical repair
 Purchase building materials (e.g., lumber)
 Other, please describe _____
 Appliance purchase
 Payment to contractor, plumber, electrician, etc. _____

For **appliance or mechanicals repair**, include the following information:

Type of Appliance	Model Number	Serial Number	Year Manufactured

For **appliance or building material purchase**, include the following information (attach additional sheet(s) if needed):

Description of Item(s) (include model number, serial number, etc.)	Price per Unit	Quantity	Total

Purchased from: _____		Shipping and Handling	
Address: _____		Sales Tax	
_____		Total	

For **payment to contractor, plumber, electric, HVAC, installer, etc.**, include the following information (attach additional sheet(s) if needed):

Business name: _____
 Owner(s): _____

 Mailing address: _____

 Email: _____
 Phone number: _____

Description of Expense	Price/Quote
Labor	
Parts and Materials	
Other	
Total	

Payment Terms: _____

Required Documentation

- Proof of all income sources for everyone 18 years or older in the household
 - Wages from employment (paystubs for the past two months)
 - Veteran Affairs/military assistance
 - Social Security (retirement)
 - SSI and/or SSDI
 - Child support
 - Alimony
 - Payments from trusts, annuities, inheritance, etc.
 - Income from personal or real property

- Proof of ownership
 - Deed indicating ownership of house and property
 - Documentation of legal land contract

- Verification of being current on mortgage payment (if applicable)

- Verification of being current on property taxes

- Quotes/prices any documentation related to the cost of your project

- Signed and dated authorization form for credit and criminal background check

Please note that application is not considered complete until all documentation has been received by Habitat for Humanity of Southeast Ohio.

DISCLOSURE AND AUTHORIZATION THAT A CONSUMER REPORT AND/OR INVESTIGATIVE
CONSUMER REPORT MAY BE OBTAINED FOR PARTNERSHIP/EMPLOYMENT PURPOSES

(Everyone 18 years or older needs to sign)

I understand and hereby authorize Habitat for Humanity of Southeast Ohio ("Habitat") or its designated representatives to obtain, for purposes including but not limited to homeownership, partnership, initial employment, promotion, reassignment or retention of employment, and any other use not prohibited by law before, during, and after employment, a consumer report and/or investigative consumer report bearing on my credit worthiness, credit standing, credit capacity, character, general reputation, personal characteristics, or mode of living. Information may be obtained through personal interviews of my neighbors, friends, or associates, or of others with whom I am acquainted or who may have knowledge concerning any such item or information. These reports may also contain information regarding my credit history, criminal record history, driving record history, or any other sources of information which are permissible by all governing laws pertaining to employment, insurance, or credit information. I understand this information may be obtained from previous employers, companies, credit bureaus, corporations, law enforcement, agencies, persons, educational institutions, and other agencies, businesses and individuals.

I understand that I may request in writing for Habitat to provide me with a disclosure concerning the nature and scope of any investigative consumer report (should such a report be requested) in which case Habitat will provide me with the requested information, in writing, not later than five days after receipt of my request or when such report was first requested, whichever is later.

I hereby further authorize that a photocopy of this authorization may be considered as valid as an original.

I also hereby authorize Habitat or its designated representatives to examine and receive any and all criminal history records pertaining to me that may be in the files of any federal, state or local criminal justice agency. I understand that I am waiving my rights of confidentiality concerning my criminal history. I also authorize Habitat to examine and receive any and all driving records from the state in which I am applying as well as any other applicable states.

I acknowledge that I have also been provided "A Summary of Your Rights Under the Fair Credit Reporting Act." I understand that if I have any questions regarding this disclosure or the Summary, I should not sign this form until my questions are answered to my satisfaction. By signing this form, I acknowledge that I have no questions, that I have received this form and that I understand its contents.

Name: _____

Social Security Number: _____

County: _____

Signature: _____

Date: _____

Name: _____

Social Security Number: _____

County: _____

Signature: _____

Date: _____

Name: _____

Social Security Number: _____

County: _____

Signature: _____

Date: _____

Name: _____

Social Security Number: _____

County: _____

Signature: _____

Date: _____