



PRE-SCREENING APPLICATION

P.O Box 495 Phone: (231) 723-7458
 Manistee, MI 49669
 Email: habitat.manistee.county@gmail.com

2021 APPLICANT/CO-APPLICANT INFORMATION:

<p>1. Applicant's Name: _____</p> <p>2. Address: _____</p> <p>City: _____ State: ___ Zip: _____</p> <p>3. Phone: _____</p> <p>4. Email Address: _____</p> <p>5. Marital Status: ___ Married ___ Separated ___ Unmarried (single, divorced, widowed)</p> <p>6. Social Security Number: _____/_____/_____</p> <p>7. Date of Birth: ____/____/____</p> <p>8. Military Veteran: ___ YES ___ NO <i>I would like to receive updates from Manistee County Habitat</i></p>	<p>1. Co-applicant's Name: _____</p> <p>2. Address: _____</p> <p>City: _____ State: ___ Zip: _____</p> <p>3. Phone: _____</p> <p>4. Email Address: _____</p> <p>5. Marital Status: ___ Married ___ Separated ___ Unmarried (single, divorced, widowed)</p> <p>6. Social Security Number: _____/_____/_____</p> <p>7. Date of Birth: ____/____/____</p> <p>8. Military Veteran: ___ YES ___ NO <i>I would like to receive updates from Manistee County Habitat</i></p>
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PLEASE CHECK ALL THAT APPLY:

I have a NEED because:

- I currently do not qualify for traditional financing from a bank.
- My current living situation is overcrowded.
- My current living situation has major repair problems or is unsafe.
- My housing costs are greater than 35% of my monthly income.

I have the ABILITY TO PAY because:

- I can pay a 25-30 year low-interest mortgage, with monthly payments that will not exceed 30% of my household gross income.
- I will save \$1,000 for a down payment
- I have not had bankruptcy or foreclosure in the last two years.
- My income falls within the guidelines outlined on page 2.

I am WILLING TO PARTNER because I will:

- Commit to a long-term partnership with Manistee County Habitat.
- Complete a minimum of 250 "sweat equity" hours for each adult.
- Complete finance, home maintenance, and landscaping classes.

INCOME GUIDELINES:

If your total annual gross income is within the income ranges on this chart, you STILL MAY QUALIFY for the program.

**2021 MSHDA Manistee County Annual Income Guidelines
(Gross Income before deductions)**

Family Size	60% Area Median Income
1	\$ 26,880
2	\$ 30,720
3	\$ 34,560
4	\$38,340
5	\$ 41,460
6	\$ 44,520
7	\$ 47,580
8	\$ 50,540

**These figures are adjusted annually by the U.S. Dept. of Housing and Urban Development (HUD). Figures above are subject to change.*

FINANCIAL INFORMATION:

Number of individuals who will live in the Habitat Home: Adults: _____ Children (under 18): _____

Name of Current Employer (s) and Monthly Earnings: _____ \$ _____

Additional Sources of Income (Enter monthly dollar amounts for all that apply. Unemployment and Financial Aid do not qualify):

Cash Assistance - \$ _____ Food Assistance - \$ _____ Social Security - \$ _____

Disability - \$ _____ Child Support - \$ _____ Alimony - \$ _____

Other (please specify source) - \$ _____

My Credit Score falls between the numbers below:

- 700 +
- 600 – 699
- 500 – 599
- 400 - 499
- 399 or below
- Unknown

AUTHORIZATION & RELEASE: I understand that by submitting this pre-screening form, I am authorizing Manistee County Habitat for Humanity (MCHFH) to evaluate my ability to repay the no-interest loan and other expenses of homeownership. I also understand that an evaluation will include a credit check, criminal background and sexual offender check. I have answered all the questions on this pre-screening form truthfully. The original or a copy of this application will be retained by MCHFH even if the application is not approved. MCHFH will not share the information on this pre-screening form with any outside agency and your name (s) will not be put on any mailing lists outside this agency.

Applicant signature

Date

Co-applicant signature

Date

Return completed application: Manistee County Habitat for Humanity P.O. Box 495 Manistee, MI 49660
Email: habitat.manistee.county@gmail.com

