

Home Buyer Pre-Screening Questionnaire



Please complete this form entirely before you submit it to Habitat for Humanity. The definition of a completed application for the Greater Des Moines Habitat for Humanity Homeownership Program includes: completion of a Home Buyer Pre-Screening Questionnaire including required supporting documentation, and a credit report fee; completion of a Habitat Homeownership Program Application including required supporting documentation; employment verification and rental history verification; need assessment and partnership meeting; and Family Selection Committee approval.

Today's Date: _____

Fill out the co-applicant box if you want to purchase the house with another person.
(the co-applicant will be considered in the underwriting and approval of a mortgage loan)

PRIMARY APPLICANT	CO-APPLICANT
Name: _____	Name: _____
Birth Date: ____/____/____ SS # ____-____-____	Birth Date: ____/____/____ SS # ____-____-____
Present Address: _____ Apt # or Suite: _____ City: _____ State: IA Zip Code: _____	Present Address: _____ Apt # or Suite: _____ City: _____ State: IA Zip Code: _____
Phone #s: Home: (____) _____-____ Cell: (____) _____-____ Work: (____) _____-____	Phone #s: Home: (____) _____-____ Cell: (____) _____-____ Work: (____) _____-____
Best number at which to reach you? <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Work	Best number at which to reach you? <input type="checkbox"/> Home <input type="checkbox"/> Cell <input type="checkbox"/> Work
Email address: _____ Is this your personal email? <input type="checkbox"/> Yes <input type="checkbox"/> No	Email address: _____ Is this your personal email? <input type="checkbox"/> Yes <input type="checkbox"/> No
Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed)
Primary language spoken: _____	Primary language spoken: _____

Please answer the following:	PRIMARY APPLICANT	CO-APPLICANT
Have you owned a home or land within the past three years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Have you declared bankruptcy within the past seven years? If yes, what year was it discharged?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you willing and able to work required "sweat equity" hours and attending home buyer classes?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Do you have a history of steady income supported by documentation for the past 2 years?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>
Are you authorized to work in the United States?	Yes <input type="checkbox"/> No <input type="checkbox"/>	Yes <input type="checkbox"/> No <input type="checkbox"/>

HOUSEHOLD SIZE	
How many adults (18 or older) live in your home?	How many children (17 or younger) live in your home?

INCOME INFORMATION				
	Primary Applicant	Co-Applicant	Additional Income	Others 18 and older
Name of household member receiving income				
Hourly pay				
Hours worked per week				
How often are you paid				
If not hourly, monthly income				
Monthly Child Support/Alimony				
SSDI/Disability				
Social Security				

Total amount of savings of all applying (in any account type): \$ _____

How did you learn about Habitat for Humanity? _____



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.

AUTHORIZATION TO RELEASE FINANCIAL, CREDIT, AND PERSONAL INFORMATION

To Whom It May Concern:

I am a candidate for a home through Greater Des Moines Habitat for Humanity.

I hereby consent to the inspection, copying, and obtaining by interview any and all information concerning my financial status, credit and character by Greater Des Moines Habitat for Humanity, or any representative thereof. Such information shall include, but is not limited to, all financial records, documents, and reports from banks, mortgage companies, credit agencies, law enforcement agencies, and interviews with employers, landlords, neighbors, and personal references, etc. I understand that Habitat for Humanity screens all potential staff (whether paid or unpaid), board members, and applicant families on the sex offender registry.

I hereby consent to the sharing of information (as necessary) with the Greater Des Moines Habitat for Humanity's partner agencies.

I hereby consent to allow my property and family to be photographed and/or filmed for any purpose associated with Habitat for Humanity program.

I understand and agree that all photographs and/or film are the sole property of Greater Des Moines Habitat for Humanity and I will not claim any royalty or other sum due for use of such photographs and/or films.

Applicant's Name (print)

Co-Applicant's Name (print)

Social Security Number

Social Security Number

____/____/_____
Date of Birth

____/____/_____
Date of Birth

Signature

Signature

Date

Date

DEMOGRAPHIC INFORMATION ADDENDUM

Demographic Information of the Borrower

The purpose of collecting this information is to help ensure that all applicants are treated fairly and that the housing needs of communities and neighborhoods are being fulfilled. For residential-mortgage lending, Federal law requires that we ask applicants for their demographic information (ethnicity, sex, and race) in order to monitor our compliance with equal credit opportunity, fair housing, and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race." The law provides that we may not discriminate on the basis of this information, or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, Federal regulations require us to note your ethnicity, sex, and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age or marital status information you provide in this application. If you do not wish to provide some or all of this information, please check below.

APPLICANT	CO-APPLICANT
Name: _____ <input type="checkbox"/> I do not wish to provide this information	Name: _____ <input type="checkbox"/> I do not wish to provide this information
Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native Print name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: _____ <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Other Pacific Islander: _____ <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information	Race/National Origin: <input type="checkbox"/> American Indian or Alaskan Native Print name of enrolled or principal tribe: _____ <input type="checkbox"/> Asian <input type="checkbox"/> Asian Indian <input type="checkbox"/> Chinese <input type="checkbox"/> Filipino <input type="checkbox"/> Japanese <input type="checkbox"/> Korean <input type="checkbox"/> Vietnamese <input type="checkbox"/> Other Asian: _____ <input type="checkbox"/> Black/African American <input type="checkbox"/> Native Hawaiian or Other Pacific Islander <input type="checkbox"/> Native Hawaiian <input type="checkbox"/> Guamanian or Chamorro <input type="checkbox"/> Other Pacific Islander: _____ <input type="checkbox"/> White <input type="checkbox"/> I do not wish to provide this information
Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: _____ <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information	Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Mexican <input type="checkbox"/> Puerto Rican <input type="checkbox"/> Cuban <input type="checkbox"/> Other Hispanic or Latino: _____ <input type="checkbox"/> Not Hispanic or Latino <input type="checkbox"/> I do not wish to provide this information
Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information	Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male <input type="checkbox"/> I do not wish to provide this information

To Be Completed by Staff (for application taken in person):		
Was the ethnicity of the Applicant(s) collected on the basis of visual observation or surname?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Was the sex of the Applicant(s) collected on the basis of visual observation or surname?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
Was the race of the Applicant(s) collected on the basis of visual observation or surname?	Yes <input type="checkbox"/>	No <input type="checkbox"/>
The Demographic Information was provided through:		
<input type="checkbox"/> Face-to-Face Interview (includes virtual interview) <input type="checkbox"/> Telephone Interview <input type="checkbox"/> Fax or Mail <input type="checkbox"/> Email or Internet		

Document Checklist

Please collect all the following documents and send them with your completed Home Buyer Pre-Screening form.

_____ A copy of a valid photo ID for all applicants

_____ Copies of 3 months of pay stubs or payroll history for all jobs of all applicants and all adult employed household members

- If paid monthly, 3 consecutive pay stubs from the past three months.
- If paid bi-monthly, 6 consecutive pay stubs from the past three months.
- If paid weekly, 12 consecutive pay stubs from the past three months.

If you are self-employed, provide your most recent federal taxes and the profit and loss statement (from 2020).

_____ Copy of current year award letter for any household member receiving Social Security Income or Social Security Disability Income

_____ Documentation of last 3 months of child support and/or alimony

_____ \$25 Money Order (for nonrefundable credit report fee) payable to GDMHFH