

PROGRAM ELIGIBILITY APPLICATION

For Office Use Only

Recvd _____ Initials _____
DATE & TIME

Intake # _____ Review # _____

HH _____ # BRs _____

2023 HOUSING OFFERING

"Kalaheo Pu'u Maluhia" new construction project, and other lots/units on Kauai as they become available during property acquisitions within the year.

Deadline to submit completed form is:

March 1, 2023

Incomplete forms will NOT be processed. Please PRINT clearly.

Be advised THIS IS NOT A LOAN APPLICATION. This is a Program Eligibility Form used to determine your eligibility for the Kauai Habitat for Humanity homebuyer program. Please fill out the form as completely and accurately as possible. All information you include on this form will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

PRIMARY BORROWER (#1) INFORMATION

FIRST AND LAST NAME		Date of Birth (mm/dd/yy):
Mailing Address:		Email address:
Physical Address of where you reside now:		
Check the box to indicate which form of identification you have: <input type="checkbox"/> Hawaii Drivers License <input type="checkbox"/> Hawaii State ID <input type="checkbox"/> Green Card (Permanent Resident Alien)	Primary Spoken Language: <input type="checkbox"/> English <input type="checkbox"/> Other: _____	Phone numbers: (____) _____ Can this phone receive text messages? <input type="checkbox"/> Yes <input type="checkbox"/> No
	My name has been listed on the title of property in the last 3 yrs: <input type="checkbox"/> Yes <input type="checkbox"/> No	(____) _____ Can this phone receive text messages? <input type="checkbox"/> Yes <input type="checkbox"/> No

ADULT HOUSEHOLD MEMBER INFORMATION

Complete for all ADULT household members 18 years of age and over, who will be residing in the dwelling.

ADULT NAME #2 – FIRST AND LAST NAME		Date of Birth (mm/dd/yy):
Check the box to indicate which form of identification you have: <input type="checkbox"/> Hawaii Drivers License <input type="checkbox"/> Hawaii State ID <input type="checkbox"/> Green Card (Permanent Resident Alien)	Primary Spoken Language: <input type="checkbox"/> English <input type="checkbox"/> Other: _____	Phone numbers: (____) _____ Can this phone receive text messages? <input type="checkbox"/> Yes <input type="checkbox"/> No
	My name has been listed on the title of property in the last 3 yrs: <input type="checkbox"/> Yes <input type="checkbox"/> No	(____) _____ Can this phone receive text messages? <input type="checkbox"/> Yes <input type="checkbox"/> No
Will you be a co-borrower on the loan? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure	Relationship to Primary Borrower:	Email address:
ADULT NAME #3 – FIRST AND LAST NAME		Date of Birth (mm/dd/yy):
Check the box to indicate which form of identification you have: <input type="checkbox"/> Hawaii Drivers License <input type="checkbox"/> Hawaii State ID <input type="checkbox"/> Green Card (Permanent Resident Alien)	Primary Spoken Language: <input type="checkbox"/> English <input type="checkbox"/> Other: _____	Phone number: (____) _____ Can this phone receive text messages? <input type="checkbox"/> Yes <input type="checkbox"/> No
	My name has been listed on the title of property in the last 3 years: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Will you be a co-borrower on the loan? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure	Relationship to Primary Borrower:	Email address:
ADULT NAME #4 – FIRST AND LAST NAME		Date of Birth (mm/dd/yy):
Check the box to indicate which form of identification you have: <input type="checkbox"/> Hawaii Drivers License <input type="checkbox"/> Hawaii State ID <input type="checkbox"/> Green Card (Permanent Resident Alien)	Primary Spoken Language: <input type="checkbox"/> English <input type="checkbox"/> Other: _____	Phone number: (____) _____ Can this phone receive text messages? <input type="checkbox"/> Yes <input type="checkbox"/> No
	My name has been listed on the title of property in the last 3 years: <input type="checkbox"/> Yes <input type="checkbox"/> No	
Will you be a co-borrower on the loan? <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Not sure	Relationship to Primary Borrower:	Email address:

HOUSEHOLD SIZE INFORMATION

# Adults:	# Children - GIRLS	# Children - BOYS	TOTAL # of
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PRIMARY BORROWER LAST, FIRST NAME: _____

	(age birth to age 18):	(age birth to age 18):	Household members:
MINOR CHILD HOUSEHOLD MEMBER INFORMATION			
In the area below, list all children (ages birth to 18) who will be living in the dwelling.			
CHILD #1 – FIRST AND LAST NAME		Date of Birth (mm/dd/yy):	
Child's Relationship to Primary Borrower: <input type="checkbox"/> Daughter <input type="checkbox"/> Son <input type="checkbox"/> Step-daughter <input type="checkbox"/> Step-son <input type="checkbox"/> Other: _____			
CHILD #2 – FIRST AND LAST NAME		Date of Birth (mm/dd/yy):	
Child's Relationship to Primary Borrower: <input type="checkbox"/> Daughter <input type="checkbox"/> Son <input type="checkbox"/> Step-daughter <input type="checkbox"/> Step-son <input type="checkbox"/> Other: _____			
CHILD #3 – FIRST AND LAST NAME		Date of Birth (mm/dd/yy):	
Child's Relationship to Primary Borrower: <input type="checkbox"/> Daughter <input type="checkbox"/> Son <input type="checkbox"/> Step-daughter <input type="checkbox"/> Step-son <input type="checkbox"/> Other: _____			
CHILD #4 – FIRST AND LAST NAME		Date of Birth (mm/dd/yy):	
Child's Relationship to Primary Borrower: <input type="checkbox"/> Daughter <input type="checkbox"/> Son <input type="checkbox"/> Step-daughter <input type="checkbox"/> Step-son <input type="checkbox"/> Other: _____			

**** If space is needed for additional household members, please attach a separate sheet. ****

PREGNANT HOUSEHOLD MEMBER	
If you or a household member is currently pregnant, complete the information below.	
Name of household member who is expecting baby:	Due Date (mm/dd/yy):

AREA PREFERENCE	
I would like to indicate my preference to live in the following area(s). I understand that housing offerings are not always available in these locations:	
<input type="checkbox"/> Kekaha <input type="checkbox"/> Waimea <input type="checkbox"/> Hanapepe/Eleele <input type="checkbox"/> Kalaheo <input type="checkbox"/> Koloa <input type="checkbox"/> Puhī/Lihue <input type="checkbox"/> Kapaa <input type="checkbox"/> Wailua <input type="checkbox"/> Kilauea <input type="checkbox"/> North Shore	

PRIMARY RESIDENCE REQUIREMENT	
If you are determined eligible for the Kauai Habitat homebuyer program, and move forward to the income assessment and loan processing stages, you must understand and agree that you will be required to occupy the home as your primary residence. This means that, if you succeed in building with KHFH, you will not be allowed to rent your home to other individuals – you must occupy the home as your main residence.	

WILLINGNESS TO PARTNER	
To be considered for a Habitat home, you and your family must be willing to complete a minimum number of “sweat-equity” hours on your future home AND the homes of others in your building group. Your labor in building your home and the homes of others is called “sweat equity,” and may include clearing/cleaning the lot, helping with the construction process, attending homeownership classes or other approved activities. At this time, required sweat equity hours is approximately 30 hours per week total for all adult household members, family, and friends on your behalf, all together.	
I am willing and able to complete the required weekly sweat equity hours:	
Primary Borrower: _____ First and Last Name	<input type="checkbox"/> Yes <input type="checkbox"/> No
Adult Name #2: _____ First and Last Name	<input type="checkbox"/> Yes <input type="checkbox"/> No
Adult Name #3: _____ First and Last Name	<input type="checkbox"/> Yes <input type="checkbox"/> No
Adult Name #4: _____ First and Last Name	<input type="checkbox"/> Yes <input type="checkbox"/> No

NEED FOR HOUSING	
To be considered for a Habitat home, you and your family must demonstrate a need for housing. Please answer the questions below:	
My/our current rent payment is:	\$ _____ per month
I/We currently live in overcrowded housing (more than 2 people per bedroom):	<input type="checkbox"/> Yes <input type="checkbox"/> No

PRIMARY BORROWER LAST, FIRST NAME: _____

EMPLOYMENT INFORMATION		
Enter information below for EACH household member 18 years and older		
PRIMARY BORROWER		
Name and address of CURRENT employer	Monthly (gross) wages \$	
Job title	Start date (mm/dd/yy)	
<i>If you have been at the above listed current job for less than 1 year, or have a 2nd job, please add employment information below:</i>		
Name and address of employer	Start date (mm/dd/yy)	End date (mm/dd/yy)
Job title		
ADULT NAME #2		
Name and address of CURRENT employer	Monthly (gross) wages \$	
Job title	Start date (mm/dd/yy)	
<i>If you have been at the above listed current job for less than 1 year, or have a 2nd job, please add employment information below:</i>		
Name and address of employer	Start date (mm/dd/yy)	End date (mm/dd/yy)
Job title		
ADULT NAME #3		
Name and address of CURRENT employer	Monthly (gross) wages \$	
Job title	Start date (mm/dd/yy)	
ADULT NAME #4		
Name and address of CURRENT employer	Monthly (gross) wages \$	
Job title	Start date (mm/dd/yy)	

PRIMARY BORROWER LAST, FIRST NAME: _____

MONTHLY INCOME					
Income source	Primary Borrower	Name #2	Name #3	Name #4	Office Use
Gross Wages	\$	\$	\$	\$	
Self-Employment Income <i>(Use Net income, not gross)</i>	\$	\$	\$	\$	
Alimony	\$	\$	\$	\$	
Child Support	\$	\$	\$	\$	
Social Security	\$	\$	\$	\$	
SSD <i>(Social Security Death Benefit)</i>	\$	\$	\$	\$	
SSDI <i>(Social Security Disability Income)</i>	\$	\$	\$	\$	
Retirement income	\$	\$	\$	\$	
Unemployment	\$	\$	\$	\$	
Other:	\$	\$	\$	\$	
Other:	\$	\$	\$	\$	
Office Use					
TANF	\$	\$	\$	\$	
SNAP	\$	\$	\$	\$	
Section 8 Housing Allowance	\$	\$	\$	\$	

ADDITIONAL INFORMATION / DISCLAIMERS	
Have you declared bankruptcy within the past 7 years?	Primary Borrower <input type="checkbox"/> Yes <input type="checkbox"/> No Adult Name #2 <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you ever owned a home?	Primary Borrower <input type="checkbox"/> Yes <input type="checkbox"/> No Adult Name #2 <input type="checkbox"/> Yes <input type="checkbox"/> No
Is someone in the household on the sexual offenders list?	Primary Borrower <input type="checkbox"/> Yes <input type="checkbox"/> No Adult Name #2 <input type="checkbox"/> Yes <input type="checkbox"/> No Adult Name #3 <input type="checkbox"/> Yes <input type="checkbox"/> No Adult Name #4 <input type="checkbox"/> Yes <input type="checkbox"/> No
Have you <u>ever been</u> involved or are you <u>currently</u> involved in any civil or criminal lawsuit?	Primary Borrower <input type="checkbox"/> Yes <input type="checkbox"/> No Adult Name #2 <input type="checkbox"/> Yes <input type="checkbox"/> No Adult Name #3 <input type="checkbox"/> Yes <input type="checkbox"/> No Adult Name #4 <input type="checkbox"/> Yes <input type="checkbox"/> No

PRIMARY BORROWER LAST, FIRST NAME: _____

AUTHORIZATION AND RELEASE

Please carefully read and review the following statement of authorization and release and indicate your understanding and agreement by signing below.

I/We understand that by submitting this Program Eligibility Form, I/we authorize Kauai Habitat for Humanity to evaluate my/our actual need for a Habitat home, ability to repay the low-interest mortgage and other expenses for homeownership and willingness to be a partner family. I/We certify that all information provided is true and complete to the best of my/our knowledge and understand that Kauai Habitat will use this information to evaluate my/our eligibility based on income and employment verification. I/We have answered all the questions on this application truthfully. I/We understand that if I/we have not answered the questions truthfully, program eligibility may be denied, and that in the event I/we have already been selected to receive a Habitat home, I/we may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this Program Eligibility Form will be retained by Kauai Habitat for Humanity even if my eligibility is not approved.

I/We also understand that Kauai Habitat for Humanity will be screening potential applicant families on the sex offender registry and performing a criminal background check, and that by completing this Program Eligibility Form, I/we submit myself and all persons listed on the form to such an inquiry.

I/We further understand that if my/our household size or income changes after program eligibility is determined, new household size/income information will be required, along with re-determination of program eligibility.

I/We acknowledge and understand that if I/we should be determined eligible for the homebuyer program, that the home MUST be my/our primary residence.

I/We further agree to notify Kauai Habitat of any change in my/our financial or living situation after this form is submitted.

All household members 18 and over must sign this form.

Primary Borrower Signature _____ Date

Adult Name #2 Signature (18 and over) _____ Date

Adult Name #3 Signature (18 and over) _____ Date

Adult Name #4 Signature (18 and over) _____ Date



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 and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

PRIMARY BORROWER LAST, FIRST NAME: _____

DEMOGRAPHIC INFORMATION
(Optional)

The following information is OPTIONAL and is strongly requested to assist us with obtaining future grant funding for our homebuilding programs. It is not required and will not be counted for or against you in determining your eligibility for the Kauai Habitat for Humanity program.

PRIMARY BORROWER:

Current Housing Situation:

- Living in a home with family or friends
- Currently homeless or living on beach
- Renting a home or apartment

Age Range:

- 18-24 yrs old 25-34 yrs old 35-44 yrs old
- 45-54 yrs old 55-64 yrs old 65 and over

I receive the following assistance from the State/County:

- TANF SNAP (foodstamps) Section 8 Housing

I am a single parent:

- Yes No

Military status: I am currently serving in the U.S. military I am a veteran of the U.S. military

Ethnic Background (check the one you most identify with):

- African American Caucasian Filipino Hawaiian Latino
- Native American Polynesian/Pacific Islander Other _____

ADULT NAME #2:

Current Housing Situation:

- Living in a home with family or friends
- Currently homeless or living on beach
- Renting a home or apartment

Age Range:

- 18-24 yrs old 25-34 yrs old 35-44 yrs old
- 45-54 yrs old 55-64 yrs old 65 and over

I receive the following assistance from the State/County:

- TANF SNAP (foodstamps) Section 8 Housing

I am a single parent:

- Yes No

Military status: I am currently serving in the U.S. military I am a veteran of the U.S. military

Ethnic Background (check the one you most identify with):

- African American Caucasian Filipino Hawaiian Latino
- Native American Polynesian/Pacific Islander Other _____

PRIMARY BORROWER LAST, FIRST NAME: _____



PRIVACY STATEMENT AND NOTICE

At Kaua`i Habitat for Humanity, we are committed to keeping your information private. We recognize the importance that applicants, program families, tenants and homeowners place on the privacy and confidentiality of their information. While new technology allows us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

When collecting, storing, and retrieving applicant, program family, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic information about you from the following sources:

- Information we receive from you on the Program Eligibility Form, applications, or other forms;
- Information about your transactions with us or others; and,
- Information we receive from a consumer reporting agency.

We may disclose the following kinds of nonpublic personal information about you:

- Information we receive from you on the Program Eligibility Form, applications, or other forms such as your name, address, social security number, assets, income, employment information, etc.;
- Information about your transactions with us or others such as your payment history, loan balances, etc.; and,
- Information we receive from a consumer reporting such as your credit report and credit history.

Kaua`i Habitat for Humanity employees and volunteers are subject to a written policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law. As permitted by law, we may disclose nonpublic personal information about you to the following types of third parties:

- Financial services providers, such as mortgage servicing agents;
- Nonprofit organizations, government entities, or other subsidy providers; and,
- Credit counseling entities.

If you prefer that we do not disclose nonpublic personal information about you to nonaffiliated third parties, you may opt out of these disclosures, that is, you may direct us to not make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Kaua`i Habitat for Humanity at (808) 335-0296.

Borrower Signature

Date

Co-Borrower Signature

Date

Revised 01/2020

	<i>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 and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.</i>
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SUBMIT YOUR COMPLETED FORM BEFORE THE DEADLINE LISTED ON THE FIRST PAGE.

You may submit your form by MAIL ONLY:

We highly suggest when mailing your application that you send certified receipt & postmarked no later than March 1, 2023

*******FORMS THAT ARE EMAILED OR DROPPED OFF WILL NOT BE ACCEPTED! *******

Submit by mail only, send your completed signed form to:

**Kauai Habitat for Humanity
Attn: Homeowner Services
P.O. Box 28, Eleele, HI 96705**

IMPORTANT – READ CAREFULLY REGARDING NEXT STEP IN THE PROCESS:

When your file comes up for Program Eligibility review BE PREPARED to submit copies of the documents listed below. DO NOT SUBMIT THESE WITH THE APPLICATION.

The items listed below will be needed for EACH household member who is 18 years and older.

Submit these only when you are contacted by Habitat staff. Copies must be 1-sided.

1. Most recent two consecutive months of pay stubs.
2. Most recent two years of **tax returns, W-2 forms & 1099 forms**. (NOT the whole tax return - unless self-employed, then submit last 2-years Federal tax returns including all schedules.)
3. **As applicable:** Most recent Social Security Benefits Letter, Retirement Statement, Financial Assistance Statement, Unemployment Benefits Statement or Disability Statement.
4. **As applicable:** Divorce Decree or Child Custody & Support Order to document alimony and/or child support you are receiving or paying.

****We suggest that you prepare now by keeping these items in one place so that you can turn them in quickly when our staff contacts you.***

IF YOU HAVE QUESTIONS please contact:

Shana M. Cruz
Homeowner Services Manager
(808) 335-0296 ext. 1011

Keala Nordmeier
Homeowner Services Coordinator
(808) 335-0296 ext. 1006

Shai Bagain
Homeowner Services
Loan Assessment Assistant
(808) 335-0296 ext. 1014