Dear Applicant,

Thank you for your interest in applying for homeownership with Pikes Peak Habitat for Humanity. Our Veteran Homeownership Program is designed to give honorably discharged military service members the opportunity to help build and purchase their own home.

Enclosed you will find the Habitat for Humanity application. Before completing the application, please complete the *Eligibility Questionnaire* to ensure that you meet the basic criteria for Habitat Homeownership. Then, fill out the application and attached forms and make copies of all required documentation (follow the Application Checklist provided). Completed applications will be processed in the order that they are received.

Applications will not be processed until they are COMPLETE and include COPIES (Habitat cannot make copies) of all the following documentation:

- ✓ Discharge paperwork – DD Form 214
- ✓ Verification of your income
- ✓ Tax returns and W-2s
- ✓ Two months of Bank Statements for all applicants
- ✓ Household bills
- ✓ Current lease agreement
- ✓ Government issued Photo ID for all applicants
- ✓ Social Security cards for all members of the household
- ✓ Passport or Birth Certificate for all applicants
- ✓ Copy of all minor children's birth certificates (if applicable)
- ✓ Divorce decree and custody statement (if divorced)
- ✓ Copy of bankruptcy documents (if applicable)
- ✓ **$15 Credit Check Fee (check or money order made out to PPHFH. Habitat cannot accept cash).** This fee is non-refundable and covers the cost of pulling your credit report.

Please return your completed application packet to our office located at:

PPHFH
2802 N. Prospect St.
Colorado Springs, CO 80907

Feel free to contact me at **475-7800 ext. 103** with any questions regarding the application. If you need assistance in completing your application, you must call to make an appointment.

Sincerely,

Janet Risley

2802 N. Prospect St. Colorado Springs, CO 80907

Tel: 719-475-7800 Fax: 719-473-3891 E-mail: office@pikespeakhabitat.org

Homeownership Program Application – January 2022

Thank you for your interest in applying to Pikes Peak Habitat for Humanity!

Watching an information session is the first step in the application process. If you have not viewed, please go to information session.

Enclosed you will find the Pikes Peak Habitat for Humanity Homeownership Program application. Follow the steps listed below to complete your application.

- ❒ Step 1: Review the *Eligibility Questionnaire* on the back of this page to ensure that you understand the basic criteria for Habitat Homeownership.
- ❒ Step 2: Complete and sign all sections of the application.
- ❒ Step 3: Sign the attached forms and disclosures.
- ❒ Step 4: Using the provided checklist, gather required documentation and make COPIES to submit with your application (Habitat cannot make copies of your documentation). Please organize your application packet in the same order as the checklist.
- ❒ Step 5: Once your application is complete, return to office at: **2802 N. Prospect Street, 80907**

Applications will be accepted from January 18 – January 31, 2022 between the hours of 8:30 am and 4:30 pm.

A **$15.00** credit check fee will be charged to each applicant ($30.00 for applications with an applicant and co-applicant). Please bring this fee, when you submit your application, in the form of a check or a money order. **Habitat cannot accept cash.**

If you have any questions, or need assistance with completing the application, please call our office at (719) 475-7800 ext. 103.

Homebuyers selected to purchase homes through Pikes Peak Habitat for Humanity's Homeownership Program will be done so by Pikes Peak Habitat for Humanity's Board of Directors in a manner that does not discriminate based on race, color, religion, sex, handicap, familial status, sexual orientation, age, gender identity or national origin or because all or part of the applicant's income is derived from public assistance programs.

EQUAL HOUSING OPPORTUNITY

2802 N. Prospect St. Colorado Springs, CO 80907

Tel: 719-475-7800 Fax: 719-473-3891 E-mail: office@pikespeakhabitat.org

Eligibility Questionnaire

Before completing the application for homeownership, please answer the questions below:

Veteran Status:

Were you honorably discharged from military service?	Y	N	
Can you provide your discharge paperwork – DD Form 214?	Y	N	

Income (see chart below for income guidelines):

Does your income fall between the income minimum & maximum for your household size?	Y	N	
Do you have a two-year employment history with less than a three month gap in employment? OR has your income source been consistent for the past two years?	Y	N	
Does all of your income count as an “eligible income source”?	Y	N	

Residency:

Are all applicants US Citizens or hold US Permanent Resident Cards?	Y	N	
Have all applicants lived in El Paso County for at least one year?	Y	N	

Credit:

Have you had any repossessions, foreclosures, or evictions in the past three years?	Y	N	N/A
If you have any judgements on your credit, have they been paid-in-full and satisfied?	Y	N	N/A
Have any bankruptcies been *discharged* at least two years prior to January 2022?	Y	N	N/A
If you have collection accounts on your credit, do they total less than $2,500 and are they in a documented payment plan?	Y	N	N/A
In the past twelve months, do have less than two 30-day late payments or less than one 60-day late payment on all credit accounts?	Y	N	N/A

Marital Status:

If you are married, is your spouse listed as the co-applicant?	Y	N	N/A
Have any pending divorces been finalized?	Y	N	N/A

2802 N. Prospect St. Colorado Springs, CO 80907

Tel: 719-475-7800 Fax: 719-473-3891 E-mail: office@pikespeakhabitat.org

2021 Income Guidelines

Number in Household	1 person	2 person	3 person	4 person	5 person	6 person	7 person	8+ person
Annual Minimum	$20,188	$23,072	$25,956	$28,840	$31,147	$33,454	$35,762	$38,069
Annual Maximum	$46,150	$52,750	$59,350	$65,900	$71,200	$76,450	$81,750	$87,000

If you answered "No" to any of the questions listed above, you may not meet the basic eligibility criteria for Habitat Homeownership. We recommend reaching out to our office to discuss your application.

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