

APPLICATION FORM TO APPLY TO BECOME A HABITAT FOR HUMANITY SA HOME OWNER

*Please complete the Form in full and as accurately as possible.
Use extra sheets of paper where more space is required.*

When Submitting your application please include the following paperwork:

1. A copy of your last two **Payslips** from your employer (if employed)
2. A copy of your Centrelink Income Statement for the past three months
3. Copies of any documents listing the **Liabilities** you currently have, as listed on page 3 of this Application Form. A photocopy of each liability document is acceptable, it must include what the debt is for, how much you paid in total, what your payments are, and when it will be paid in full.
4. A copy of your current **Home Rental Agreement** together with receipts for the last two months, showing the frequency of paying (a bank statement will suffice). If staying with extended Family, give evidence of your payment commitment.
5. A copy of your home loan application assessment from your lending institution.

For Use of Habitat Only: Please DO NOT write in this space

Name(s) of Applicant(s): _____

Address: _____ Post Code: _____

Phone: (Home) _____ (Work) _____ (Mobile) _____

Application received: ___/___/___ All Attachments Enclosed: Yes / No

More Information required: Yes / No Date Requested: ___/___/___ via ___

Date Application 100% Completed ___/___/___ Home Interview: ___am/pm ___/___/___

Application is: Accepted / Put on Hold / Declined Date Sent ___/___/___

Notes:

Habitat for Humanity Australia SA

Building Houses in Partnership with People in Need

Application Form for a Home in Partnership with Habitat for Humanity SA

CONFIDENTIAL

* print clearly, circle or tick where needed * attach extra pages if necessary * attach support documents if helpful

SECTION 1 - PERSONAL INFORMATION

Applicant 1

Title (circle one) Mr / Mrs / Ms / Miss Surname:

Given Names: D.O.B. / / Age: DOB:

Are you an Australian Citizen? YES / NO Do you have permanent residency? YES / NO

Are you employed: YES / NO Have you been declared bankrupt? YES / NO

What is your relationship to Applicant 2..... Email:

Residential Address:

Suburb: Postcode: Mobile:

Applicant 2

Title (circle one) Mr / Mrs / Ms / Miss Surname:

Given Names: D.O.B. / / Age: DOB:

Are you an Australian Citizen? YES / NO Do you have permanent residency? YES / NO

Are you employed: YES / NO Have you been declared bankrupt? YES / NO

What is your relationship to Applicant 2..... Email:

Residential Address:

Suburb: Postcode: Mobile:

Give details of your accommodation in the last 5 years (use more pages if needed)

Address	From	To	Owner / Landlord	Contact Details

Who else lives with you at your current address? (children, parents, relatives, others)

Name	Age	D.O.B.	Sex	Relationship (eg son, daughter)	
				Applicant 1	Applicant 2
			M / F		
			M / F		
			M / F		
			M / F		
			M / F		
			M / F		

Please tell us why Habitat should choose you as a partner family, include information to assist your application? (attach extra pages if required)

SECTION 2 - FINANCIAL INFORMATION

If you answer Yes to any item in this Financial Section, please give full details in the spaces provided

1. ASSETS (what do you own?)			Current Value
1.1 Have you ever owned a home, or had your name on a Title in Australia or overseas?			Yes / No
Other Property YES / NO	Address: _____	City _____	\$ _____
Land YES / NO	Address: _____	City _____	\$ _____
How long have you owned it? _____			Years
1.2 Financial Assets (such as Investments, Shares, Bonus Bonds, Other)? YES / NO			
Details: _____			\$ _____
1.3 Bank Accounts a) Cheque Acct? YES / NO		b) Savings Acct? YES / NO	
Details: _____			Total Cash in Bank \$ _____
1.4 Life insurance: YES / NO			
Type: _____	Company _____	Cash-in Value if any	\$ _____
Amount Insured: \$ _____			
1.5 Vehicles YES / NO		How Many? _____	
Vehicle 1: Make _____	Model _____	Year _____	\$ _____
Vehicle 2: Make _____	Model _____	Year _____	\$ _____
1.6 Family Loans YES / NO			
Details: _____			\$ _____
1.7 Other Assets not listed above YES / NO			Details: _____
			\$ _____
TOTAL ASSETS			\$ _____

2. LIABILITIES (what do you owe? Please give total amounts of debts owing)			
2.1 Loans, Mortgages or Overdrafts (Bank or other Financial Institution) Yes / No			
Bank / Credit Union / Other: _____	Limit: _____		\$ _____
Bank / Credit Union / Other: _____	Limit: _____		\$ _____
2.2 Credit Cards YES / NO			
Bank / Other: _____	Limit: _____		\$ _____
Bank / Other: _____	Limit: _____		\$ _____
2.4 Hire Purchases/lease YES / NO			
Company: _____	Time Remaining _____		\$ _____
Company: _____	Time Remaining _____		\$ _____
Company: _____	Time Remaining _____		\$ _____
Company: _____	Time Remaining _____		\$ _____
2.5 Other Debts (HEX or Family Loans, Tax, Afterpay /Zip Pay or similar, Other) YES / NO			
List Fully			
Debt A: _____			\$ _____
Debt B: _____			\$ _____
Debt C: _____			\$ _____
Debt D: _____			\$ _____
TOTAL LIABILITIES:			\$ _____

3. Please ensure you have spoken to a lender to ascertain how much you can borrow.

Who have you applied to? _____

Have you received correspondence detailing how much you can borrow? YES / NO
(Please attach a copy of the letter/email)

SECTION 3 - INCOME AND EXPENSES

1. Income	Applicant 1	Applicant 2
1.1 How much did you earn last year?	\$	\$
1.2 Has your income changed?	YES / NO	YES / NO
Income Breakdown	Applicant 1	Applicant 2
1.3 Salary or Wages.....	\$	\$
1.4 Centrelink Benefit..... (Name the type of Benefit)	\$	\$
1.5 Family / Child Support.....	\$	\$
1.6 Rent Allowance.....	\$	\$
1.7 Any other wage earners eg. son or daughter working		
1.8 Other (please specify)	\$	\$
	\$	\$
	\$	\$
1.9 Total Income	\$	\$

2. Expenses (Money Going Out) total of each category	Please circle week or month	
2.1 Loans, Mortgages or Overdrafts	\$	/week /month
2.2 Regular Monthly Payments due from you, not the 'Totals Owing' {	Credit Cards.....	\$ /week /month
	Store Cards.....	\$ /week /month
	Hire Purchases.....	\$ /week /month
	Other Debts.....	\$ /week /month
2.3 Rent or Board	\$	/week /month
2.4 Child Support or Maintenance.....	\$	/week /month
2.5 Rates and House Insurance.....	\$	/week /month
2.6 All Other Insurances (vehicle(s), contents, life, medical, other)	\$	/week /month
2.7 Regular Savings and Superannuation.....	\$	/week /month
2.8 Household Costs (food, phone, power, gas).....	\$	/week /month
2.9 Mobile phone &/or internet contract.....	\$	/week /month
2.10 Vehicle costs (fuel, repairs, oil, tyres, battery).....	\$	/week /month
2.11 Other Transport Costs (Shared lifts, train, bus, tram, taxi, etc)	\$	/week /month
2.12 TOTAL EXPENSES	\$	/week /month

Please circle the correct answer for the Following:

3. Have you ever undertaken a Course on Budgeting? YES / NO
 What course _____ When _____

4. Have you previously applied for a home loan from a Bank or other? YES / NO
 If you answered yes, why were you turned down? _____

5. Have either of you ever been declared Bankrupt? YES / NO
 If you answered yes, When? _____ Have you been discharged? _____

6. Have you ever been evicted from a house as a tenant? YES / NO
 If 'yes', please give details: _____

7. Are you presently involved in any legal dispute, or court matter? YES / NO
 If "yes" please explain below or on a separate sheet of paper

SECTION 4 - OTHER DETAILS

1. Employment	Applicant 1	Applicant 2
1.1 Employment status (Circle one)	full time / part-time / casual	full time / part-time / casual
1.2 Current Employer / Company		
1.3 Company Address		
1.4 Company Phone		
1.5 Your Occupation or Position		
1.6 How long have you worked there?		
1.7 If less than 2 years, where did you work before?		
1.8 What are your work skills, qualifications and experience?		
1.9 If you are not working at present, please give details of work history and why your employment ended, on a separate sheet of paper if necessary _____		

2. Current Accommodation Type (complete one of the next 5 lines below only)	Description (Condition, other details)	Cost per Month
2.1 Public or Community Housing		\$
2.2 Private Rental: House / Unit / Flat / other		\$
2.3 Boarding, eg. with family, friend		\$
2.4 Caravan		\$
2.5 Emergency Accommodaton Refuge		\$
2.6 No. of people living in the House Adults = _____	Children under 18 = _____	
2.7 Number of Bedrooms (circle one)	1 2 3 4 5	
2.8 Other Rooms in the House, and facilities (cross out those not applicable)	Lounge / Dining / Kitchen / Family / Laundry / Bathroom / Carport or Garage / Shed	
2.9 Your Current Landlord / Agent is		
Name: _____	Email: _____	Phone: _____
Address _____		

2.10 What rent you are paying? (Monthly or fortnightly or weekly) \$ _____ per _____
Please provide us with a copy of your tenancy agreement, or a receipt as proof of rental

3. Family Health Summary

3.1 Is there anything about this house or property that is a problem to anyone in your family, in terms of health or well-being? If Yes, please describe:

3.2 Are there any family members with Health Problems/Medical Conditions that may affect the completion of Sweat Equity hours, Home Design considerations, or partnering with Habitat?
 Yes / No (circle) If Yes, please give details:

4. Statutory Checks

4.1 Do you have a current National Police Check: Applicant 1- YES / NO Applicant 2- YES / NO
 Please include copies of this National Police Checks.

4.2 Do you have a Working with Children Check: Applicant 1- YES / NO Applicant 2- YES / NO
 Person ID _____ Person ID _____

SECTION 5 - AUTHORISATION & AGREEMENT BY APPLICANT(S)

1. I / We understand that by making this application, I / we are authorising Habitat for Humanity Australia (SA) Inc. (hereafter called HFHA (SA), and includes all Directors, Staff and Selection Committee members) to evaluate our actual need for a Habitat home, our ability to meet financial obligations of home-ownership and our willingness to be a Partner Family.
2. I / We understand that the evaluation by HFHA (SA) will include much personal Family information, including family history, employment and income verification, personal references, budget appraisal, asset and liability appraisal, and other information (as detailed on the application form pages 1 to 7, together with other documents requested on page two). For purposes of the Privacy Act: a) I / we agree to provide all this requested information to HFHA (SA) for their use in my / our housing evaluation and possible selection; b) I / we agree HFHA (SA) may contact third parties to request verification of information provided by me / us; c) I / we agree that HFHA (SA) may disclose information provided by me / us to organisations providing funds for my / our loan; and d) I / we understand that HFHA (SA)'s Privacy Policy is available for me to view on its website (www.habitat.org.au) and at its office.
3. I / We understand that should I / we be successful in reaching the Interview Stage of the selection process, that HFHA (SA) will interview me / us in our current place of residence, and may require further information from me / us to assist them in concluding the selection process, including a credit check. I / we understand that if eventually selected as a Partner Family, I / we will have to agree in writing with the then current HFHA (SA) policies in place at the time of the final selection.
4. I / We have answered all the questions and information requests on this application form truthfully. I / we understand that if I / we have not answered truthfully, my / our application may be declined by HFHA(SA) in the future up to the time of signing a Purchase Agreement. I / we understand I / we may be disqualified from the HFHA(SA) program at any time up to that point, if it comes to light that I / we have been untruthful in any way.
5. I / We understand that: a) if our application is declined, HFHA(SA) will destroy all documents within 6 months; b) if our application is "put on hold", I / we agree to HFHA(SA) keeping all the documentation for subsequent review, for that purpose only; c) if our application is successful, I / we agree to HFHA(SA) keeping all documentation in my / our "House File", until such time as I / we have fully paid for and own my / our own home and title`.

Signatures

Applicant 1

Signed: _____ Date ____/____/____

Please Print Name _____

Applicant 2

Signed: _____ Date ____/____/____

Please Print Name _____