



Pre-Qualification Application

Application Open May 1-26, 2017

Please return in person Mon.-Fri., 10 a.m.-2 p.m.

Bring Most Recent Six Weeks of Paystubs with Application

Address: 165 Co-Op Road Myrtle Beach, SC 29588

Applications not filled out COMPLETELY will NOT be reviewed.

Becoming a Habitat Home Buyer

We use three main criteria in selecting families to partner with us in the Home Buyer Program:

1. The **need** for simple, decent, and affordable housing.
2. The **ability to pay** a multi-year, interest-free mortgage.
3. The **willingness to partner** with our ministry in building your house and the homes of others. This includes completing 200 hours of sweat equity and paying closing costs.

Eligibility Requirements Income

You must have a steady source of income that is between the minimum and maximum income for your family size. This chart shows the current income figures. **If you move forward in the application process you will be required to provide income history of two years.**

Yearly Income Limits (Before Taxes)

Family Size	Minimum	Maximum
1	\$12,765	\$29,176
2	\$14,588	\$33,344
3	\$16,412	\$37,512
4	\$18,235	\$41,680
5	\$19,694	\$45,014
6	\$21,153	\$48,349
7	\$22,611	\$51,683
8+	\$24,070	\$55,018

Credit

We will check your credit history by obtaining a credit report. You have the right to request a copy of your credit report. Credit checks are used to obtain information on debts, collections, judgments, liens, bankruptcies, and/or foreclosures.

Residency

- You must be a resident of Horry County for the last 12 months.
- You must be an American citizen, legal resident, or have the right to work in the United States.

Applicant Information

Name: _____

Current Address: _____

Mailing Address (if different): _____

How long have you lived in Horry County? _____

Phone: _____

E-Mail: _____

Marital Status (Circle One): Unmarried Married Separated

How did you hear about Habitat? _____

Have you applied for a Habitat home before? _____

If yes, When? _____ Where? _____

Have you ever owned a home? (Circle one): Yes No

Do you Own/Rent? _____

How long have you rented? _____

Is your rent subsidized? (Circle one): Yes No

What is your current monthly rent? _____

Co-Applicant Information

Name: _____

Current Address: _____

Mailing Address (if different): _____

How long have you lived in Horry County? _____

Phone: _____

E-Mail: _____

Marital Status (Circle One): Unmarried Married Separated

How did you hear about Habitat? _____

Have you applied for a Habitat home before? _____

If yes, When? _____ Where? _____

Have you ever owned a home? (Circle one): Yes No

Do you Own/Rent? _____

How long have you rented? _____

Is your rent subsidized? (Circle one): Yes No

What is your current monthly rent? _____

Continued on other side



Income and Employment: Applicant

Are you Employed? Yes/No _____
 Where do you work? _____
 How long have you worked there? _____
 Monthly gross income from work (Before Taxes) _____
 Other Monthly Income (List Amount)

- Social Security _____
- SSI _____
- Disability _____
- Child Support _____
- Alimony _____
- Unemployment _____
- Other (Specify) _____

Income and Employment: Co-Applicant

Are you Employed? Yes/No _____
 Where do you work? _____
 How long have you worked there? _____
 Monthly gross income from work (Before Taxes) _____
 Other Monthly Income (List Amount)

- Social Security _____
- SSI _____
- Disability _____
- Child Support _____
- Alimony _____
- Unemployment _____
- Other (Specify) _____

Total (combined) monthly income: _____

Family Members

List all the family members who will be living in the home.
(Do not include applicant or co-applicant.)

	Name	Date of Birth	Sex	Relationship to Applicant
1.	_____	_____	_____	_____
2.	_____	_____	_____	_____
3.	_____	_____	_____	_____
4.	_____	_____	_____	_____
5.	_____	_____	_____	_____
6.	_____	_____	_____	_____

Housing Need

Review the Housing Need section below and then select the needs that apply to your current situation. (Check all that apply)

Homelessness/Temp. Housing Substandard Housing
 Govt.-subsidized Housing Cost Burden
 Unsafe Neighborhood Overcrowded

Homelessness/Temp. Housing

Living with friends or relatives or in temporary housing

Substandard Housing

Broken plumbing, faulty or unsafe electrical service, and/or poor heating, etc.

Govt.-subsidized Housing

Living in housing owned by local Housing Authorities or in Section 8 housing

Cost Burden

If your rental payments are 30% or more of your total income

Unsafe Neighborhood

If there are multiple crime-related calls in your neighborhood.

Overcrowded

Adult and child or more than two children share a bedroom, or two children of the opposite sex share a bedroom.

By signing this form, you authorize Habitat for Humanity of Horry County to conduct the necessary criminal/civil checks and credit reports as part of the application and approval process. Also by signing this form you are attesting that you have reviewed all your personal information and certify that all the information on this application is complete and accurate.

Applicant

Date

Co-Applicant (if applicable)

Date

