



2910 Avenue N  
Lubbock TX 79411  
806-763-4663 Phone  
806-763-5077 Fax  
[www.lubbockhabitat.org](http://www.lubbockhabitat.org)

To: Prospective Habitat Home Buyer  
From: Lubbock Habitat for Humanity (LHFH)  
Subject: LHFH Partnership and Homeownership Process

Thank you for your interest in Lubbock Habitat for Humanity (LHFH). You have taken the first step towards being accepted into the Habitat Partnership Program. At this time our application period for distributing and accepting completed applications is closed. Once the application period has re-opened you will be able to either download the application packet from LHFH's website, [www.lubbockhabitat.org](http://www.lubbockhabitat.org) or come to the LHFH office at 2910 Avenue N to pick up an application. Office hours are 9:00 a.m. to 5:00 p.m. Monday through Friday.

Enclosed with this letter are documents to assist you in submitting a complete application. The first is the **"Process of Becoming a Lubbock Habitat for Humanity Homeowner."** LHFH recommends that you contact the resources noted in step number four (4) to check your credit. Resources are free and each can work with you to resolve any credit issues you might have on your credit report.

The second document is the **Maximum Income Guidelines for Lubbock County.** LHFH works with low to moderate income individual(s)/families whose income falls in the 30% to 60% of median income range. (Look for the shaded area on the document.) To determine if your yearly income falls within the 30% to 60% range, select the number that represents the number of individuals in your immediate family. Then look at the totals shown in the 30% to 60% range. You must meet the 30% total and may not exceed the 60% total.

The third document is titled **"Partnership Application Documentation."** This document lists the information which shall be turned in to LHFH, **when requested**, and are considered part of a complete application. LHFH suggests you start gathering these records now, but do not turn them in until requested.

Another step in the application process is to attend one of the informational workshops. Workshops will be held at a location to be determined. You will be notified of the workshop dates and location when you are notified of the open application dates. Every individual who is applying to the program must attend a workshop. After attending the workshop, each individual will receive a "Workshop Certificate" showing they have attended a workshop. The certificate, which is good for one year, must be included with the completed application.

The completed application (which will be titled: **Application-Habitat Homeownership** Program and is not available at this time) and the \$25.00 fee for background checks and credit report for each person who is identified on the application as applying to the program may only be turned in during the application period. (Example – two people  $\$25.00 \times 2 = \$50$ )

Finally, your name and mailing address has been added to LHFH's application mailing list. No later than one week prior to the day of the application period, a postcard will be mailed to you providing information on when and how to get an application. The dates of the upcoming workshops will also be included on the postcard.

Again, thank you for your interest in becoming a LHFH homeowner. LHFH looks forward to working with you.



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.

S:Homebuyer Application Process/Application Process Letter of Interest – Edited: 1/19/17 – Printed: 8/22/2018

**2018 Maximum Income Eligibility for LUBBOCK COUNTY, TEXAS**

Lubbock County, Texas								
Median Income: \$63,200	Effective June 2018				HOUSEHOLD SIZE			
	1	2	3	4	5	6	7	8
<b>Median Income:</b>	\$44,250	\$50,570	\$56,875	\$63,200	\$68,250	\$73,315	\$78,375	\$83,440
<b>80%</b>	\$35,400	\$40,450	\$45,550	\$50,550	\$54,600	\$58,650	\$62,700	\$66,750
<b>60%</b>	\$26,550	\$30,350	\$34,125	\$37,920	\$40,950	\$43,990	\$47,025	\$50,065
<b>50%</b>	<b>\$22,150</b>	<b>\$25,300</b>	<b>\$28,450</b>	<b>\$31,600</b>	<b>\$34,150</b>	<b>\$36,700</b>	<b>\$39,200</b>	<b>\$41,750</b>
<b>30%</b>	\$13,300	\$16,460	\$20,780	\$25,100	\$29,420	\$33,740	\$38,060	\$41,750

***These income guidelines are in effect until revised by HUD.***

**Gross income** is important and we use it to determine the following:

1. Income qualifications – gross income is compared to the HUD guidelines for 30 to 60% of AMI, not to exceed 80% of AMI.
2. Housing Burden – LHFH does not cost burden a family for a mortgage payment over 30%.
3. Debt-to-income ratio- As a basis for determining the debt to income ratio, which is a maximum of 43% total debt ratio to qualify.

***Applicant/Co-Applicant(s)***

Any adult that will be living in the house and whose income will be used to qualify for a house **must** be an applicant or co-applicant(s). Each applicant or co-applicant(s) must sign and be obligated for the LHFH mortgage. *Possible Exception: should an adult be deemed disabled or incapacitated and cannot legally execute a contract, the legal caregiver to whom any benefits are paid directly to on behalf of the disabled/ incapacitated adult, to provide shelter, food, medical and basic needs, may use income as a qualifier. Appropriate documentation is required to prove that it will be received at least 2 years moving forward.*

A LHFH Homeowner(s) must have sufficient monthly income to pay the LHFH mortgage, property taxes, homeowner’s insurance and in some cases homeowner association (HOA) dues without becoming debt-burdened.



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2910 Avenue N – Lubbock, TX 79411  
806-763-4663 – 806-763-5077-fax  
www.lubbockhabitat.org

## PARTNERSHIP APPLICATION DOCUMENTATION

Thank you for your interest in becoming a homeowner through Lubbock Habitat for Humanity (LHFH). In order to complete the application, we will need the following information. Please bring or mail copies; or bring originals and we will make copies.

1. \_\_\_ **\$25 application fee (\$25 per applicant)** for background and credit report – turn in with the application titled – Application-Habitat Homeownership Program

### DO NOT TURN IN THE INFORMATION LISTED BELOW UNTIL REQUESTED

2. \_\_\_ **Workshop Certificate – Good for one year from the date of the workshop**
3. \_\_\_ **Photo ID**
4. \_\_\_ **Social Security Card**
5. \_\_\_ **Permanent Residence card or INS Certification of Citizenship** (if applicable)
6. \_\_\_ **Landlord Verification – see form** (Please note if you are receiving any type housing assistance)  
\_\_\_ **Former landlord verification** (if less than 3 years at current address) – *see form*
7. \_\_\_ **Rent receipts** (last 6 months, consecutive, receipts)
8. \_\_\_ **Employment verification** (stamped, faxed or mailed by employer) – *see form*
  - a. **Former employment verification** (if less than 3 years in current job) – *see form*
9. \_\_\_ **Paycheck stubs** (6 months) – 6 months must be consecutive
10. \_\_\_ **Other Income:** Award letters from any that apply
  - a. \_\_\_ **SSI disability**
  - b. \_\_\_ **Child support records/court order**
  - c. \_\_\_ **Social Security pension**
  - d. \_\_\_ **Gift letter**
  - e. \_\_\_ **401 (k) retirement**
  - f. \_\_\_ **Alimony**
  - g. \_\_\_ **VA**
11. \_\_\_ **Assistance**
  - a. \_\_\_ **Section 8 Housing**
  - b. \_\_\_ **Food Stamp Certification**



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12. \_\_\_ **Bank verification** (if you have a savings and/or checking account) – *see form* (Include a form for the checking and one for the savings accounts)
- a. \_\_\_ **6 months of consecutive checking account statements**
  - b. \_\_\_ **6 months of consecutive savings account statements**
13. \_\_\_ **Tax returns and W2 forms** (most recent – 2 years)
14. \_\_\_ **Divorce decree** (if applicable)
15. \_\_\_ **All recent credit card bills**
16. \_\_\_ **Recent copies of other bills and loans such as but not limited to:**
- a. \_\_\_ **car payment**
  - b. \_\_\_ **furniture**
  - c. \_\_\_ **cell phone**
  - d. \_\_\_ **rent-to-own**
  - e. \_\_\_ **Pay day or title loans**
  - f. \_\_\_ **medical bills will be reviewed to determine debt ratio**
  - g. \_\_\_ **student loans**
  - h. \_\_\_ **utility bills**
  - i. \_\_\_ **car insurance**
  - j. \_\_\_ **medical insurance**
  - k. \_\_\_ **other**; – LHFH will pull credit report after you turn in your completed application. If the credit report shows that you are not paying on your student loans, LHFH will require you to call the appropriate agency to get the information showing when you will begin making payments and the monthly payment amount”.
17. \_\_\_ **Alternative verification** (if requested by LHFH)



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## Process for Becoming a Lubbock Habitat for Humanity Homeowner

Thank you for your interest in becoming a homeowner through Lubbock Habitat for Humanity (LHFH). To ensure that you have the best opportunity possible to qualify for Habitat's Partnership and Homeownership Program, it is recommended that you adequately prepare and understand the necessary requirements for qualification prior to submitting an application for consideration. Please thoroughly review the remaining information regarding the process for becoming a Habitat Homeowner.

Habitat for Humanity is a program that empowers individuals/families to build new lives through the stability and security of homeownership. Contrary to public perception, Habitat homes are not given away. Habitat homes are sold at no-interest to individuals/families that qualify based on need, ability to pay, and willingness to partner. Additional requirements include but are not limited to ability to complete sweat equity requirements, a monetary deposit to cover the first year's insurance and taxes, and monthly mortgage payments.

Applicants for this partnership go through an extensive selection process. The process includes but is not limited to a review of financial status, job history, residency, and current living situation. Applicants must meet income guidelines, have acceptable credit, a minimal level of debt, and be willing and able to perform at least 500 hours of "sweat equity".

To prepare for your journey to becoming a participant in the Partnership Program, you can start by:

1. Adding your name and contact information to our prospective applicant list. Upon the start of an open application period, you will be notified that applications are available.
2. Attend an informational workshop during the open application period. The workshop will provide additional in-depth information about the Partnership & Homeownership Programs. You will receive a certificate of attendance and completion.
3. Start organizing your financial information. A good resource can be found at [www.handsonbanking.com](http://www.handsonbanking.com). At the appropriate time, LHFH is going to ask you to provide documentation showing all your income, expenses, and debts.
4. Check your credit. Checking your credit is vital for your Habitat for Humanity application. Do not be discouraged if your credit is not where you desire for it to be. However, it is important that you are aware of your financial status. We want to assist in your preparation of becoming a successful homeowner and this is part of the process. If there are outstanding past due items, begin the process of resolving the debts by making payment arrangements with creditor(s). If appropriate, dispute the charges.
  - Lubbock Habitat for Humanity performs background checks and sex offender checks on all applicants.
  - LHFH will use a least 1% of your student debt when qualifying you for the program and for a mortgage.
  - Once a year you can receive a free credit report @ [www.annualcreditreport.com](http://www.annualcreditreport.com)



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- To determine your payback for student loans go to [www.NSLDS.ed.gov](http://www.NSLDS.ed.gov) (National Student Loan Data System) LHFH can use 1% of your total student loan debt when qualifying you for the program and for a mortgage.
5. If you have outstanding debts, need assistance resolving any credit concerns or getting your credit report, please contact any of the following individuals
    - **Monique Coleman** at the North and East Lubbock Community Development Corporation (NELCDC) - Coleman can be contacted at 1708 Crickets Ave. Lubbock, TX 79401| [mc\\_nelcdc@outlook.com](mailto:mc_nelcdc@outlook.com); 806-747-5937, M-F 9-5.
    - **Crystal Gomoke** at Money Management International. Gomoke can be reached 888-845-5669 x 5945, M-F 9-5 or through email at [crystal.gomoke@moneymanagement.org](mailto:crystal.gomoke@moneymanagement.org).
    - Or please work with a trusted financial representative of your choice to repair any credit issues.
  6. Legal Aid of NorthWest Texas can help you with legal issues that may need to be resolved before you apply to the Habitat Partnership Program. State you are working with LHFH. Please contact them at 1711 Avenue J, Lubbock, TX 79401 or by calling 806-763-4557, M-F 9-5
  7. When you are ready to submit your application you will also need to submit a payment for associated fees for your background check. Applications are only accepted during the open application period. Please contact Lubbock Habitat for Humanity at 806-763-4663 or view the website at [www.lubbockhabitat.org](http://www.lubbockhabitat.org) to verify dates for open application periods.
  8. As part of the application process, at least six (6) months of financial information and an income and expense statement are required. Such financial information consists of income verification (paystubs), current housing payment (rent receipts), and bill payment receipts (electricity, gas, TV service, etc.). You will need to include all individuals age eighteen (18) and older that work as part of your application and income verification. See “Partnership Application Documentation” for additional information. Food Stamps are not counted as income.
  9. Only applicants that meet the requirements will be accepted into the Partnership Program. Upon successful completion of the Partnership Program and having the required deposit in place, the applicant will be moved into the loan qualification stage.
  10. Only completed applications will be accepted.
  11. Once you have completed the required sweat equity and prospective buyer education classes and before LHFH closes on your home, you shall submit the required documents to qualify for your mortgage loan.



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## Community Resources

### Legal

#### **Legal Aid of Northwest Texas**

(806) 763 – 4557

1711 Avenue J

Hours: Mon-Fri 8:00am – 5:00pm

They provide general legal aid for those who qualify. Areas of practice include family, housing, health, seniors, children, and youth issues, public benefits, employment, education, individual rights, probate, and consumer. If you need to prepare a will, contact Legal Aid on Thursday mornings at 9am.

#### **Legal Aid Society of Lubbock**

(806) 762 – 2325

916 Main Street, Suite 103

Hours: Mon – Thur 8:30am – 4:00pm, Fri 8:30am – 11:00am

Provides indigent residents with legal services in the areas of family and elder law, including: protective orders for sexual, domestic and dating violence, victims, adoption, child support, custody modification/enforcement of court ordered divorce, durable, statutory powers of attorney and living wills.

### Credit

#### **Money Management International – Crystal Gomoke**

(888) 845 – 5669 x 5945

Hours: Call 24 hours/7 days a week

e-mail @ [crystal.gomoke@moneymanagement.org](mailto:crystal.gomoke@moneymanagement.org)

[www.moneymanagement.org](http://www.moneymanagement.org)

MMI is committed to assisting consumers nationwide achieve their dreams of financial stability, through meaningful education programs and resources, sound financial counseling and responsive quality service

#### **North and East Lubbock Community Development Corporation (NELCDC) - Monique Coleman**

806-747-5937

1708 Crickets Ave.

Mon - Fri 9:00am – 5:00pm

Email @ [mc\\_nelcdc@outlook.com](mailto:mc_nelcdc@outlook.com)

### Student Loans

National Student Loan Data System (NSLDS) @ [nslds.ed.gov](http://nslds.ed.gov)

If you are struggling with student loans and need more information about unbiased student loan counseling services you can visit our web site [StudentLoanCounseling.org](http://StudentLoanCounseling.org) or call us at 888-922-9723; this is a paid service with a sliding scale based on income.

### Financial

A good online tool for helping your organize your financial information can be found at [www.handsonbanking.org](http://www.handsonbanking.org).



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## Housing Resources

### **Community Housing Resource Board**

(806) 763 – 3877  
1628 Main Street

Provides lease to own options for low-income families

### **Lubbock Housing Authority**

(806) 762 - 1191  
1708 Crickets Ave  
Hours: Mon – Fri 7:00am – 4:00pm

The Housing Voucher/Section 8 Public Housing Assistance Program requires a participant to locate their own housing in the City of Lubbock or up to five miles outside the city limits. The Housing Authority of Lubbock will subsidize the participant's money rental payment, based on his/her income. The rental property the participant selects will be inspected by the Lubbock Housing Authority to ensure the property complies with the Department of Housing and Urban Development's Housing Quality Standards

### **City of Lubbock Community Development Housing Program**

(806) 775 – 2296  
1611 10<sup>th</sup> Street  
Hours: Mon – Fri 8:00am – 5:00pm

Provides access to self – sufficiency programs for the City of Lubbock through partnerships in economic development, quality housing, and neighborhood reinvestment. The department also administers several housing programs in-house. Goals are in accordance with the City of Lubbock consolidated plan, the goals of our City Council and assessments of neighborhood needs.

### **Lubbock Housing Finance Corporation**

3212 Avenue Q  
(806) 745 – 9559  
Hours: Mon – Thurs 8:00am – 5:00pm

Its mission is to facilitate, in partnership with the private sector, the availability of decent, affordable housing for low-to-moderate income citizens. Since its inception, LHFC has issued hundreds of millions of dollars of tax-exempt bonds to make homeownership and rental housing affordable.

### **Backyard Mission**

(806) 300 – 0184  
8205 Quincy Ave

Hours: Call for hours of operation. Leave a detailed message on the answering machine, include your phone number, and we will contact you as soon as we can.

Backyard Mission provides free home repairs for low – income, seniors 60 yrs.+, homeowners in Lubbock. Typical repairs include leaky roofs, siding repair, exterior paint, broken windows exterior doors, heaters, and water-heaters. All help is subject to donations. No emergency assistance. If the family can provide the labor, Backyard Mission can supply materials: this process takes about two weeks, otherwise there is about a two-year waiting list. The waiting list does not apply to heaters and water heaters. Professionals are paid to install these.



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