



Lexington

Habitat for Humanity®

Lexington Habitat for Humanity offers an opportunity for homeownership to households with low income in need of decent and affordable housing. Houses are built and renovated in Fayette County and sold to approved applicants through an affordable mortgage.

We are only accepting applications from those willing to purchase a single family style attached town home on 628 Maple Ave at this time. All other applications received will not be processed.

In order to qualify for the LHFH homebuyer program, applicants must display:

Housing Need Current housing is inadequate, substandard, or unaffordable.

Ability to Pay Household has a reliable, steady income which is greater than \$2,400 per month. Total household income is less than 60% of the area median income. Credit history shows ability to repay the loan.

Willingness to Partner The household will partner with Lexington Habitat in several important ways: by agreeing to work 500 hours (for households with 2+ adults) or 250 hours (for households with 1 adult) of "Sweat Equity" through home construction, attending educational classes, and homeownership counseling. Homebuyers must pay at least \$1,500 toward loan closing costs. Regular monthly mortgage payments are required for the duration of the loan term.

It takes an average of 2 years before a household can purchase and move into their Habitat home. Our program is unable to address immediate housing needs.

Return these forms to:

700 East Loudon Avenue, Lexington, KY 40505 OR
fax: 859-252-0545

OR email: familyservices@lexhabitat.org

Additional information will be provided to you after the pre-application is reviewed. All forms received will be reviewed and a response will be mailed within 30 days.

Questions? Call 859-252-2224 x130

Application Criteria:

- 1. Legal U.S. Residency** You must provide proof of legal US Residency for all adult household members.
- 2. Your Local Residency/ Work History** You must have lived or worked in Fayette County for one continuous year prior to application.
- 3. Monthly Income** Your gross monthly income must be at least \$2,400 per month. Annual income from current sources must have been at least \$28,800 for the 12 months prior to application. If income sources have changed in the 12 months prior to application you must have had an annual income of at least \$28,800 for the 24 months prior to application.
- 4. Satisfactory Credit** Your credit report and current debt must be satisfactory. We will obtain your credit report and review it with you to see if you are eligible to proceed. Bankruptcy filings must have been discharged a minimum of three years prior to your application. Any foreclosures must have been settled at least 5 years prior to your application. Collection and charge off debt cannot exceed \$2,000.
- 5. Annual Household Income Limit** You must have a total household income that is less than 60% of the median income for similar-sized households in Fayette County. **The maximum annual income limits:**

| | |
|--------------------------|--------------------------|
| Household of 1: \$37,560 | Household of 5: \$57,900 |
| Household of 2: \$42,900 | Household of 6: \$62,160 |
| Household of 3: \$48,240 | Household of 7: \$66,480 |
| Household of 4: \$53,580 | Household of 8: \$70,740 |



Lexington Habitat is an Equal Housing Lender organization. Loan decisions are made without regard to race, color, religion, sex, national origin, handicap or familial status.

Keep this page for your reference. Complete all remaining pages and return together.

EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at: FTC Regional Office for the Midwest Region, 55 West Monroe Street Suite 1825, Chicago, IL 60603 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

Because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

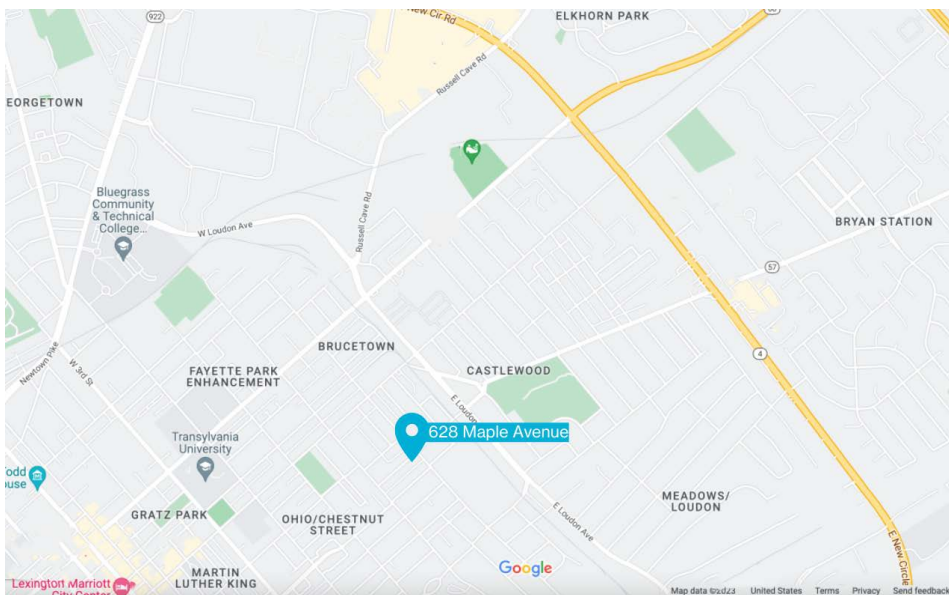
Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Available Properties:

Properties listed below are what is currently available for purchase. At this time, we will only accept applications from those willing to purchase one of these properties. Available lots may change at any time. Expressing your willingness to purchase one (or more) properties does not guarantee that you will be matched with that property. **Effective Thursday, May 4th, 2023: We are only accepting applications for those willing to purchase an attached town home at 628 Maple Avenue. All other applications submitted after May 4th 2023, will not be processed.**



Rendering (left) is for illustration purposes only. Actual structure/homes may not be exactly as shown.



Please select all properties that you would be willing to purchase:

628 Maple Avenue

These homes will be located a short walk from Julietta Market and restaurants, Duncan Park, and other downtown amenities. Nearby schools include William Wells Brown Elementary School, LTMS, and Fredrick Douglass High School.

To see more information and photos of the lot(s) available, visit www.lexhabitat.org/properties.

Applicant Signature: _____ Co-Applicant Signature: _____ [Print](#)

Name: _____ Print Name: _____ Date: _____

_____ Date: _____

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PRELIMINARY APPLICATION FOR HOMEOWNERSHIP

We need you to complete this pre-application to determine if you might qualify for the Lexington Habitat for Humanity program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

NAME OF APPLICANT: _____ DATE OF BIRTH: _____
 SOCIAL SECURITY #: _____-_____-_____

ALSO KNOWN AS/ FORMER NAME: _____

Married Separated Unmarried (Incl. single, divorced, widowed)

NAME OF CO-APPLICANT: _____ SOCIAL SECURITY #: _____-_____-_____

ALSO KNOWN AS/ FORMER NAME: _____ DATE OF BIRTH: _____

Married Separated Unmarried (Incl. single, divorced, widowed)

ADDRESS: _____ Lexington, KY _____

PHONE NUMBERS - HOME: _____ CELL: _____ OTHER: _____

PREFERRED LANGUAGE: _____ INTERPRETER REQUESTED? (yes or no): _____

PLEASE LIST ALL CURRENT HOUSEHOLD MEMBERS OTHER THAN APPLICANT/CO-APPLICANT:

***A household member is any person, related or not related, that lives in the home.**

| NAME: | DATE OF BIRTH: | AGE: | RELATIONSHIP: |
|-------|----------------|-------|---------------|
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ |

IF YOUR APPLICATION IS APPROVED, PLEASE EXPLAIN IF ANY OF THESE INDIVIDUALS WILL NOT BE PART OF YOUR HABITAT HOUSEHOLD AND WHY:

INCOME INFORMATION: For **all** household members, list **all** sources of current income received on a regular basis, such as job compensation, Social Security, SSI (disability), child support, kinship care benefits, unemployment compensation, KTAP, TANF, or income earned from seasonal work. ***A household member is any person, related or not related, that lives in the home.**

| Household Member | Employer/Income Source | Income Start Date | \$ Per Hour | Hours Per Week | Gross Monthly |
|------------------|------------------------|-------------------|-------------|----------------|---------------|
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |
| _____ | _____ | _____ | _____ | _____ | _____ |

Total Qualifying Monthly: \$ _____

Total Qualifying Yearly: \$ _____

GENERAL INFORMATION

A. Do all adult household members have proof of legal United States residency? (ie - United States birth certificate, United States passport, permanent resident card, I-94 Card) Yes No

B. How long have you lived in Fayette County? _____ years

OR worked in Fayette County? _____ years

C. Have you been employed at your current job or had your current source of income for the past 12 months?

Yes No

If no, please list your previous income source/place(s) of employment for the last 24 months:

Job/Income Source: _____ Start Date: _____ End Date: _____

Job/Income Source: _____ Start Date: _____ End Date: _____

D. If not at your current job/income source for 12 months, has your average gross annual income been at least \$28,800 for the past two years? Yes No

If no, please explain:

E. Have you ever declared bankruptcy? Yes No If yes, when was it discharged? _____

F. Have you ever had a property foreclosed on? Yes No If yes, when was it settled? _____

G. Is any household member active U.S. military or Veteran? Yes No If yes, who? _____

Right to Receive Copy of Appraisal

This is to notify you that we may order an appraisal in connection with your loan and we may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

Applicant's name _____ Co-applicant's name _____

I/We authorize LHFH to disclose the above information to other organizations that may be able to help me/us:

Yes No

By my signature I affirm that the above information is complete, accurate, and true. I understand that providing false information will cause me to be disqualified from being selected as a partner family with Lexington Habitat for Humanity. I also give LHFH permission to do a credit check and a check of all household members on the Kentucky and National Sex Offender Registries.

Applicant

Date

Co-Applicant

Date

Household Member (18+)

Date

Household Member (18+)

Date



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INFORMATION FOR GOVERNMENT MONITORING PURPOSES

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW: We are requesting the following information to monitor our compliance with the federal Equal Credit Opportunity Act, which prohibits unlawful discrimination. You are not required to provide this information. We will not take this information (or your decision not to provide this information) into account in connection with your application or credit transaction. The law provides that a creditor may not discriminate based on this information, or based on whether or not you choose to provide it. If you choose not to provide the information, we may note it by visual observation or surname.

| Applicant | Co-applicant |
|--|--|
| <input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____ / _____ / _____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed) | <input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: _____ / _____ / _____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (single, divorced, widowed) |

| To be completed only by the person conducting the interview | |
|--|--|
| This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone | Interviewer's name (print or type) |
| | Interviewer's signature _____ Date _____ |
| | Interviewer's phone number |

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Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Applicant(s), please sign & print name to acknowledge receipt of this notice and return with your preliminary application.

X _____

Print Name: _____

Date: _____

X _____

Print Name: _____

Date: _____