



Housing Rehabilitation Housing Rehabilitation Application

Matthew 25 is a non-profit organization that *empowers people to transform neighborhoods*. One tool for transforming neighborhoods is to assist homeowners in targeted neighborhoods with fixing up their homes. The information you provide in this application will be held strictly confidential. Once a completed application has been submitted, Matthew 25 staff will review the application and get back to you within 10 days. Though some homeowner work is done throughout the year, the majority of work will be completed between the beginning of June and end of August when volunteer teams are in town. This application will expire 60 days after submission if not scope of work is completed. Please fill out the application completely; incomplete applications will not be considered.

****This application must be submitted with a copy of your Drivers License or State-Issued ID in order to be processed.**

Applicant's Name _____ Home Phone # _____
 Home Address _____ Apt. # _____
 City _____ State _____ Zip Code _____ E-Mail _____
 Work Phone # _____ Cell Phone # _____
 Drivers License # _____ Marital Status: Married Unmarried Separated
 Social Security # _____ Date of Birth _____ / _____ / _____
 Previous Address (if less than 1 year at current address): _____

Referral Information

How did you hear about Matthew 25 and this housing rehabilitation program? _____

Socio-Economic Information

How many years of total education do you have? _____

Veteran: Yes No Number in household including yourself: _____

Please indicate the ethnicity that best describes you. Information is for statistical use only and will not influence a loan decision. Your response is voluntary.

<input type="checkbox"/>	Alaskan Native or American Indian	<input type="checkbox"/>	African American or Black
<input type="checkbox"/>	Native Hawaiian or other Pacific Islander	<input type="checkbox"/>	Other Multi Racial
<input type="checkbox"/>	Alaskan Native or American Indian or White	<input type="checkbox"/>	Asian and White
<input type="checkbox"/>	African American or Black and White	<input type="checkbox"/>	Asian
<input type="checkbox"/>	Alaskan Native or American Indian and Black	<input type="checkbox"/>	White
<input type="checkbox"/>	Hispanic or Latino	<input type="checkbox"/>	

Please check the following box if the field best describes your status in your current household. Information is for statistical use only and will not influence a loan decision. Your response is voluntary.

Female Headed Household

Housing Status Information

Housing Status: Landlord Own Other (describe):

Property Owners Name: _____ Phone # _____

Time you have owned current residence: Years: _____ Months: _____

What type of housing rehabilitation work are you seeking assistance with?

Have you ever applied for this program before?

- Yes
- No If yes, when? _____

If you have ever received home repair assistance from the city or another organization before, please share with us what work was done.

Have you had any estimates done for the cost of the work needed?

- Yes
- No

If yes, what was the total estimate of work? _____

Do you have any physical disabilities that we should be aware of as we consider making repairs to your home?

If your home is selected, will you and/or your family members help the volunteers accomplish the repairs on your home?

As often as possible, Matthew 25 will complete the repairs with volunteer labor. If this scope of work is beyond the capabilities of volunteers or volunteers are unavailable, we may encourage you to consider a micro-loan option in order to complete the work. If this is the case, do you have a preferred contractor that will be doing the work or would you like Matthew 25 to act as the general contractor on the project?

_____ Have preferred contractor(5% Matthew 25 Admin Cost)- In this case, Matthew 25's role will only be that of paying your preferred contractor upon your written agreement that the work is complete.

_____ Prefer Matthew 25 as General Contractor(15% Matthew 25 Admin and Construction Cost) In this case, Matthew 25 will put together the cost estimate, oversee the necessary contractors and may provide volunteer labor if you meet program guidelines.

House is located in

_____ 100 year flood plain* _____ 500 year flood plain _____ beyond 500 year flood plain

*Matthew 25 will only provide volunteer assistance and project oversight in the 100 year flood plain. All financial information is requested even for volunteer assistance so that Matthew 25 can be assured the project will move forward in a timely manner. At times when Matthew 25 provides construction oversight, we may require a homeowner to pay up front, in stages, so that we can be certain contractors will be paid and the work will move forward in an efficient manner.

Financial and Background Information

In order for Matthew 25 to assist individuals and families, we need to know some basic background and financial history. Our goal is to use this information to make informed decisions about your ability to repay any loan you may receive.

1. Employment History

If employed, Name of Employer _____

Address _____ City _____ State _____ Zip code _____

Your position _____ How long have you worked there? _____

Who is your supervisor? _____ Supervisor's phone # _____

If your employer has changed in the last two years, please explain the reason for this change:

Co-Borrower's Information(If required)

All co-owners are required to sign as co-borrowers. Spouses may also be considered co-borrowers.

Co-Borrower's Name _____ Home Phone # _____

Home Address _____ Apt. # _____

City _____ State _____ Zip Code _____ E-Mail _____

Work Phone # _____ Cell Phone # _____

Drivers License # _____ Names credit could be under _____

Social Security # _____ Date of Birth _____ / _____ / _____

Previous Address (if less than 1 year at current address): _____

Co-Borrower's Employment Information

Name of Employer _____

Address _____ City _____ State _____ Zip code _____

Your position _____ How long have you worked there? _____

Who is your supervisor? _____ Supervisor's phone # _____

If your employer has changed in the last two years, please explain the reason for this change:

Please provide the last two months of pay stubs from applicant. If a co-borrower's is necessary, please submit their pay stubs from employment as well. If employment is seasonal, income varies widely or there have been multiple employers in the last year, Matthew 25 requires two years of tax returns instead of pay stubs.

2. Debt to Income

Household Financial Information

MONTHLY INCOME		MONTHLY EXPENSES	
Applicant's employment income	\$	Home mortgage/ rent	\$
Take home pay from business	\$	Food & clothing	\$
Spouse/ family income	\$	Utilities	\$
Social Security	\$	Telephone/ cell/ internet	\$
Public Assistance	\$	Insurance (life, health, property)	\$
Disability	\$	Alimony/ child support	\$
Alimony/ child support(state mandated only)	\$	Education/ child care	\$
Rental income	\$	Insurance, gasoline, miscellaneous	\$
Other income (specify)	\$	Vehicle and other loan payments	\$
TOTAL INCOME	\$	TOTAL EXPENSES	\$
TOTAL HOUSEHOLD NET INCOME (Total Income minus Total Expenses) =			\$

- Please list all debt that is currently owed(examples- mortgage, credit card, student loans, auto loan, etc)

Type of Debt	Total Amount Owed	Monthly Payment

THIS PAGE ONLY REQUIRED FOR LOAN APPLICATIONS. ALL OTHERS PLEASE GO TO THE LAST PAGE OF THE APPLICATION.

- Bank Account Information

Do you have a bank account? Yes No If yes, Personal Business Both

Type of account: Checking Savings Both

If you have a bank account, please provide the last three months statements, signed by the bank.

3. Credit History

If you presently have an active bankruptcy, you do not qualify for a loan under our program's guidelines. If you have successfully completed your bankruptcy plan, please provide us with your discharge papers. Thank you.

Have you ever filed for bankruptcy? Yes No Is it active? Yes No

If you presently show past due or slow pay in child support accounts OR federal or state taxes you do not qualify for a loan under our program's guidelines. If you are under a payment plan and in compliance with it, please provide us with proof of payments. Thank you.

Are you showing slow pay in child support? Yes No

Can you prove that you are current? Yes No

Are you currently past due for any taxes? Yes No

Can you prove that you are current? Yes No

If you presently past-due on your mortgage, rent or vehicle account you do not qualify for a loan under our program's guidelines. If you have proof that these accounts are current, please provide supporting information. Thank you.

Are you past-due on your mortgage, rent, or vehicle accounts? Yes No

Have you participated in any credit counseling or other financial education programs? _____ If yes, please list when and program. _____

Have you participated in an Individual Development Account that could be used to help save for homeownership, higher education, job training, small-business capitalization, the purchase of an automobile for work, assistive technology for persons with disabilities?

_____ Yes _____ No

4. Loan to Value

-If a loan is required, what collateral will be used to secure this loan?

Matthew 25 requires 100% on all loans. Eligible collateral includes: equity in personal or commercial real estate, personal or business vehicles owned free and clear, and business assets.

Item and Description	Resale Value	Own Free and Clear
	\$	<input type="checkbox"/> Yes/ <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes/ <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes/ <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes/ <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes/ <input type="checkbox"/> No
	\$	<input type="checkbox"/> Yes/ <input type="checkbox"/> No

I attest that all of the information on this application is true. I authorize Matthew 25 to investigate and verify the above information, and contact any references regarding this application. I also authorize Matthew 25 to perform a credit check, which may include obtaining consumer and/or commercial credit reports and to exchange information about credit experience with other creditors from time to time, as authorized by law. The release of all information by Matthew 25, in any manner, is hereby authorized whether such information is of record or not and I hereby release all persons, agencies, firms, companies, etc., from any damages resulting from such information. I understand that Matthew 25 will retain this application whether the loan is approved or denied. I understand that this application will expire 60 days after submission.

Photo Release: Matthew 25 may use any photos taken of me during my participation in the organization's sponsored activities in future publications and advertisements without charge, unless I have checked here: *no photo usage*

Signature of Applicant: _____ Date: _____

Signature of Co-borrower: _____ Date: _____

Matthew 25 Staff
conducting intake: _____ Date: _____

EQUAL CREDIT OPPORTUNITY ACT

The Federal Equal Opportunity Act prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that 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 administrates compliance with this law concerning this creditor is the Federal Trade Commission, Equal Credit Opportunity, Room 500, 633 Indiana Avenue, N.W., Washington, DC.