



## Habitat Homeownership Program Application Packet



Thank you for considering Habitat for Humanity as a way to become a homeowner! **Read the following information carefully. We have requirements that must be followed to give you a chance to be selected.** Be sure to include all the additional documents requested. We will not process your application until all information has been received.

**We are currently accepting applications for one unit of a twin home to be built in Chatfield. This twin home unit will have 3 bedrooms and 2 bathrooms.** A twin home is two individually owned homes joined by a single shared wall. Unfortunately we cannot make modifications to this home's size, so please consider carefully if this home's size and location would be a good fit for your family.

As part of the selection process, you will also be required to submit an application to the USDA Rural Development 502 Home Loan program. This application will be provided by Two Rivers Habitat should you clear our initial evaluation. A brochure with information on the USDA application process is included. Selection by Two Rivers Habitat for Humanity is contingent on a submitted and processed USDA 502 Loan application.

Included with this letter is the application form and accompanying documents that you will need to complete to continue in this process. Further details on these documents are as follows:

- An informational summary for new applicants about our income guidelines, program, and qualification process.
- Application – Must be legible with all areas completed. Attach additional sheets as necessary.
- Supporting Material Checklist – Provide copies of all the supporting documents as requested.
  - We will not make copies of this material for you. Check your local library, most offer copy services.
  - If members of the household age 18 and over do not have income, complete the Zero Income and/or Unemployed Certification form. Make copies as needed.
- \$30.00 fee – This is required for each applicant and co-applicant to obtain a credit report and background study. This fee is nonrefundable
- Application Certification and Authorization Form
- Combined Privacy Act Notice and Tennessean Warning
- Bank Verification – complete for each financial institution. Make copies as needed
- Employment Verification – complete for each employer(s) for applicant and co-applicant. Make copies as needed.
- Public Assistance Verification – complete one for each applicant/co-applicant. Make copies as needed.
- Rental History Reports General Consent – complete for each household member age 18 and older.
- USDA Rural Development Authorization for Release of Information signed by applicant and co-applicant.

Completed application packets will be reviewed by TRHH staff, and you will be notified of your application status within 30 days of receipt of the complete packet.

**All applications, fees and supporting documents must be received or postmarked by 12:00 p.m. on June 17<sup>th</sup>.**

Mail all documents to:  
Two Rivers Habitat for Humanity  
1530 Greenview Dr SW, Suite 107  
Rochester, MN 55902

Or return in person to the above address. If returning in person, call ahead, or use the drop box in the door.

If you have questions or require assistance with completing the application packet, please contact me at [ryankp@tworivershabitat.org](mailto:ryankp@tworivershabitat.org) or 507-361-4012.

Sincerely,  
Ryan Kling-Punt, Volunteer and Homeowner Services Manager