



updated 1-14-20

Habitat Housing Application Program Frequently Asked Questions

Q. (Page 1) What if one of the checklist items does not apply to me...what should I mark?

A. In the Yes/No box, write "N/A"

Q. (Page 7) "Are you a student of higher education?"

A. Mark "Yes" if you are currently in college or university

Q. (Page 8) If my partner is not a co-applicant on the loan, should I list them on the application?

A. Yes, under "Other Household Members" on the top of page 8

Q. (Page 17) What does "pre-counseling session" mean?

A. These are the one-on-one meetings with a Habitat Family Services Staff to determine mortgage readiness and set goals.

Q. What if my landlord lives out of state and/or I won't get the reference form back by the application deadline?

A. Do your best. If we are missing a document then we will send you a notice with a new deadline. You can also ask also email the document to your landlord and they can email it to us at homeownership@brhabitat.org

Q. What if my parents are my landlord?

A. If possible, go to your former landlord. And if you are paying rent to family, show verification of payment for up to 12 months.

Q. (p1, additional forms) What if this form does not apply to me?

A. Please write "N/A" across the top

Notes:

- Mistake found on the Personal Reference Form: The question "How long have you been a neighbor of" Should be "How long have you know the applicant/co-applicant"
- Regarding the Verification of Employment Form: make a copy if you have a co-applicant. Box 2 should be filled out: Bend-Redmond Habitat for Humanity, 224 NE Thurston Ave, Bend, OR 97701

- Please keep the last 10 pages, Housing Homebuyer Application and Selection Process, for your reference.