application packet

apply now to build & buy a home with habitat

Habitat for Humanity®
Greater Cincinnati

do any of these words resonate with you or speak to you?
if yes, turn the page to see how to get started.

Habitat for Humanity®
Greater Cincinnati

LET'S GET STARTED!!!

(APPLICATION STARTS ON PAGE 4)

WE ARE ACCEPTING APPLICATIONS UNTIL MONDAY, NOVEMBER 24TH

FOR 7 BUILD SITES THAT ARE LOCATED IN THE FOLLOWING COMMUNITIES:

HABITAT FOR HUMANITY OF GREATER CINCINNATI

FUTURE HABITAT FOR HUMANITY HOMES READY FOR APPLICATION - NOVEMBER 10, 2025

ADDRESS	CITY	STATE	COUNTY	ZIP CODE	TYPE OF HOME	HOME STYLE	BEDS	BATH	LEVELS	FOUNDATION
825 MAPLE	HAMILTON	OH	BUTLER	45011	NEW CONSTRUCTION	AVON	3	1.5	2	UNFINISHED BASEMENT WITH OFF STREET PARKING (SERVED BY ALLEY)
298 MCMICKEN	CINCINNATI (OTR)	OH	HAMILTON	45214	NEW CONSTRUCTION	AVON	3	1.5	2	1 OF 3 ATTACHED TOWNHOMES (298/300/302) UNFINISHED BASEMENT WITH NO DRIVEWAY
1039 JOHN STREET	COVINGTON	KY	KENTON	41016	NEW CONSTRUCTION	AVON	3	1.5	2	UNFINISHED BASEMENT WITH SMALL FINISHED BASEMENT ENTRY - NO DRIVEWAY
1041 JOHN	COVINGTON	KY	KENTON	41016	NEW CONSTRUCTION	BLAIR	4	1.5	1.5	UNFINISHED BASEMENT WITH SMALL FINISHED BASEMENT ENTRY - NO DRIVEWAY
1217 JOHN	COVINGTON	KY	KENTON	41016	NEW CONSTRUCTION	AVON	3	1.5	2	UNFINISHED BASEMENT WITH SMALL FINISHED BASEMENT ENTRY - NO DRIVEWAY
1219 JOHN	COVINGTON	KY	KENTON	41016	NEW CONSTRUCTION	AVON	3	1.5	2	UNFINISHED BASEMENT WITH SMALL FINISHED BASEMENT ENTRY - NO DRIVEWAY
2148 STORRS	CINCINNATI (LOWER PRICE HILL)	OH	HAMILTON	45204	NEW CONSTRUCTION (C	AVON	3	1.5	2	UNFINISHED BASEMENT, NO DRIVEWAY WITH FENCED BACKYARD

LIST OF BUILD SITES IS ALSO ON LAST PAGE OF THIS APPLICATION PACKET.

THIS LIST, OF 7 BUILD SITES, MAY CHANGE BY THE END OF THIS APPLICATION PROCESS. A FINAL LIST OF ALL PROPOSED BUILD SITES WILL BE SHARED WITH EACH APPLICANT THAT QUALIFIES FOR THE HOME INTERVIEW AT THE PRE-INTERVIEW MEETING, BEFORE THE FINAL PHASE OF THE HOMEBUYER SELECTION PROCESS, IN APPROXIMATELY 60 DAYS.

APPLICATIONS ARE NOT ACCEPTED BY EMAIL OR FAX

APPLICATION FEE OF $25.00

IMPORTANT: THERE IS A NON-REFUNDABLE APPLICATION FEE OF $25.00 DUE BEFORE AN APPLICATION CAN BE PROCESSED. **(PAYABLE BY MONEY ORDER OR CASHIERS CHECK)**

WE DO NOT ACCEPT CASH, PERSONAL CHECKS OR CREDIT CARDS.

APPLICATIONS, AND ALL REQUIRED DOCUMENTATION, MAY BE MAILED OR DROPPED OFF AT OUR OFFICES: **MONDAY THROUGH FRIDAY, 9:00 AM TO 4:00 PM AT 4910 PARA DRIVE, CINCINNATI, OHIO 45237**. *MAILED APPLICATIONS MUST BE RECEIVED IN OUR OFFICE BY MONDAY, NOVEMBER 24TH. WE ARE NOT RESPONSIBLE FOR LATE ARRIVING MAIL.*

STEP 1: REVIEW HABITAT'S THREE CRITERIA FOR QUALIFYING

1) **Need for Adequate Housing: Must** be living in substandard or inadequate housing that does not meet your needs, in subsidized housing or current housing expenses exceed 30% of monthly income. We encourage you to apply and let us determine if you meet this criterion.

2) **Ability to Pay** – able to demonstrate an ability to pay an affordable mortgage payment (that will not exceed 30% of your monthly income).

3) **Willing to Partner:** This is a public partnership with many responsibilities and expectations for each Habitat for Humanity homebuyer. At Habitat, we often say we give away nothing to homebuyers, but an opportunity. To be considered to build and purchase a Habitat for Humanity home, you must be willing to invest **"sweat equity"** hours. You earn sweat equity hours by working to help in building your home and the homes of others, attending homeownership classes, working in the Habitat ReStores or other approved activities.

HOW MANY SWEAT EQUITY HOURS MUST BE EARNED?

200 Sweat Equity Hours- One Applicant Households where only one person is officially purchasing the home must earn 200 hours of sweat equity AND commit to volunteering a minimum of 100 hours at a Habitat construction site.
300 Sweat Equity Hours- Two applicants (applicant and co-applicant) households must earn 300 hours of sweat equity & commit to volunteering at least 100 hours at a Habitat construction site.

STEP 2: CONFIRM YOUR HOUSEHOLD MEETS THE BELOW INCOME REQUIREMENTS. **(AS OF APRIL 25)**

Family Size	Minimum Monthly Gross Income	Maximum Monthly Gross Income
1	**$2,833.00**	**$5,221**
2	**$2,833.00**	**$5,967**
3	**$2,833.00**	**$6,712**
4	**$2,833.00**	**$7,454**
5	**$3,138.00**	**$,8054**
6	**$3,596.00**	**$8,650**
7	**$4,054.00**	**$9,246**
8	**$4,513.00**	**$9,842**

STEP 3: CONFIRM YOU MEET THE FOLLOWING REQUIREMENTS

1) **No bankruptcy within the past three years** (must be three years from date of discharge)
2) **Stable income for the prior 12 months.**
3) **You must have three full months of paystubs for your CURRENT employment for the months of AUGUST, SEPTEMBER AND OCTOBER.**
4) **No eviction within the past 12 months**
5) **Must be a first-time homebuyer** an individual, or family, who has not owned a home during the three-year period prior to purchase of a Habitat home, some exceptions apply.
6) **No felony convictions for anyone in household, over age 18, within past five years**
7) **No open judgments or liens.**
8) **Rent should be current at your current residence and all asset accounts (checking, savings, credit unions, etc.) should be in good standing.**
9) **Debt/Income ratio, when adding debts and a monthly mortgage payment (that does not exceed 30% of your income), cannot be over 40%.**
10) **No more than $2,000 in uncollected past due, bad debt. Example:** If a credit card has a $3,000 balance and payments are current, this is not considered a "bad" debt. However, if the credit card is in default and is in collection that would be considered a past due debt.
11) **Please check your credit by visiting www.annualcreditreport.com**. You are entitled to receive one **free** copy from each of the three credit reporting agencies one time per year by visiting this website to ensure information reported is correct.

NOTE: Married applicants can apply individually, but the spouse must be listed on application as a member of household, provide all income and asset information, consent to a background check and agree to sign a release of dower rights at time of home purchase. The spouse who is not an applicant will not have their income or debts counted when determining if the applicant meets the ability to pay criteria, but their income and assets will be considered to determine if the household income is within Habitat's guidelines.

STEP 4: DETERMINE IF YOU ARE WILLING TO BUILD WHERE HFHGC IS CURRENTLY BUILDING.

If you are not interested in applying for any of the available building sites at this time, you can use this application in the future when we resume accepting applications. Please make sure when applying in the future that you confirm the deadline date, income guidelines and the list of available build sites, by visiting our website or calling 513-621-4147, Ext. 3.

You are encouraged to keep checking our website at www.habitatcincinnati.org the 10th of each month for updated list of build sites.

Please continue to check the website on the 10th of each month to see if new build sites have been listed. As soon as a site is listed that you would like to be considered, please apply at that time.

STEP 5: GATHER REQUIRED DOCUMENTATION AND COMPLETE YOUR APPLICATION. COMPLETED APPLICATIONS MUST BE RECEIVED BY MONDAY, AUGUST 24TH. PLEASE MAKE SURE TO SEND IN ALL REQUIRED DOCUMENTATION WITH YOUR APPLICATION, AND THE $25.00 APPLICATION FEE, OR IT COULD BE DENIED FOR BEING INCOMPLETE.

Note: Please review the list of required documentation on Page 10 of the application and turn in all information that applies to your household. If you do not submit any item of the documentation listed that applies to your household, your application may be considered Incomplete and be denied. The list of documents required is on Page 10 of this application.

Habitat for Humanity® Greater Cincinnati

OFFICE USE ONLY, DATE RECEIVED:

EQUAL HOUSING OPPORTUNITY

Application for Housing

MAIL TO: HFHGC, 4910 PARA DRIVE, CINCINNATI, OHIO 45237

Call Helen Spieler if you have questions at 513-482-5604. Email is the easiest way to connect: helen.spieler@habitatcincinnati.org

Dear Applicant(s): You need to complete this application for HFHGC to determine if you qualify for a Habitat for Humanity house. Please fill out the application completely and accurately as possible. All information you include in this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

How did you hear about Habitat? ______________________ **(Habitat homeowner, mailing, community agency, employer, website, craigslist, event)**

If Habitat homeowner referred you, please print their name here: ______________________ **Have you applied before?** Please circle YES or **NO**

APPLICATION FEE PAID: YES OR NO (CIRCLE)

APPLICANT INFORMATION

Applicant		**Co-Applicant**	
Applicant's Full Name (with middle initial)		Co-Applicant's Full Name (with middle initial)	
Social Security Number	Date of Birth	Social Security Number	Date of Birth
Phone Number	Cell Phone	Phone Number	Cell Phone
Email Address		Email Address	
Marital Status: ☐ Married ☐ Separated ☐ Unmarried (Incl. single, divorced, widowed)		**Marital Status:** ☐ Married ☐ Separated ☐ Unmarried (Incl. single, divorced, widowed)	

ADDRESS INFORMATION

Applicant Current Address			**Co-Applicant Current Address**		
STREET ADDRESS ______________________ APT. # _______ NAME OF APARTMENT COMPLEX ______________________			STREET ADDRESS ______________________ APT. # _______ NAME OF APARTMENT COMPLEX ______________________		
City	State	Zip Code	City	State	Zip Code
Number of years living at this address:	☐ Rent	☐ Own	Number of years living at this address:	☐ Rent	☐ Own
Applicant Previous Address If living at Current Address for less than one (1) year			**Co-Applicant Previous Address** If living at Current Address for less than one (1) year		
Street			Street		
City	State	Zip Code	City	State	Zip Code
Number of years living at this address:	☐ Rent	☐ Own	Number of years living at this address:	☐ Rent	☐ Own

DEPENDENTS and others who will live with you in home (additional can be listed on next page)

Name	Social Security Number			
Relationship to Applicant/Co-Applicant	Age	Date of Birth	☐ Male	☐ Female
Name	Social Security Number			
Relationship to Applicant/Co-Applicant	Age	Date of Birth	☐ Male	☐ Female
Name	Social Security Number			

Relationship to Applicant/Co-Applicant	Age	Date of Birth	❑ Male	❑ Female
Name	Social Security Number			
Relationship to Applicant/Co-Applicant	Age	Date of Birth	❑ Male	❑ Female
Name	Social Security Number			
Relationship to Applicant/Co-Applicant	Age	Date of Birth	❑ Male	❑ Female
Name	Social Security Number			
Relationship to Applicant/Co-Applicant	Age	Date of Birth	❑ Male	❑ Female
Name	Social Security Number			
Relationship to Applicant/Co-Applicant	Age	Date of Birth	❑ Male	❑ Female
Name	Social Security Number			
Relationship to Applicant/Co-Applicant	Age	Date of Birth	❑ Male	❑ Female

WILLINGNESS TO PARTNER

Applicants with a co-applicant must complete 300 hours of "sweat equity" and applicants with no co-applicant must complete 200 hours. Your help in building your home and the homes of others is called "sweat equity." As part of partnering with Habitat for Humanity, you are committing to the following:

- Earn a minimum of 8 hours of sweat equity per month UNTIL your home begins construction.
- 100 of your total sweat equity hours must be worked on home construction.
- Attend Financial Peace University classes available through HFHGC.
- Attend a HUD approved First Time Homeowner Class
- Attend Home Ownership classes covering topics such as maintenance, lawn care and purchase process.
- Attending monthly Habitat Homebuyer Group meetings
  By checking "YES" below, I commit to partner with Habitat for Humanity of Greater Cincinnati and complete 200 (ONE APPLICANT) or 300 (TWO APPLICANT) (whichever is applicable) hours of "sweat equity". I commit to fulfilling all the requirements listed above.

Applicant ❑ Yes ❑ No — Co-Applicant ❑ Yes ❑ No

- **You are responsible for paying up to $1,000 towards the first-year homeowner's insurance premium. Example:** If the premium is $500, then you must pay the full $500. If the premium is $1200, then you must pay $1,000, and Habitat will pay the difference of $200 and then add that amount to the purchase price of your home. Future insurance premiums are due in full once per year and will be paid through your monthly mortgage payment.
- **I agree to pay up to $1,000.00 towards the first year of homeowner's insurance**

Applicant ❑ Yes ❑ No — Co-Applicant ❑ Yes ❑ No

PRESENT HOUSING CONDITIONS: (DO NOT LEAVE ANY BLANKS, IT IS IMPORTANT TO WRITE DOWN WHY YOU THINK YOUR PRESENT HOME IS INADEQUATE)

Number of bedrooms (please circle) **IN YOUR CURRENT HOME**	1	2	3	4	5	Number of bathrooms (please circle)	1	1.5	2	2.5	3

Does your rent include utilities? ❑ Yes ❑ No

If your utilities are included, we need a current statement from Duke Energy or your local utility company verifying that you can have utilities in your name.

Amount of your monthly rent? ______________ Is your rent subsidized? ❑ Yes ❑ No

Give examples of why you think your present home is inadequate for your family's needs: (USE EXTRA PAGE, IF NEEDED, DON'T LEAVE BLANK

LANDLORD INFORMATION (MUST BE FILLED IN COMPLETELY)

Applicant Current Landlord			Co-Applicant Current Landlord		
Current Landlord Name	Current Landlord Phone		Current Landlord Name	Current Landlord Phone	
Current Landlord Street Address			Current Landlord Street Address		
City	State	Zip Code	City	State	Zip Code

If living at Current Address for less than one (1) year, please complete the following:

Applicant Previous Landlord			Co-Applicant Previous Landlord		
Prior Landlord Name	Current Landlord Phone		Current Landlord Name	Prior Landlord Phone	
ADDRESS OF FORMER RESIDENCE			ADDRESS OF FORMER RESIDENCE		
City	State	Zip Code	City	State	Zip Code

EMPLOYMENT INFORMATION (Self-employed applicants must provide 2 years of Federal 1040 Tax Returns. Verification must also be provided for all self-employment income for YTD income earned)

Applicant			Co-Applicant		
Is the applicant currently employed? ❑ Yes ❑ No	How many jobs does the applicant currently have? ________	Is the applicant self-employed? (see above) ❑ Yes ❑ No	Is the applicant currently employed? ❑ Yes ❑ No	How many jobs does the applicant currently have? ________	Is the applicant self-employed? (see above) ❑ Yes ❑ No
Name of Current Employer			Name of Current Employer		
Street Address			Street Address		
City	State	Zip Code	City	State	Zip Code
Start Date	Monthly Gross (before taxes) Wages		Start Date	Monthly Gross (before taxes) Wages	

If working at job less than one (1) years, list previous employers for last three (2) years below:
If there are additional employers within the past three (2) years, please list on a separate sheet.

Applicant				Co-Applicant			
Name of Previous Employer **OR SECOND JOB**				Name of Previous Employer **OR SECOND JOB**			
Street Address				Street Address			
City		State	Zip Code	City		State	Zip Code
Type of Business		Business Phone		Type of Business		Business Phone	
Start Date	End Date	Monthly Gross (before taxes) Wages		Start Date	End Date	Monthly Gross (before taxes) Wages	

LEGAL DOCUMENTS

If you are approved for a Habitat home, how should your name(s) appear on the legal documents? (please print)

Applicant:

Co-Applicant:

MONTHLY INCOME INFORMATION (Continued on next page)

All income listed must be verified. Please see list of required income documentation on page 6 of this application.

Income Source	Applicant (DO NOT LEAVE BLANK, WRITE IN $0 OR N/A IF YOU DO NOT RECEIVE THAT TYPE OF INCOME)	Co-Applicant (DO NOT LEAVE BLANK, WRITE IN $0 OR N/A IF YOU DO NOT RECEIVE THAT TYPE OF INCOME)	Additional household members over 18 who receive income (Must list income below for EVERYONE IN HOUSEHOLD OVER AGE 18)	
Wages	$	$	Name	$
Veteran's Administration/Military Benefits	$	$	Name	$
Social Security	$	$	Name	$
SSI/Social Security	$	$	Name	$
Disability	$	$	Name	$
Alimony	$	$	Name	$
Child Support	$	$	Name	$
TANF	$	$	Name	$
Periodic Payments from trusts, annuities, inheritance, retirements, or pension?	$	$	Name	$
Income from personal or real property	$	$	Name	$
Other	$	$	Name	$
TOTAL MONTHLY INCOME	$	$	$	

CURRENT MONTHLY BILLS (AGAIN, PLEASE DO NOT LEAVE BLANKS, WRITE IN 0, IF IT DOESN'T APPLY TO YOU)

Please list bills only once. Do not duplicate if same for Applicant and Co-Applicant.

Monthly Expense	Applicant	Co-Applicant
Car Payments	$	$
Average Total Credit Card Payments How many credit cards?	$ How many credit cards? ____________________	$ How many credit cards? ____________________
Student Loan Payments	$	$
Alimony	$	$
Child Support (If you pay child support, list here)	$	$
Other Debt:	$	$
Other Debt:	$	$

ASSETS (please answer all questions)

List checking and savings accounts, real estate, stocks, bonds, whole life insurance, retirement accounts, pensions, etc. for each person in household over age 18.

Does the applicant have a checking account? ☐ Yes ☐ No How many checking accounts? ________________	Does the co-applicant have a checking account? ☐ Yes ☐ No How many checking accounts? ________________
Does the applicant have a savings account? ☐ Yes ☐ No How many savings accounts? ________________	Does the co-applicant have a savings account? ☐ Yes ☐ No How many savings accounts? ________________
Does the applicant have any other assets: ex. IRA, Stocks, Retirement, pensions, etc. ? ☐ Yes ☐ No	Does the co-applicant have any other assets: ex. IRA, Stocks, Retirement, pensions, etc. ? ☐ Yes ☐ No
Does any other member in household over age 18? Have any of the above assets? ☐ Yes ☐ No If so, please provide the information requested below or on attached sheet of paper with information for each account.	Does any other member in household over age 18? Have any of the above assets? ☐ Yes ☐ No If so, please provide information requested below or on attached sheet of paper with information for each account.

Name of Bank, Savings & Loan or Credit Union	TYPE OF ACCOUNT	Balance $
Name of Bank, Savings & Loan or Credit Union	TYPE OF ACCOUNT	Balance $

Other Asset (s) - Such as real estate property or personal property (not including vehicles) If you own any property, home, land, etc., it should be listed here. Have you ever owned a home? If yes, please list below the address and years owned. ADDRESS ________________ YEARS OWNED ________________	Value $ ☐ Yes ☐ No
Have the applicant or the co-applicant disposed of assets (given away money or assets) for less that the fair market value in the past two years?	☐ Yes ☐ No
Does the applicant or co-applicant have income assets or sources other than those listed above? If yes, please list below.	☐ Yes ☐ No
Other Asset	Value $

DECLARATIONS

Questions:	Applicant		Co-Applicant	
a. Do you have any outstanding judgments because of court decision?	☐ Yes	☐ No	☐ Yes	☐ No
b. Have you declared bankruptcy within the last three (3) years? (It must be three years from date of discharge for HGHGC to consider application) Please list date of discharge________________	☐ Yes	☐ No	☐ Yes	☐ No
c. Have you ever been evicted? Your application will not be considered if you have been evicted within the past 12 months. If yes, please list month/year ____________	☐ Yes	☐ No	☐ Yes	☐ No
d. Are you currently involved in a lawsuit?	☐ Yes	☐ No	☐ Yes	☐ No
e. Are you paying alimony or child support? If yes, please provide a printout of the prior 12-month payment history	☐ Yes	☐ No	☐ Yes	☐ No
f. Are you a U.S. citizen or do you have permanent resident status in the U.S.?	☐ Yes	☐ No	☐ Yes	☐ No
g. Is anyone in household a U.S. Veteran, or currently serving, in the Armed Forces?	☐ Yes	☐ No	☐ Yes	☐ No
h. Has anyone in the household, over age 18, been convicted of a felony? (Felony convictions within 5-years, will disqualify an application)	☐ Yes	☐ No	☐ Yes	☐ No

Please attach a separate sheet of paper with detailed explanation if you answer "YES" to any question (except Question F)

AUTHORIZATION AND RELEASE
I understand that by filing out this application and signing below, I am authorizing Habitat for Humanity of Greater Cincinnati to evaluate my actual need for the Habitat homeownership program, my ability to repay the no-interest loan or (zero-interest equivalent loan) and other expenses of home ownership, and my willingness to be a Partner Family through sweat equity. I understand that the evaluation will include a home interview with my family at our current home, credit check from all three credit reporting agencies, rental verification, employment verification, a check against the Specially Designated Nationals list and a criminal background check. Habitat for Humanity of Greater Cincinnati also screens all potential staff, board members, and applicant families on the sexual offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that on completing this application, I am submitting myself to a criminal background check. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, the application may be denied, even if I have already been selected to build and buy a Habitat home, and I may be disqualified from the program. The original copy of this application will be retained by Habitat for Humanity of Greater Cincinnati, even if the application is not approved, for at least a period of three years.

APPLICANT SIGNATURE ________________________________ **DATE** ____________________

CO-APPLICANT SIGNATURE _____________________________ **DATE** ____________________

RIGHT TO RECEIVE COPY OF APPRAISAL -HFHGC is required to notify you that if you were approved to build and buy a home with HFHGC, we will order an appraisal in connection with your loan. Upon completion of the appraisal, we will promptly provide a copy to you, even if the loan does not close.

APPLICANT SIGNATURE ____________________**CO-APPLICANT SIGNATURE** __________________

The following information is needed for EACH person in the household over age 18.

- Require ALL paystubs for **EACH** person in household, for their current employment (not prior) over age 18 for the prior three months of **AUGUST, SEPTEMBER AND OCTOBER.**
- A signed copy of last year's Federal Income for 2024 AND all W-2 forms for 2024.
- If self-employed, please provide 2 full years of tax returns that reflect 2 full years of self-employment and verification of prior three months of income.
- Public assistance records stating the current monthly amount received (TANF, Social Security, SSI, Disability, etc.) for any person in household receiving such assistance, including minors.
- Child Support Information- For each child under age 18 on the application, require a 12-month payment history, even if not paid, or verification that there is not an order in place from your local County Child Support Enforcement Office.
- Copy of utility bill(s) for the previous month
- Rent receipts for last 3 months & **Completed Landlord Reference Form on Page 12.**
- Prior 2 months of statements of ANY checking accounts for each household member
- Current statement for ANY savings account, for each household member
- Current statement for retirement accounts such as 401K, IRA, stocks, whole life insurance, etc.
- Statements for outstanding debts (credit cards, child support, auto loans, student loans, etc.)
- If you have any "bad" debts reported or listed on credit report, you will need to provide a current statement and a written payment plan to bring that debt current.
  Application will not be considered if over $2,000.00 in uncollected, past-due debt.

- Copies of two (2) of the following documents each for the applicant and co-applicant: driver's license, Permanent Resident Card (Green Card), Social Security Card, State Photo ID, United States Passport)
- **IMPORTANT NON-REFUNDABLE APPLICATION FEE OF $25.00 IS DUE BEFORE AN APPLICATION CAN BE PROCESSED. (PAYABLE BY MONEY ORDER OR CASHIERS ONLY). WE DO NOT ACCEPT CASH, PERSONAL CHECKS OR CREDIT CARD PAYMENTS).**

Check yes or no if you will give permission to HFHGC to share your contact information (Applicants' names, address, phone number and email) with SmartMoney, a member agency of CityLink, if a referral for financial and money management training is considered beneficial.

☐ Yes ☐ No

____________________ Applicant

____________________ Co-Applicant

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. Habitat for Humanity of Greater Cincinnati does not discriminate against any person on the basis of race, ethnicity, age, religion, sex, gender, sexual orientation, gender identity, gender expression, national origin, physical or mental ability, genetic information, military status, marital status, medical condition, or any category identified by state or local government in their operations or delivery of serve.

REMEMBER: Attach all documentation for your household as requested on the Items Needed List on Page 9

APPPLICATIONS WILL BE ACCEPTED UNTIL MONDAY, NOVEMBER 24TH. ANY APPLICATION RECEIVED AFTER THIS DATE WILL BE RETURNED.

Equal Housing Opportunity
Equal Housing Lender

YOU MAY MAIL OR DROP OFF APPLICATIONS, MONDAY THROUGH FRIDAY, 9 AM TO 4 PM AT:

Habitat for Humanity of Greater Cincinnati
4910 Para Drive
Cincinnati, Ohio 45237
(Park on the Para Drive side of building and ring doorbell next to double doors facing Para Drive)

NOTE: Mailed applications must be received in our office by MONDAY, NOVEMBER 24TH.
Habitat is not responsible for mail delivery that is received after the due date.

APPLICATIONS ARE NOT ACCEPTED BY EMAIL OR FAX

IF YOU HAVE ANY QUESTIONS: Contact Helen Spieler, the Director of Homebuyer Services at HFHGC, at 513-482-5604 or by email (the easiest way to connect) at helen.spieler@habitatcincinnati.org.

GOVERNMENT MONITORING INFORMATION

Applicant Name (Printed)	Co-Applicant Name (Printed)

Please read the following statement before completing the information below:

The following information is requested by the Federal Government for loans related to the purchase of homes, in order to monitor the lender's compliance with equal credit opportunity and fair housing laws. You are not required to furnish this information but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor on whether you choose to furnish it. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish this information, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

Applicant			Co-Applicant		
❑ I do not wish to furnish this information.			❑ I do not wish to furnish this information.		
Ethnicity			**Ethnicity**		
❑ Hispanic or Latino			❑ Hispanic or Latino		
❑ Not Hispanic or Latino			❑ Not Hispanic or Latino		
Race/National Origin			**Race/National Origin**		
❑ American Indian or Alaskan Native			❑ American Indian or Alaskan Native		
❑ Native Hawaiian or other Pacific Islander			❑ Native Hawaiian or other Pacific Islander		
❑ Black/African American			❑ Black/African American		
❑ White/Caucasian			❑ White/Caucasian		
❑ Asian			❑ Asian		
❑ Other (specify):			❑ Other (specify):		
Sex			**Sex**		
❑ Female		❑ Male	❑ Female		❑ Male
Date of Birth			Date of Birth		
Marital Status			**Marital Status**		
❑ Married	❑ Separated	❑ Unmarried (single, divorced, widowed)	❑ Married	❑ Separated	❑ Unmarried (single, divorced, widowed)

Combined Annual Income: $	
Total Number of Dependent Children:	

To Be Completed by the Person Conducting the Interview

This application was taken by: ❑ face-to-face interview ☒ mail ❑ telephone

Interviewer's Name (print or type)
NO INTERVIEWER, APPLICATION COMPLETED SOLEY BY APPLICANT AND RETURNED TO HABITAT OFFICE FOR REVIEW

Interviewer's Signature	Date
NO INTERVIEWER AS STATED ABOVE, APPICATIONS ARE NOT TAKEN BY INTERVIEW, BUT COMPLETED BY APPLICANT(S) AND RETURNED TO HABITAT OFFICE FOR REVIEW	

Interviewer's Phone Number
NON-APPLICABLE...THERE IS NO INTERVIEWER

LANDLORD REFERENCE FORM

A tenant, past or prior, has applied for housing through the Habitat for Humanity of Greater Cincinnati homeownership program and has given us written permission to contact you for a landlord reference. We would appreciate your help in answering the following questions. All information will be kept confidential in conjunction with the Gramm-Leach-Bliley Act. Your prompt return of the requested information will be appreciated. Thank you very much for your assistance.

PLEASE RETURN FORM TO: MAIL: HFHGC, 4910 Para Drive, Cincinnati, Ohio 45237 or FAX: to 513-621-6869 or EMAIL: to helen.spieler@habitatcincinnati.org
Please put Tenant's name on email or fax in the SUBJECT LINE.

TENANT(s) NAME____

ADDRESS: ____

When did the tenant rent from you? Please list month and year ________to ______

Amount of monthly rent $ ________

Is monthly rent subsidized? Please circle YES or NO. If yes, what is their portion? $____________

Applicant's payment history (circle one): Excellent Satisfactory Unsatisfactory

Landlord's Name ________________________ **Address of Landlord** ___________________________

Phone number of Landlord ________________

Does the tenant owe any money at this time toward a past due amount?

If so, how much? $____________

ADDITIONAL COMMENTS:

____

____

____

SIGNATURE OF LANDLORD____________________________ **DATE**__________

Equal Housing Opportunity
Equal Housing Lender

If you have any questions, please contact Helen Spieler, HFHGC Director of Homebuyer Services at 513-482-5604.

HABITAT FOR HUMANITY OF GREATER CINCINNATI

FUTURE HABITAT FOR HUMANITY HOMES READY FOR APPLICATION - NOVEMBER 10, 2025

ADDRESS	CITY	STATE	COUNTY	ZIP CODE	TYPE OF HOME	HOME STYLE	BEDS	BATH	LEVELS	FOUNDATION
825 MAPLE	HAMILTON	OH	BUTLER	45011	NEW CONSTRUCTION	AVON	3	1.5	2	UNFINISHED BASEMENT WITH OFF STREET PARKING (SERVED BY ALLEY)
298 MCMICKEN	CINCINNATI (OTR)	OH	HAMILTON	45214	NEW CONSTRUCTION	AVON	3	1.5	2	1 OF 3 ATTACHED TOWNHOMES (298/300/302) UNFINISHED BASEMENT WITH NO DRIVEWAY
1039 JOHN STREET	COVINGTON	KY	KENTON	41016	NEW CONSTRUCTION	AVON	3	1.5	2	UNFINISHED BASEMENT WITH SMALL FINISHED BASEMENT ENTRY - NO DRIVEWAY
1041 JOHN	COVINGTON	KY	KENTON	41016	NEW CONSTRUCTION	BLAIR	4	1.5	1.5	UNFINISHED BASEMENT WITH SMALL FINISHED BASEMENT ENTRY - NO DRIVEWAY
1217 JOHN	COVINGTON	KY	KENTON	41016	NEW CONSTRUCTION	AVON	3	1.5	2	UNFINISHED BASEMENT WITH SMALL FINISHED BASEMENT ENTRY - NO DRIVEWAY
1219 JOHN	COVINGTON	KY	KENTON	41016	NEW CONSTRUCTION	AVON	3	1.5	2	UNFINISHED BASEMENT WITH SMALL FINISHED BASEMENT ENTRY - NO DRIVEWAY
2148 STORRS	CINCINNATI (LOWER PRICE HILL)	OH	HAMILTON	45204	NEW CONSTRUCTION (C	AVON	3	1.5	2	UNFINISHED BASEMENT, NO DRIVEWAY WITH FENCED BACKYARD