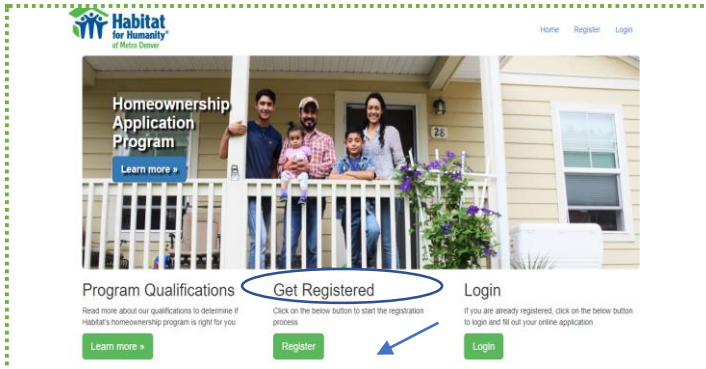


# Homeownership Online Application Instructions

## Step-by-step instructions on how to complete the homeownership online application.



- “Get Registered” for an account
- Click on the green button that reads “Register”.

Register

Register in Homeownership Application Program

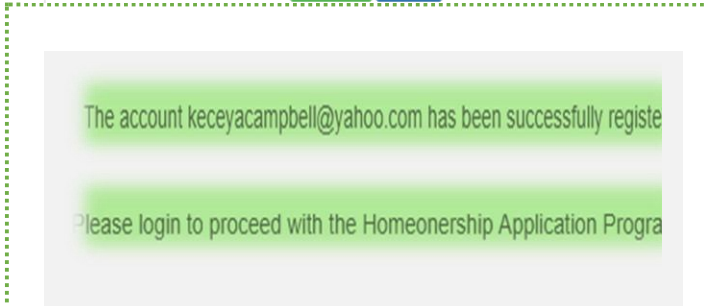
Username (Email)

Password

Confirm Password

Register Reset

- Create a username by entering in an email address
- Next, create a password.
- Then, enter it again confirming the password.



- If successful, you should receive a message that confirms that you were successful in registering and will be asked to login to the homeownership application program.

Login

Username (Email)

Password

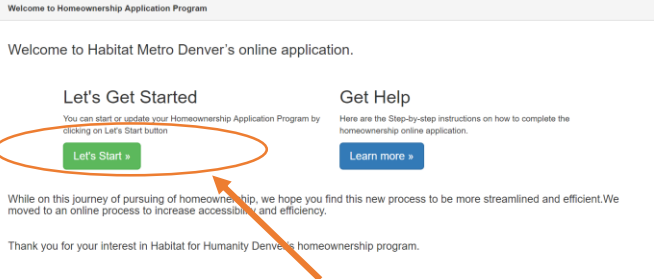
Remember me

Sign in Reset

- Enter your username (email address) and newly created password
- Next, click on the green button, “Sign in”.

Sign in

Reset



- After “**Signing in**” you will reach the Welcome Page of the homeownership application program.
- Next, click on the green button, “**Let’s Start**”.



1. Applicant
2. Applicant Employment
3. Co-Applicants
4. Co-Applicant Employment
5. Dependants
6. Dependent Employment
7. Additional Income

- Now, you see a number list of forms that need to be completed for the application
- To start, begin to fill out **Section 1. Applicant**.

1. Applicant Information

First Name	Middle	Last Name
<input type="text"/>	<input type="text"/>	<input type="text"/>
Marital Status	Social Security Number	Date of Birth
<input type="text"/>	<input type="text" value="ex. 123-45-6789"/>	<input type="text" value="mm/dd/yyyy"/>
Citizenship/Residency	Primary Language Spoken	
<input type="text"/>	<input type="text"/>	

- Next, complete the form.
- Make sure you pay attention to the **formats for telephone numbers and birthdates**.
- **Save** the information.





- 1. Applicant
- 2. Applicant Employment**
- 3. Co-Applicants
- 4. Co-Applicant Employment
- 5. Dependents
- 6. Dependent Employment
- 7. Additional Income

- Next, move on to complete **Section 2 “Applicant Employment”**.
- Select the **“Add New Applicant Job”** button for each new job

**Add New Applicant Job**

Please note: If the applicant is receiving non-wage income such as food stamps, SSI, SSDI, alimony or retirement/pensions, please skip this section and go directly to the **“Section 7. Additional Income”**.



- 1. Applicant
- 2. Applicant Employment
- 3. Co-Applicants**
- 4. Co-Applicant Employment
- 5. Dependents
- 6. Dependent Employment

- Next move on to complete **Section 3 “Co-Applicants”**.

Please note: Co-Applicants are individuals who will co-own the Habitat property with the Applicant. All Co-Applicants must be at least 18 years old to apply. If there aren't any co-applicants move on to the next applicable section.

Up to three co-applicants can be added to the application.



3. Co-Applicant List (Maximum 3 Co-Applicants) **Add New Co-Applicant** **Next**

If applicable, list the co-applicant(s) that will be responsible for the mortgage payment for the home. If there isn't a co-applicant, move onto the next section of the application.

Co-Applicant Information

First Name	Middle Name
<input type="text"/>	<input type="text"/>
Marital Status	Social Security Number
<input type="text"/>	ex: 123-456-7890

- Click **“Add New Co-Applicant”** button to complete information for all additional Co-Applicants

**Add New Co-Applicant**

- Save the information and move on to **Section 4 “Co-applicant Employment”** or the next applicable section

4. Co-Applicant Employment (Maximum 2 jobs for each Co-Applicant) [Add New Co-Applicant Job](#)

Add New Co-Applicant Employment

Co-Applicant Name

Current Employer Name  Job Title  Hire Date

Job Income Type

[Save](#) [Cancel](#) [Reset](#)

- After moving to **Section 4 “Co-applicant Employment”**. Click on **“Add New Co-Applicant Job”** button to add employment information

[Add New Co-Applicant Job](#)

- Save** the information and move on to **Section 5 “Dependents”** or the next applicable section.

[Save](#) [Cancel](#) [Reset](#)

5. Dependent List (Maximum 9 Dependents) [Add New Dependent](#)

Dependent Information

First Name

Last Name

Date of Birth

[Save](#) [Cancel](#) [Reset](#)

- Dependents are any non-applicants that plan to live in the Habitat home. Please list all the people that will live in the Habitat home. If you do not have dependents, move on to the next applicable section of the application
- Click **“Add New Dependent”** button for all additional Dependents.

[Add New Dependent](#)

- Save** the information and move on to **Section 6 “Dependent Employment”** or the next applicable section.



Habitat serves individuals and families sizes up to 10 members!

6. Dependent Employment (Maximum 2 jobs for each Dependent)

Add New Dependent Job

Add New Dependent Employment

Dependent Name

Current Employer Name

Job Title

Hire Date

Job Income Type

Save Cancel Reset

- After moving to **Section 6 “Dependent Employment”** Click on **“Add New Dependent Job”** button to add employment information

Add New Dependent Job

- Save** the information and move on to **Section 7. “Additional Income”** (if applicable) or move on to **Section 8 “Need for Housing”**.

Save Cancel Reset

7. Additional Income

If applicable, please list all of the non-wage income for all of the members of the household (SSI, S alimony or retirement/pensions). If not, move on to the next section of the application.

	Applicant	Total Co-App
1. Monthly Food Stamps	<input type="text"/>	<input type="text"/>
2. Monthly Temporary Assistance for Needy Families (TANF)	<input type="text"/>	<input type="text"/>
3. Monthly Social Security Disability	<input type="text"/>	<input type="text"/>
4. Monthly Alimony/Child Support	<input type="text"/>	<input type="text"/>

- List all non-wage income for all family members that will reside in the Habitat home.

Note: If there isn't any additional income, scroll to the bottom of this page

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has in good faith exercised any right under the Consumer Credit Act); because all or part of the applicant's income derive from sources that are not considered income under the Consumer Credit Act, the applicant has in good faith exercised any right under the Consumer Credit Act.

The federal agency that monitors compliance with this law concerning creditors is the Federal Trade Commission, Federal Trade Commission Regional Office for the Western region, Federal Trade Commission, 400 California Street, San Francisco, CA 94104.

You need not disclose income from alimony, child support or separate maintenance income. However, because we operate a Special Purpose Credit Program, we require you to disclose your applicant's eligibility for the program and the affordable mortgage amount; alimony, child support and separate maintenance income; and any other income that is not considered income under the Consumer Credit Act.

Accordingly, if you receive income from these sources and do not provide this information, your application will be considered incomplete, and we will be unable to process your application.

- Scroll to the bottom of the page, review the disclosure, and click **Accept**.
- **Save** all the information entered on **Section 7 “Additional Income”**

**8. Need For Housing**

How much is your current monthly rent?

Do you need to buy a home that can accommodate a wheel chair or other mobility device?

Explain Current Housing Needs: (Check all that apply)

- Rent Too Expensive
- Heating Issues
- Unstable Living Arrangement
- Pests/Rodents
- Overcrowding
- Mold

- **Section 8 “Need for Housing” is REQUIRED.** Please complete and **save** information.

**9. Willingness To Partner**

All applicants understand that Habitat communicates with applicants whenever possible, and all applicants agree to check their email whenever provided with this application.

All applicants understand that they are applying to buy a home and they are prepared to make on-time monthly mortgage payments and property tax and insurance increases.

- **Section 9 “Willingness to Partner” is REQUIRED.** Please complete and **save** the information.

## 10. Other Information

Have any applicants been sued?

Have any applico

Have any applicants had a foreclosure?

Are there any financial concerns you want to tell us about? (Explain any rece

All applicants acknowledge they have received and reviewed the Applicant Privacy Statement.

[\(Please review Applicant Privacy Statement Document\)](#)

Accept

All applicants acknowledge they have reviewed and accepted the Electronic Consent Disclosure

[\(Please review Electronic Consent Disclosure Document\)](#)

Accept



If you do not accept the e-consent, you will not be permitted to submit the online application.

- **Section 10 “Other Information”** is **REQUIRED**. Please complete and **save** the information.

Save

Reset

- In **Section 11 “Authorization and Release,”** read and accept the authorization and release
- Click on [\(Please review the Applicant Privacy Statement\)](#)
- Click on [\(Please review the Electronic Consent Disclosure\)](#)
- Acknowledge and accept the documents.
- If you do not accept the e-consent, you will not be permitted to submit the online application.
- You will receive a message that instruct you to call 303.534.3616 and leave a message detailing that you do not want to accept the e-consent. You will still be able to apply; however, it will not be through the online system.
- After accepting all of the terms, click Save and proceed to **“Section 12 Review My Application”**.

## 12. Review My Application

### 13. Submit My Application

#### 13. Submit My Application

Applicant(s) attest that all information provided in this application is true and accurate. If information is found to be fraudulent, Applicant(s) may be denied from the program and prohibited from reapplying at any time. Applicant(s) understand that even if they have already been selected to receive a Habitat home, they may be disqualified from the program and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity of Metro Denver even if the application is not approved.

By submitting your homeownership application form you have read all the above terms and agreed upon.

Your Full Name

Date of Submission

08/07/2017 12:44:16

Submit My Application

- Review your application; make sure that the information is true and accurate.
- You can go back and correct any of the information in the other sections. Just make sure you save any of the changes.
- After you've thoroughly reviewed your application, move on to Section 13 **“Submit My Application”**
- Read and acknowledge that your application is true and accurate,
- Last, type in your name and click on **“Submit your Application”**.

Note: Once you Submit your Application, you will not be able to go back and edit it. Please review it thoroughly before hitting submit.

**Habitat for Humanity Metro Denver**  
3245 Eliot Street, Denver, CO 80015  
Technical Hotline: 303.534.3616

