

APPLICATION

NO PET POLICY*

Date: ___/___/___

Full Name w/ middle initial: _____

Address: _____ Date of Birth: _____

City: _____ Apt # _____ State: _____ ZIP: _____

Best phone: _____ Work Phone: _____ Other Phone: _____

E-mail: _____

Applicant's current marital status:

- Single (never been married)
 Married
 Married but **legally** separated
 Divorced

Elderly (Head of Household) Yes Disabled (Head of Household) Yes

Ethnicity (Please Check Only One): Hispanic or Latino Not Hispanic or Latino

Race (Please Check One or More): American Indian/Alaskan Native Asian Black or African American
 Native Hawaiian or Other Pacific Islander White

All others who will be living in the house:

FULL NAME (w/ middle initial)	RELATIONSHIP	DATE OF BIRTH
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Present Employer: _____

Spouse/Partner's Employer: _____

TOTAL HOUSEHOLD INCOME (this includes all income from those in the house 18 and over):

Total monthly income before taxes: _____ Total monthly income after taxes: _____

SSI, SSD, etc.: _____ TANF / Food Stamps: _____ Child Support/Other assistance: _____

Section 8: _____ Money in savings (not pensions): _____

Monthly EXPENSES:

RENT	G&E	WATER	SANITATION	DAY CARE	PHONE
CABLE/NET	CAR PAY	CAR INS	MED. INS	CO-PAY	RENTER'S INS
CHILD SUPPORT	FURNT.	CREDIT CARDS	UNPAID G&E	UNPAID TEL.	UNPAID CABLE
COLLECTIONS	CC DEBT	SCHOOL LOANS	TOTAL LIABILITY		

Has anyone who will live in the household been convicted of a felony? If yes, explain: _____

Is anyone who will live in the household currently involved in a law suit? If yes, explain: _____

Have you or your spouse/partner declared bankruptcy in the last three years? If yes, explain: _____

Year bankruptcy discharged _____

Have you or anyone in the household ever been evicted? If yes, when and explain: _____

Are you currently in a lease? _____ If yes, when does your lease expire? _____

Have you or your spouse/partner ever owned a home? _____ If yes, what address? _____

Have you or your spouse/partner had a foreclosure in the last 3 years? _____ If yes, date? _____

OTHER:

Where would you prefer to live? _____

Where would you definitely not live? _____

Number of bedrooms: Necessary: _____ Preferred: _____

How did you hear about HONK? _____ Referred by: _____

Briefly describe your need for a HONK home:

Signature of Applicant: _____ Date: _____

FAIR HOUSING

Housing Opportunities of Northern Kentucky does not discriminate in the selection of candidates for housing or any other services according to sex, race, religion, national origin, color, disability, or familial status.

***Housing Opportunities of Northern Kentucky has a no pet(s) policy.** HONK will permit the use of a service animal by an individual with a disability unless doing so would result in an unreasonable financial or administrative burden.

Criteria for Prospective Owner Selection

Most HONK opportunities are available to households with incomes under:

Household Size	Income Under	Household Size	Income Under
1	\$48,350	5	\$74,600
2	\$55,250	6	\$80,100
3	\$62,150	7	\$85,650
4	\$69,050	8	\$91,150

Note: Limits based on HUD's 80% AMI limits as of July 1, 2020 (subject to change). Some opportunities may be available to those with incomes slightly higher. Please enquire for details.

In addition to income guidelines, the prospective owner must:

1. Have a strong desire to be a homeowner and demonstrate a need for HONK's help
2. Have a steady income that can support a mortgage
3. Demonstrate that if they are not currently able to get a loan due to credit, that they have the ability to improve their credit to achieve a loan within 12-18 months
4. Demonstrate the ability to live within their means
5. Demonstrate through current living space that their home will be properly maintained
6. Work with HONK to perform 8 hours of service each month in:

Improvement of self and family	Repair and maintenance of property
Community and/or church projects	Helping to stabilize the neighborhood
Participating in HONK's program of homeownership	Assisting others to become homeowners

The HONK Process and Program

Apply to HONK: applicant completes application and returns to Housing Opportunities of Northern Kentucky

Interview by HONK: staff or volunteers conduct an interview explaining the program in more detail and answering questions

Selection Committee: application and interview are reviewed by committee who makes recommendations as to the feasibility of homeownership for the applicant

Approval / Rejection: HONK staff notifies applicant

Match Approved Client with house: HONK staff works with approved client-family to identify housing needs and types of houses HONK currently has available

Lease agreement: HONK and client-family enter into a lease agreement

Purchase agreement: HONK agrees to sell and client-family agrees to purchase the property contingent on successful completion of HONK's homeownership program

Lease phase: 12-18 months, but may be shorter; family pays rent on time, pays all utilities, does all normal routine household tasks and maintenance, participates in HONK homeowner workshops, completes other homebuyer education and / or credit counseling programs

Purchase: By 18th month HONK sells house to Client-family