

MARBLE CREEK SUBDIVISION

Homeownership Program Application

HOME PROGRAM OVERVIEW

Habitat for Humanity Montgomery County helps individuals and families achieve **strength, stability, and self-reliance** through shelter. Our Marble Creek Subdivision in Magnolia, Texas is a long-term community development with 200+ affordable homes planned over the next 10 years. Acceptance into the Home Program is based on three criteria: **NEED, INCOME, and WILLINGNESS to partner.**

About the Mortgage: Habitat MCTX is not the lender for this program. Qualified applicants select their own lender. Habitat partners with select lenders who offer preferred rates to program participants; however, applicants are free to choose any qualified lender. Final mortgage terms — including interest rate, fees, and conditions — are determined by the lender selected by the applicant.

ELIGIBILITY REQUIREMENTS

I. NEED for Adequate Housing (meet at least ONE)

A. Substandard housing: structural/wiring/heating/bathroom/kitchen issues; inadequate for a person with disabilities; overcrowding; or homelessness (incl. living with friends/relatives or FEMA trailers).

B. Inadequate financial resources: rent exceeds 30% of household monthly income; unlikely to qualify for conventional mortgage without program assistance; in government-subsidized housing (Section 8); or income falls within 50–80% of area median income for household size.

II. INCOME — ABILITY TO PAY (meet ALL SIX)

1. Fall within HUD's annual income guidelines for Montgomery County, TX (see FY 2026 table below).

Household Size	Suggested Minimum (50% AMI)	Maximum Allowed (80% AMI)
1	\$36,400	\$58,250
2	\$41,600	\$66,600
3	\$46,800	\$74,900
4	\$52,000	\$83,200
5	\$56,200	\$89,900
6	\$60,350	\$96,550
7	\$64,500	\$103,200
8	\$68,650	\$109,850

Source: HUD FY 2026, Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area. Updated annually. If your income is close to these ranges, please still apply — every application is reviewed individually.

- Consistent taxable income through stable employment or other sources for at least one year prior to application.
- Enough income to pay the mortgage, homeowners' insurance, and property taxes (set by City of Magnolia/Montgomery County). You will also be responsible for utilities, maintenance, and repairs.
- Monthly expenses do not exceed 45% of monthly gross income.
- Self-disclosed debt obligations will be reviewed for the 45% expense rule. *Habitat MCTX does not pull credit reports.* Your selected lender performs credit review as part of mortgage qualification.
- All adult household members (age 18+) must pass a background check.

III. WILLINGNESS TO PARTNER (meet ALL FIVE)

1. Contribute the required “**sweat equity**” hours: **Single Title Holder = 200 hours total. Joint Title Holders = 300 hours total (combined)**. Activities may include building your own home, building for other partner families, clearing the lot, painting, attending homeowner classes, working at the Habitat MCTX ReStore, volunteering in the Habitat MCTX office, or other approved activities.
2. Participate in a home visit with Habitat staff.
3. Respond promptly to information requests throughout the application and partnership process.
4. Avoid taking on new consumer debt during the application and home-build process.
5. Demonstrate honesty and accuracy. *Failure to disclose requested information may result in closing your application.*

REQUIRED DOCUMENTS CHECKLIST

Submit copies only. **Do not submit original documents** — Habitat cannot make copies and originals will not be accepted. Organize your documents into the five categories below using paper clips or a folder. This helps us process your application more quickly.

1. IDENTIFICATION <i>For each household member age 18+:</i> <ul style="list-style-type: none"> ☐ State ID or Driver's License ☐ Social Security Card ☐ Birth Certificate OR Permanent Residency Card 	2. PROOF OF INCOME <i>For each employed household member age 18+:</i> <ul style="list-style-type: none"> ☐ One (1) month of current pay stubs <i>If self-employed:</i> <ul style="list-style-type: none"> ☐ 2 months of bank statements (all pages) ☐ Most recent profit & loss statement (if available)
3. BANK STATEMENTS <ul style="list-style-type: none"> ☐ 2 months of checking account statements ☐ 2 months of savings account statements ☐ Include all pages, even if blank 	4. TAX DOCUMENTS <ul style="list-style-type: none"> ☐ Most recent W-2 form for each adult ☐ Most recent year's federal tax return (Form 1040) ☐ Self-employed: Last 2 years of tax returns <i>No W-2? Request a "Wage and Income Transcript" from www.irs.gov</i>
5. SUPPLEMENTAL INCOME (if applicable — last 12 months) <ul style="list-style-type: none"> ☐ Child Support documentation ☐ Alimony documentation ☐ SSI Award Letter ☐ Disability Documentation ☐ Divorce Decree <p>Important: If legally married but separated, your spouse must provide income information even if they will not live in the home.</p>	

IMPORTANT EXPECTATIONS

- Review does not begin until a fully completed application packet is received.
- If documents are missing, you will receive a written Incomplete Application Notice with 30 days to comply.
- If you comply within 30 days, your application enters review. If not, an Adverse Action Notice is issued and your application is closed and denied.
- Written notice of action regarding program eligibility is issued within approximately 30 days after a complete file is received and reviewed.

If your application is approved for the program, your selected lender may request additional documentation as part of their mortgage underwriting process.

APPLICATION

Dear Applicant: Please complete this application as completely and accurately as possible. **Privacy Notice:** All information is kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION

APPLICANT		CO-APPLICANT (if applicable)	
Full Legal Name		Full Legal Name	
		Relationship to Applicant	
Social Security #		Social Security #	
Date of Birth		Date of Birth	
Phone		Phone	
Email		Email	
Marital Status	☐ Married ☐ Sep ☐ Div ☐ Single ☐ Widowed	Marital Status	☐ Married ☐ Sep ☐ Div ☐ Single ☐ Widowed
Preferred Contact	☐ Phone ☐ Email ☐ Text	Preferred Contact	☐ Phone ☐ Email ☐ Text
Preferred Language	☐ English ☐ Spanish ☐ Other: _____	Preferred Language	☐ English ☐ Spanish ☐ Other: _____

2. EMERGENCY CONTACT

Full Name		Relationship		Email (optional)
Phone		Best Time to Reach		

3. HOUSEHOLD MEMBERS

List all dependents and others who will live in the home, regardless of age.

Full Name	Relationship to Applicant	Date of Birth	Gender
			☐ M ☐ F
			☐ M ☐ F
			☐ M ☐ F
			☐ M ☐ F
			☐ M ☐ F
			☐ M ☐ F

If more space is needed, attach a separate sheet. **Total Household Size (including applicant/co-applicant):** _____

4. CURRENT ADDRESS

APPLICANT		CO-APPLICANT (only if different)	
Street		Street	
City/State/ZIP		City/State/ZIP	
Years There		Years There	
Own/Rent	☐ Own ☐ Rent	Own/Rent	☐ Own ☐ Rent

Previous Address (only if at current address less than 2 years)

APPLICANT		CO-APPLICANT (only if different)	
Street		Street	
City/State/ZIP		City/State/ZIP	
Years There		Years There	
Own/Rent	☐ Own ☐ Rent	Own/Rent	☐ Own ☐ Rent

5. WILLINGNESS TO PARTNER

I am willing to complete the required sweat equity hours (200 single / 300 joint combined):	Yes	No
Applicant	☐	☐
Co-applicant (if applicable)	☐	☐

6. PRESENT HOUSING CONDITIONS

Type of Housing	☐ House ☐ Apartment ☐ Mobile/Manufactured Home ☐ Townhouse/Condo ☐ Other:
If Mobile Home	☐ I own the home ☐ I rent the home ☐ I own the home but rent the lot
# of Bedrooms	☐ 1 ☐ 2 ☐ 3 ☐ 4 or more
Other Rooms	☐ Kitchen ☐ Bathroom ☐ Living Room ☐ Dining Room ☐ Other:
Do you rent or own?	☐ Rent ☐ Own ☐ Living with family/friends (no rent paid)
Monthly Rent (if any)	\$ _____ / month (Provide lease, money order receipt, or canceled rent check)

Landlord Information (if you rent)

Name		Phone	
Address			Years renting from this landlord

Describe Your Current Housing Situation

Why do you need a Habitat home? Describe condition, overcrowding, safety concerns, structural problems, affordability challenges, or other reasons for applying.

If you need more space, attach a separate sheet labeled "Section 6 — Housing Description."

7. EMPLOYMENT INFORMATION

Income information is used to determine program eligibility and may be shared with your selected lender during mortgage qualification.

Current Employer

APPLICANT		CO-APPLICANT (if applicable)	
Employer Name		Employer Name	
Employer Address		Employer Address	
Employer Phone		Employer Phone	
Your Job Title		Your Job Title	
Date of Hire		Date of Hire	
Years at Job		Years at Job	
Monthly Gross Wages	\$	Monthly Gross Wages	\$
How Often Paid?	☐ Weekly ☐ Bi-Weekly ☐ Twice/Mo ☐ Monthly ☐ Other	How Often Paid?	☐ Weekly ☐ Bi-Weekly ☐ Twice/Mo ☐ Monthly ☐ Other

Second Job or Previous Employer (if at current job less than 1 year, OR if working second job)

APPLICANT		CO-APPLICANT (if applicable)	
Type	☐ Second Job ☐ Previous	Type	☐ Second Job ☐ Previous
Employer Name		Employer Name	
Employer Address		Employer Address	
Employer Phone		Employer Phone	
Job Title		Job Title	
Date of Hire		Date of Hire	
Monthly Wages	\$	Monthly Wages	\$

8. MONTHLY INCOME

List all monthly gross income for every household member.

Income Source	Applicant	Co-applicant	Others	Total
Wages / Salary	\$	\$	\$	\$
Self-Employment Income	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
VA Benefits	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Section 8 / Housing Asst.	\$	\$	\$	\$
Pension / Retirement	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
TOTAL MONTHLY INCOME	\$	\$	\$	\$

Child Support and Alimony Income (complete if applicable)

Income Type	Monthly Amount	How Long Have You Been Receiving This?
Child Support	\$	_____ months / years
Alimony / Spousal Support	\$	_____ months / years

You are not required to disclose income from alimony, child support, or separate maintenance unless you wish it to be considered as basis for repayment.

Other Household Members with Income

Full Name	Income Source	Monthly Income	Date of Birth
		\$	
		\$	
		\$	

Other Adult Household Members (age 18+, with or without income)

All adults 18+ must be listed. All adults must pass a background check.

Full Name	Relationship	Date of Birth	Contributes Income?
			☐ Yes ☐ No
			☐ Yes ☐ No
			☐ Yes ☐ No
			☐ Yes ☐ No

9. ASSETS

List all bank accounts, savings, investments, and other assets. For security, provide only the last 4 digits of account numbers. Types: Checking, Savings, Money Market, CD, Retirement (401k/IRA), Investment, Other.

Institution Name	Address (City, State, ZIP)	Account Type	Acct # (last 4)	Balance
				\$
				\$
				\$
				\$
				\$
				\$
TOTAL ASSETS				\$

10. DEBT OBLIGATIONS

List only debts that currently have a balance owed.

APPLICANT DEBTS				CO-APPLICANT DEBTS (if applicable)			
Type of Debt	Mo. Pmt	Balance	Mos Left	Type of Debt	Mo. Pmt	Balance	Mos Left
Auto Loan	\$	\$		Auto Loan	\$	\$	
Credit Card #1	\$	\$		Credit Card #1	\$	\$	
Credit Card #2	\$	\$		Credit Card #2	\$	\$	
Student Loan	\$	\$		Student Loan	\$	\$	
Personal Loan	\$	\$		Personal Loan	\$	\$	
Medical Debt	\$	\$		Medical Debt	\$	\$	
Furniture/Rent-to-Own	\$	\$		Furniture/Rent-to-Own	\$	\$	
Child Sup/Alimony Owed	\$	\$		Child Sup/Alimony Owed	\$	\$	
Other:	\$	\$		Other:	\$	\$	

APPLICANT DEBTS				CO-APPLICANT DEBTS (if applicable)			
Type of Debt	Mo. Pmt	Balance	Mos Left	Type of Debt	Mo. Pmt	Balance	Mos Left
TOTAL	\$	\$		TOTAL	\$	\$	
COMBINED HOUSEHOLD DEBT							
Total Combined Monthly Debt Payments					\$ _____		
Total Combined Unpaid Balances					\$ _____		
Are any of the debts listed currently in collections?					Yes		No
Applicant					☐		☐
Co-applicant (if applicable)					☐		☐

If yes, attach a separate sheet labeled "Section 10 — Collections."

11. MONTHLY EXPENSES

Total expenses must not exceed 45% of monthly gross income for program eligibility.

Expense	Applicant	Co-applicant	Total
Rent / Mortgage	\$	\$	\$
Utilities (electric, water, gas)	\$	\$	\$
Insurance (auto, life, etc.)	\$	\$	\$
Childcare / Daycare	\$	\$	\$
Internet / Cable	\$	\$	\$
Cell Phone	\$	\$	\$
Transportation (gas, transit)	\$	\$	\$
Groceries / Food	\$	\$	\$
Medical / Prescriptions	\$	\$	\$
Business Exp. (self-employed)	\$	\$	\$
Other: _____	\$	\$	\$
Other: _____	\$	\$	\$
TOTAL MONTHLY EXPENSES	\$	\$	\$

12. DECLARATIONS

Self-disclosed questions. Habitat MCTX does not pull credit reports — your selected lender will perform a full credit review. Honest disclosure helps prepare you for successful mortgage application. A "Yes" answer to most questions does not automatically disqualify you. If you answer "Yes" to a–j, or "No" to j, attach a separate sheet labeled "Section 12 — Declarations."

	Question	Applicant	Co-applicant
a.	Do you have any outstanding judgments because of a court decision against you?	☐ Yes ☐ No	☐ Yes ☐ No
b.	Have you been declared bankrupt within the past seven (7) years?	☐ Yes ☐ No	☐ Yes ☐ No
c.	Have you had property foreclosed on, or given deed in lieu, in the past 7 years?	☐ Yes ☐ No	☐ Yes ☐ No
d.	Currently delinquent or in default on any federal debt (student loans, IRS, SBA)?	☐ Yes ☐ No	☐ Yes ☐ No
e.	Are you currently involved in a lawsuit?	☐ Yes ☐ No	☐ Yes ☐ No
f.	Are you a co-signer or endorser on any loan?	☐ Yes ☐ No	☐ Yes ☐ No
g.	Are you paying alimony, child support, or separate maintenance?	☐ Yes ☐ No	☐ Yes ☐ No
h.	Ever convicted of a felony, or currently registered on any sex offender registry?	☐ Yes ☐ No	☐ Yes ☐ No
i.	Has a prior loan obligation resulted in foreclosure, transfer of title, or judgment?	☐ Yes ☐ No	☐ Yes ☐ No
j.	Are you a U.S. citizen or permanent legal resident?	☐ Yes ☐ No	☐ Yes ☐ No

13. AUTHORIZATION AND RELEASE

By signing this application, I/we authorize Habitat for Humanity Montgomery County ("Habitat MCTX") to evaluate my eligibility for the Habitat Homeownership Program based on three criteria: **need, income, and willingness to partner.**

Program Eligibility Evaluation

- 1. Need:** Conduct personal home visits to assess current housing conditions.
- 2. Income & Ability:** Evaluate my ability to afford ongoing costs of homeownership based on information provided.
- 3. Willingness:** Evaluate willingness to partner through sweat-equity participation, homeowner classes, and timely response to information requests.

Verifications

- 4.** Verify information provided: employment, income, residence/rental history, references, and identity. *Habitat MCTX does not pull credit reports as part of program eligibility screening.*
- 5.** Conduct a **criminal background check** on all adult household members age 18+.
- 6.** Screen all applicants and adult household members through the **sex offender registry**.

Habitat MCTX Is Not the Lender

- 7.** Habitat MCTX is not the lender. Final mortgage approval, credit review, interest rates, fees, and loan terms are determined solely by the lender I select. I am free to choose any qualified lender to finance my home.
- 8.** Any sharing of my application information with a specific lender will be done only with my **separate written consent** through a Lender Referral Authorization form, completed if and when I am ready to select a lender.

14. APPLICANT CERTIFICATION & RIGHT TO WITHDRAW

By signing below, I/we certify that:

- I have answered all questions **truthfully and completely**.
- If I have not answered truthfully, my application may be denied, and even if already selected for a Habitat home, I may be **disqualified from the program and forfeit any rights or claims** to a Habitat MCTX home.
- **Taking on new consumer debt** during the application/build process may result in disqualification.
- Application and supporting documents will be **retained by Habitat MCTX for record-keeping**, even if not approved or withdrawn.
- Final mortgage approval and terms are the responsibility of my selected lender, not Habitat MCTX.
- **Right to Withdraw:** I may withdraw my application at any time by submitting a written request to Habitat MCTX. Submitted documents are retained for record-keeping and will not be returned.

SIGNATURES — Initial Authorization

Applicant Signature	Date	Co-applicant Signature	
X _____		X _____	Date: _____

If more space is needed, attach a separate sheet. Mark additional comments with "A" for applicant or "C" for co-applicant and reference the section number.

15. INFORMATION FOR HABITAT MCTX PROGRAM MONITORING

PLEASE READ BEFORE COMPLETING:

Requested for **internal program monitoring** to ensure compliance with the federal **Equal Credit Opportunity Act** and **Fair Housing Act**, which prohibit discrimination on the basis of race, color, religion, national origin, sex, marital status, age, familial status, disability, or because income derives from any public assistance program. Habitat MCTX is not the lender for this program and does not submit HMDA data to federal regulators; HMDA reporting (if applicable) is the lender's responsibility.

You are not required to provide this information. Habitat MCTX will not take this information (or your decision not to provide it) into account in connection with your application. If you choose not to provide it, federal regulations allow us to note your ethnicity, race, and sex based on visual observation or surname.

APPLICANT	CO-APPLICANT (if applicable)
☐ I do not wish to furnish this information Ethnicity (select one): ☐ Hispanic or Latino ☐ Not Hispanic or Latino Race (select one or more): ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White Sex: ☐ Female ☐ Male Date of Birth: ____ / ____ / ____ Marital Status: ☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed)	☐ I do not wish to furnish this information Ethnicity (select one): ☐ Hispanic or Latino ☐ Not Hispanic or Latino Race (select one or more): ☐ American Indian or Alaska Native ☐ Asian ☐ Black or African American ☐ Native Hawaiian or Other Pacific Islander ☐ White Sex: ☐ Female ☐ Male Date of Birth: ____ / ____ / ____ Marital Status: ☐ Married ☐ Separated ☐ Unmarried (single, divorced, widowed)

To Be Completed by Habitat MCTX Staff Only

Application taken by: ☐ Face-to-face ☐ By mail ☐ By telephone ☐ By internet / email			
Interviewer's Name (print)		Interviewer's Title / Role	
Interviewer's Signature		Phone Number	
Date			

16. EQUAL CREDIT OPPORTUNITY ACT (ECOA) NOTICE

The federal **Equal Credit Opportunity Act** prohibits creditors from discriminating against applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided capacity to contract); because income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal **Fair Housing Act** also prohibits discrimination in housing on the basis of race, color, national origin, religion, sex, familial status, or disability.

Habitat MCTX's Role: Habitat operates a **Special Purpose Credit Program** authorized under ECOA and Regulation B for the benefit of low-to-moderate income households. **Habitat MCTX is not the lender for this program** — we evaluate applicants only for program eligibility. Final mortgage decisions, including credit review and loan terms, are made by the lender selected by the applicant.

Alimony/Child Support Disclosure: You are not required to disclose income from alimony, child support, or separate maintenance payments if you choose not to. **However**, because Habitat MCTX operates a Special Purpose Credit Program, we may request and consider this information to determine eligibility and assess your ability to afford homeownership. We may also request information regarding your marital status and spouse's financial resources where relevant. If you receive income from these sources and do not provide this information, your application will be considered **incomplete**.

17. FINAL APPLICANT SIGNATURE

By signing below, I/we acknowledge that I have read and understood the ECOA and Fair Housing Act notices above, that Habitat MCTX operates as a Special Purpose Credit Program and is not the lender, that I have completed this application truthfully, and that final mortgage approval is the responsibility of my selected lender, not Habitat MCTX.

Applicant Printed Name		Co-applicant Printed Name	
X _____	Date: _____	X _____	Date: _____

Submit Your Completed Application To:

Habitat for Humanity of Montgomery County

1501 South 7th Street • Conroe, Texas 77301

Thank you for your interest in the Habitat MCTX Homeownership Program. We look forward to reviewing your application.