



PROJECT BUILD A FUTURE

2306 THIRD ST.
LAKE CHARLES, LOUISIANA 70601
PHONE: 337-439-7191
FAX: 337-990-5316

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Dear Applicant:

Thank you for your inquiry concerning purchasing a home through Project Build a Future. Project Build a Future, Inc. is a non-profit organization made up of local citizens who believe that homeownership should be possible for a greater number of people. We are working to help families achieve this dream. It is our sincere hope that you will be able to successfully purchase a home!

To qualify for the program, the following criteria must be met:

- The person (s) purchasing the home must have steady and sufficient income (\$25,000 **minimum** annual amount). While PBAF prioritizes low to moderate income households, **we serve any income level above the minimum.**
- The person(s) purchasing the home must be interested in living in the area north of Broad Street in Lake Charles
- The person(s) purchasing the home must be willing to volunteer a minimum of one hundred hours of sweat equity time.
- The person(s) purchasing the home must complete a HUD certified Homebuyer Education Course and obtain a certificate.
- The person(s) purchasing the home must be willing to have a background check and credit report pulled by the agency for a minimal fee.

To begin the process of determining eligibility, you should review the brochure and complete the attached application form. **The COMPLETE application must be hand-delivered or mailed to Project Build a Future at 2306 3rd Street, Lake Charles, LA 70601. You MUST attach proof of income for all household members who receive income (employment, social security, child support, etc.).** We will then review your application and contact you within two weeks of receiving it.

Our goal is to get people into their own homes, so we will do what we can to assist you. However, those who work the hardest and fastest to complete the steps to buying a home will be the first to obtain a home—regardless of race, Church affiliation, household size, etc. While PBAF prioritizes low to moderate income households, we are willing to serve higher income households as well. PBAF homes are sold to the first eligible qualified buyer. We look forward to working with you. If you have any questions, please contact us at 337-439-7191.



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CLIENT HOMEBUYING QUESTIONNAIRE

Client Name _____ Co-applicant Name _____

Date Entered Program _____ Current Lease End Date _____

What is it about homeownership that appeals to you the most and the least?

What are your thoughts about the type of house you want and need?

Can you describe for me what you believe your life will be like in the next 5-10 years?

Tell me about how what steps you've taken so far toward buying a house.

When you think about buying a house, what things do you think are working in your favor- credit history, a good job, a partner with the same goal, help from nearby family, etc.

How will you manage unexpected major home repairs?

What areas of town are you considering and what features make it attractive to you?

What impact do you think buying a place will have on your current lifestyle?

What process are you most concerned about?

Based on all we've talked about when do you believe you'll be ready to buy? Why?



Project Build a Future

Application for Housing

Please complete the entire application as fully as possible. **Attach the required documents and return them with the signed application to Project Build a Future, 2306 Third Street. If you have any questions, please call 439-7191.**

APPLICANT INFORMATION *Please Print Clearly*

Name: _____

Street: _____
First MI Last

City _____ State _____ Zip Code _____

Home: (____) _____ - _____ Work: (____) _____ - _____

Mobile/Cell: (____) _____ - _____ Fax: (____) _____ - _____

Email: _____

_____ Birth Date: ____/____/____

Social Security Number _____

- Race (please check one):**
- 1. White
 - 2. Black or African American
 - 3. American Indian/Alaskan Native
 - 4. Asian
 - 5. Native Hawaiian/Other Pacific Islander
 - 6. American Indian/Alaskan Native and White
 - 7. Asian and White
 - 8. Black/African American and White
 - 9. American Indian/Alaskan Native and Black
 - 10. Other

You should select both a "Race" category and a "yes" or "no" for Hispanic origin.
Ethnicity (please check "yes" or "no" for Hispanic Origin): Hispanic: Yes No

- Immigrant Status (please check one):**
- 1. You are U.S. born and 1 or both of your parents are foreign born
 - 2. You are U.S. born but 1 or both grandparents are foreign born
 - 3. You are foreign born
 - 4. You, your parents and grandparents are all U.S. born

How did you find out about PBAF?

- 1. Paper
- 2. PBAF Homebuyer
- 3. TV
- 4. Event
- 5. Other

- Gender (please check one):** Male Female Non-Binary
Marital Status (please check one): Single Married Divorced Separated Widowed
Disabled (please check one): Yes No
Veteran (please check one): Yes No

- Current Housing Arrangement (please check the most accurate)**
- 1. Rent
 - 2. Homeless
 - 3. Homeowner with mortgage
 - 4. Living with family member not paying rent
 - 5. Homeowner with mortgage paid off
 - 6. Other _____
- How long at this address _____ If renting when does your lease expire _____

- Household Type (please check the most accurate)**
- 1. Female headed single parent household
 - 2. Male headed single parent household
 - 3. Single adult
 - 4. Two or more unrelated adults
 - 5. Married with children
 - 6. Married without children
 - 7. Other

TOTAL Family/Household Size: _____

How many children/dependents? _____

What ages are they? _____

Are there non-dependents who are living in the home? (please check one) Yes No

If yes, list below:

Relationship	Age
Relationship	Age

APPLICANT'S EDUCATION

Please check your highest level of education.

High School HiSET/GED Jr College Technical College University Graduate School
Other _____

APPLICANT'S CURRENT EMPLOYMENT

Please Print Clearly

*****Attach proof of income (ONE month of pay stubs, Social Security / Child Support award letter)**

Employer: _____

Title _____ Hire Date _____
Street _____ City _____ State _____ Zip Code _____

Phone: (____) _____ - _____

Please check one: Part-Time Full-Time

Gross Income (before taxes): \$ _____

Is this amount paid (Please check one): hourly weekly every two weeks twice a month monthly

Secondary Employer: _____

Title _____ Hire Date _____
Street _____ City _____ State _____ Zip Code _____

Phone: (____) _____ - _____

Please check one: Part-Time Full-Time

Gross Income (before taxes): \$ _____

Is this amount paid (Please check one): hourly weekly every two weeks twice a month monthly

CO-APPLICANT INFORMATION

Please Print Clearly

Name: _____
First MI Last

Street: _____

City _____ State _____ Zip Code _____

Home: (____) _____ - _____

Work: (____) _____ - _____

Mobile/Cell: (____) _____ - _____

Fax: (____) _____ - _____

Email: _____

Birth Date: ____/____/____

Social Security Number _____

Race (please check one)

- 1. White
- 2. Black or African American
- 3. American Indian/Alaskan Native
- 4. Asian
- 5. Native Hawaiian/Other Pacific Islander
- 6. American Indian/Alaskan Native and White
- 7. Asian and White
- 8. Black/African American and White
- 9. American Indian/Alaskan Native and Black
- 10. Other

You should select both a "Race" category and a "yes" or "no" for Hispanic origin.

Ethnicity (please check "yes" or "no" for Hispanic Origin): Hispanic Yes No

Immigrant Status (please check one):

- 1. You are U.S. born and 1 or both of your parents are foreign born
- 2. You are U.S. born but 1 or both grandparents are foreign born
- 3. You are foreign born
- 4. You, your parents and grandparents are all U.S. born

Gender (please check one): Male Female Non-Binary

Disabled (please check one): Yes No

Veteran (please check one): Yes No

Relationship to Applicant (please check one): Spouse Daughter Son Sister
 Brother Girlfriend Boyfriend Mother Father Other: _____

CO-APPLICANT EDUCATION

Please check your highest level of education.
 High School HiSET/GED Jr College Technical College University Graduate School
 Other _____

CO-APPLICANT CURRENT EMPLOYMENT Please Print Clearly

*****Attach proof of income (ONE month of pay stubs, Social Security / Child Support award letter)**

Employer: _____

Title _____ Hire Date _____
 Street _____ City _____ State _____ Zip Code _____

Phone: (____) _____ - _____

Please check one: Part-Time Full-Time
 Gross Income (before taxes): \$ _____
 Is this amount paid: (Please check one) hourly weekly every two weeks twice a month monthly

Secondary Employer: _____

Title _____ Hire Date _____
 Street _____ City _____ State _____ Zip Code _____

Phone: (____) _____ - _____

Please check one: Part-Time Full-Time
 Gross Income (before taxes): \$ _____
 Is this amount paid (Please check one): hourly weekly every two weeks twice a month monthly

OTHER INCOME Please Print Clearly

List any other types of income received by any member of the household.

(Attach proof of other income such as award letters, check stubs)

Type of Income	Monthly Amount
Alimony/Child Support	
Rental Income	
Social Security	
Pension Income	
Public Assistance	
Self-employment Income	
Dependent SSI Income	
Disability Income	
Other Employment	

	Applicant		Co-Applicant	
Please check one for each applicant:	Yes	No	Yes	No
Can you document your child support / alimony income? If yes, how long will it continue?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If your child or a family member receives SSI, how many more years will the payments continue?	_____	_____	_____	_____
If you receive disability income, is it for a permanent disability?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

LIABILITIES / DEBTS

Please list any debts you have, including credit cards, auto loans, student loans, and payday loans, tax liens expenses. Do NOT include rent, utilities, childcare, or collections from credit report.

Paid To:	Current Balance	Monthly Payment	Who's Debt? A=Applicant B=Both C=Co-Applicant

	Applicant		Co-Applicant	
<i>Please check one for each applicant:</i>	Yes	No	Yes	No
Have you made your payments on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Have you filed for bankruptcy?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Chapter 7?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Chapter 13?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, when was it discharged? _____				
What is your current monthly rent or mortgage payment?	_____	_____		
	Yes	No	Yes	No
Do you have a Section 8 housing voucher?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
If yes, have you had it more than 2 years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

ADDITIONAL INFORMATION

	Applicant		Co-Applicant	
<i>Please check one for each applicant:</i>	Yes	No	Yes	No
Have you owned a home in the last three (3) years?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Do you have a contract on a house at this time?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Are you currently working with a real-estate agent?	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Most convenient time for an individual appointment?	_____	_____		

AUTHORIZATION

I authorize Project Build a Future to:

- (a) refer my file to a lender to pull my/our credit report in connection with my pursuit of a loan to purchase a home;
- (b) to review my/our credit file for housing counseling in connection with my pursuit of a loan to purchase a home;
- (c) pull my/our credit report and review my/our credit file for informational inquiry purposes; and
- (d) obtain a copy of the HUD-1 Settlement Statement, Appraisal, and Real Estate Note(s) when I purchase a home, from the lender who made the loan or the title company that closed the loan.

I/We understand that any intentional or negligent representation(s) of the information contained on This form may result in civil liability and/or criminal liability under the provisions of Title 18, United States Code, Section 1001.

Applicant Signature

Date

Co-Applicant Signature

Date

CERTIFICATION

Privacy Act Statement: The information on this form is being collected by the Department of Housing and Urban Development (HUD) to help determine an applicant’s eligibility. It will be used to provide the basis for managing the program covered by this form, for protecting the Government’s financial interest and for verifying the accuracy of the information furnished. It may be released to appropriate federal, state and local agencies when relevant, to civil, criminal, or regulatory investigators or prosecutors. Failure to provide some information may result in a delay or rejection of your approval. HUD is authorized to ask for this information by the U.S. Housing Act of 1937, as amended, 42 U.S.C. 1437 et seq., the Housing and Community Development Amendments of 1981 P.L. 97-35, 85 Stat., 348, 408.

The applicant certifies that all information in this application, and all information furnished in support of this application is given for the purpose of obtaining mortgage assistance through Project Build a Future. The applicant further agrees that verification of any of the information contained in this application may be obtained from any source named herein.

Penalty for false or fraudulent statements: U.S.C. Title 18, Sec 1001, provides that “Whoever, in any matter within the jurisdiction of any department or agency of the United States knowingly and willfully falsifies, conceals or covers up by any trick, scheme, or device a material fact, or makes any false, fictitious or fraudulent statements or representations, or makes or uses any false writing or document knowing the same to contain any false, fictitious or fraudulent statement or entry, shall be fined not more than \$10,000 or imprisoned not more than five years, or both.”

Applicant(s) Statement: I/we understand that false statements or information are punishable under federal law.

Applicant Signature

Date

Co-Applicant Signature

Date

After application is completed and signed, attach required documentation (proof of ALL income paperwork) and return to:

**Project Build a Future
2306 Third Street
Lake Charles, LA 70601
337-439-7191
Attn: Homebuyer Counselor
reneed@projectbuildafuture.org**