



**Habitat**  
for Humanity®  
Central North Island

# Assisted Home Ownership

## Application form

Central North Island Region  
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[info@habitatcni.org.nz](mailto:info@habitatcni.org.nz)

For Office Use Only: Please do not write in this space

Name(s) of Applicants: \_\_\_\_\_

Address: \_\_\_\_\_ City: \_\_\_\_\_ Phone: \_\_\_\_\_

Date Application Received: \_\_\_\_/\_\_\_\_/\_\_\_\_

# Steps to complete your application

Please fully complete all parts of your application and return it to the Habitat office so we can determine if you qualify for the Habitat Assisted Home Ownership Programme.



- Please fill out this application form as completely and accurately as possible. Use extra sheets of paper if there isn't enough space for your answers on the form.
- Initial every page and provide your full signature and date, where required. Also sign the Authorisation and Agreement declaration (part of the form).
- Copy of photo identification for each applicant (eg driver's license, passport).
- Copy of New Zealand citizenship or permanent residency (if not born in New Zealand).
- For each applicant, a copy of your latest Payslip from your Employer OR a printout from WINZ of your Benefit details and Family Tax Credits showing weekly/fortnightly income.
- 52 week statement from Work and Income (if a beneficiary).
- Copy of certificate of earnings (if receiving Working for Families Tax Credits).
- Copies of all your Bank Statements for the last three (3) months.
- Copy of any hire purchase agreements outlining balance owing and term of contract (including vehicle contracts, if applicable)
- Two personal references (they cannot be family members). We will contact them directly, you need to give us their full contact details on the sheet enclosed.
- Evidence of good tenancy history (eg a tenancy reference letter).
- Further information may be required at the interview stage of your application. Please call us if you require advice or assistance to complete this form.

## What we do with your information - Privacy Act 1993

In accordance with the terms of the Privacy Act 1993 the following is brought to your attention:

1. This application form contains personal information about you.
2. The information is needed to assess your application for the Habitat for Humanity Central North Island Assisted Home Ownership Programme.
3. The people who will use the information you provide are Habitat for Humanity Central North Island Ltd and its members and staff.
4. If you do not provide the information required and permit Habitat to make checks with your named referees and the other agencies referred to above, Habitat will not be able to consider your application.
5. You have the rights of access to and correction of the personal information you supply.
6. The information will be kept at the office of Habitat for Humanity Central North Island Ltd.

# APPLICATION FOR Assisted Home Ownership



## APPLICANT INFORMATION

**APPLICANT**

Last name.....

First names.....

Date of Birth .....

Gender:  Male  Female

**PARTNER/SPOUSE (if applicable)**

Last name.....

First names.....

Date of Birth .....

Gender:  Male  Female

Home phone..... Mobile.....

Email.....

### PERSONAL DETAILS

Are you applying as a:

- Couple  Single person  Widow/widower  Extended family  Other .....

### CHILDREN (who will be living with you)

Child's name	Relationship to you	Age
	(please list additional names on the back)	

**ETHNIC GROUP** What ethnic group best describes your family?

- NZ of European descent  NZ of Maori Descent \_\_\_\_\_ (iwi if applicable)
- Pasifika  Asian  European  Other \_\_\_\_\_

## PRESENT HOUSING SITUATION

Current address.....

I/we have lived here for ..... years/months. Renting/Boarding/Housing NZ/Emergency accommodation  
or other \_\_\_\_\_ (please circle)

Number of bedrooms .....

Number of people living in the house ..... (adults, 18+) ..... children .....

### DOES THE HOME HAVE:

- |                                      |  |                                  |                                 |
|--------------------------------------|--|----------------------------------|---------------------------------|
| <input type="checkbox"/> Kitchen     | <input type="checkbox"/> Bathroom        | <input type="checkbox"/> Laundry | <input type="checkbox"/> Garage |
| <input type="checkbox"/> Living room | <input type="checkbox"/> Separate toilet | <input type="checkbox"/> Carport | <input type="checkbox"/> Shed   |
| <input type="checkbox"/> Dining room |  |                                  |                                 |

Rent/board paid per week \$.....

Do you receive an accommodation allowance? YES / NO \$.....

Describe the condition of the house you live in now .....

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Current landlord/ home owner .....

Landlord contact details .....

Your previous address .....

How long have you lived at your previous address? ..... years/months

Have you previously owned a house?  Yes  No

Do you own any pets?  Yes  No (type of animal/s) .....

## **FAMILY HEALTH**

Please list any health problems or disability you or your family have living with you (please include names).

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## **WHY DO YOU NEED A HABITAT HOUSE?**

Please tell us in your own words why you wish to apply for a Habitat house? Use extra paper if necessary.

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## EMPLOYMENT INFORMATION FOR APPLICANT 1

Current employer name .....Phone .....

Current employer address.....

Job title.....fulltime/ part time/ casual (please circle).....

Years at this job ..... Weekly wages/salary (before tax) .....

Please attach payslips for the last three months

Do you have Kiwisaver  Yes  No Date started: ..... % of wages paid in .....

Name and address of last employer .....

Job title..... Phone .....

Years at this job .....

What training have you had since leaving school? .....

**If you're not currently employed but once were, please give details on a separate piece of paper of work history, and why your employment stopped.**

## EMPLOYMENT INFORMATION FOR APPLICANT 2

Current employer name .....Phone .....

Current employer address.....

Job title.....fulltime/ part time/ casual (please circle).....

Years at this job ..... Weekly wages/salary (before tax) .....

Please attach payslips for the last three months

Do you have Kiwisaver  Yes  No Date started: ..... % of wages paid in .....

Name and address of last employer .....

Job title..... Phone .....

Years at this job .....

What training have you had since leaving school? .....

**If you're not currently employed but once were, please give details on a separate piece of paper of work history, and why your employment stopped.**

# ASSETS AND LONG TERM EXPENSES (DEBTS)

## 1. ASSETS - WHAT DO YOU OWN?

VALUE

Property  Land  Shares in multiple-owned land  N/A

Address(es) ..... \$.....

How long have you owned it? ..... years

Have you owned property or land overseas? If so, please supply details.

Financial assets (investments, shares, Bonus Bonds, Kiwisaver)  Yes  No

Bank accounts: Cheque account  Yes  No, Savings account  Yes  No

Total cash in bank ..... \$.....

Life insurance  Yes  No

Type ..... Company ..... Cash-in value (if any): \$.....

Amount insured: \$.....

Vehicles  Yes  No How many? .....

Vehicle 1 Make ..... Model ..... Year ..... \$.....

Vehicle 2 Make ..... Model ..... Year ..... \$.....

Family loans  Yes  No Details .....

Other assets not listed above  Yes  No (do not include household furniture etc)

TOTAL ASSETS \$.....

## 1. EXPENSES - WHAT DO YOU OWE/PAY?

AMOUNT OWED

Loans, mortgages or overdrafts (bank or other financial institute)  Yes  No

Bank/other name ..... Limit \$..... \$.....

Bank/other name ..... Limit \$..... \$.....

Credit cards  Yes  No

Bank/other name ..... Limit \$..... \$.....

Bank/other name ..... Limit \$..... \$.....

Store cards  Yes  No

Details ..... \$.....

Store cards  Yes  No

Details ..... \$.....

Hire purchases  Yes  No

Company ..... Time remaining..... \$.....

Company ..... Time remaining..... \$.....

Company ..... Time remaining..... \$.....

Company ..... Time remaining..... \$.....

Other debts? (student/family loans, tax, WINZ, other)  Yes  No

Debt A ..... \$.....

Debt B ..... \$.....

Debt C ..... \$.....

Debt D ..... \$.....

Vehicle loan?  Yes  No

Company ..... Time remaining..... \$.....

TOTAL EXPENSES \$.....

**BUDGET WORKSHEET****INCOME AND EXPENSES**

<b>INCOME (GROSS)</b>	<b>Weekly</b>	<b>Fortnight</b>	<b>Monthly</b>	<b>Notes</b>
My income before tax (gross)				
My partner's income before tax				
Bond or rent received				
Child Support				
Working For Families income				
Benefits/allowances				
Student allowance/loan				
Family help				
Any other				
<b>TOTAL INCOME</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

<b>SAVINGS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	
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<b>MY DEBTS - WHAT I OWE</b>	<b>Total Owed</b>	<b>Comments</b>
Student Loan		
Other Loans		
Hire Purchase - Motor Vehicle		
Hire Purchase - Farmers		
Hire Purchase - Warehouse		
Hire Purchase - Clothing Truck		
Credit Cards - Visa / Mastercard		
Credit Cards - Q Card		
Credit Cards - G E Money		
<b>TOTAL DEBT OWING</b>	<b>\$</b>	

<b>DEBT REPAYMENTS</b>	<b>Weekly</b>	<b>Fortnight</b>	<b>Monthly</b>	<b>Notes</b>
Student loan				
Other loans				
Hire purchase - motor vehicle				
Hire purchase - Farmers				
Hire purchase - Warehouse				
Hire purchase - clothing truck				
Credit card - Visa/Mastercard				
Credit card - Q Card				
Credit Card - GE Money				
<b>TOTAL DEBT REPAYMENTS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

<b>RENT PAYMENTS</b>	<b>Weekly</b>	<b>Fortnight</b>	<b>Monthly</b>	<b>Notes</b>
Rent/board	<b>\$</b>	<b>\$</b>	<b>\$</b>	



<b>FOOD &amp; GROCERIES</b>	<b>Weekly</b>	<b>Fortnight</b>	<b>Monthly</b>	<b>Notes</b>
Supermarket shopping				
Bought lunches				
Takeaways				
Other				
<b>TOTAL FOOD &amp; GROCERIES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

<b>UTILITIES</b>	<b>Weekly</b>	<b>Fortnight</b>	<b>Monthly</b>	<b>Notes</b>
Electricity				
Gas				
Telephone				
Sky TV				
Internet				
Mobile phone				
Bank fees				
<b>TOTAL UTILITIES</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

<b>ENTERTAINMENT &amp; FUN</b>	<b>Weekly</b>	<b>Fortnight</b>	<b>Monthly</b>	<b>Notes</b>
Dining out				
Alcohol (bottle store & supermarket)				
Cigarettes				
Club subscription (eg gym)				
Children's activities/sport				
Tickets for games/concerts				
Movies				
Newspapers/mags/books				
<b>TOTAL ENTERTAINMENT/FUN</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

<b>HOLIDAYS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	
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<b>CAR &amp; TRANSPORT</b>	<b>Weekly</b>	<b>Fortnight</b>	<b>Monthly</b>	<b>Notes</b>
Vehicle registration				
WOF				
Petrol				
Car repairs & maintenance				
Parking				
Bus/train/taxi fares				
<b>TOTAL CAR &amp; TRANSPORT</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

<b>INSURANCE</b>	<b>Weekly</b>	<b>Fortnight</b>	<b>Monthly</b>	<b>Notes</b>
Contents of house				
Car				
Medical				
Life insurance				
<b>TOTAL INSURANCE</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

<b>PERSONAL &amp; CLOTHING</b>	<b>Weekly</b>	<b>Fortnight</b>	<b>Monthly</b>	<b>Notes</b>
Adults clothes/shoes				
Children's clothes/shoes				
Cosmetics/toiletries				
Hairdresser				
Doctor				
Prescriptions & medicine				
Dentist				
<b>TOTAL PERSONAL/CLOTHING</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

<b>MISCELLANEOUS</b>	<b>Weekly</b>	<b>Fortnight</b>	<b>Monthly</b>	<b>Notes</b>
After school/holiday childcare				
Creche/daycare/nanny				
Babysitting				
Child support payments				
Pocket money				
School uniforms				
School fees				
School donations				
Tertiary education fees				
Text books & stationery				
Other expenses eg camps				
Family birthdays & gifts				
Other gifts				
Church donations				
Support to family & friends				
Vet expenses				
Dog registration				
<b>TOTAL MISCELLANEOUS</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	

## AUTHORISATION & CONSENT FOR CREDIT CHECK

### Consent to Veda Credit Check

I/we understand that Habitat for Humanity is asking me for personal information about me so as to use Veda's credit reporting service to credit check me. I understand that:

Veda will give Habitat information about me for that purpose.

- Habitat will give my personal information to Veda and that Veda will hold that information on their systems and use it to provide their reporting service.
- When other Veda customers use the Veda credit reporting service, Veda may give the information to those customers.
- If I am selected for a Habitat house, Habitat may use Veda credit reporting services in the future for purposes related to the provision of credit to me. This may include using Veda's monitoring services to receive updates if any of the information held about me changes.
- If I am selected for a Habitat house and default in my payment obligations to Habitat, information about the default may be given to Veda and Veda may give information about my default to other Veda customers.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

## REFEREES

Please list two people who know you and your situation. These referees need to know that you have put their names forward and that you have given them permission to speak to Habitat for Humanity Central North Island Ltd about you. This could be an employer, your pastor or minister, a doctor etc, but not family members. Please note that a written reference is not required. By completing this information you consent to a representative from Habitat for Humanity Central North Island contacting them. We will contact your nominated referees by phone or mail.

### REFERENCE INDIVIDUAL #1

Name .....

Address .....

.....

City .....

Phone .....

Relationship to you .....

Best time to contact: .....

### REFERENCE INDIVIDUAL #2

Name .....

Address .....

.....

City .....

Phone .....

Relationship to you .....

Best time to contact: .....

## AUTHORISATION & AGREEMENT BY APPLICANT(S)

1. We understand that by making an application for housing, we are authorising Habitat for Humanity (Central North Island) Ltd (hereafter called HFHCNI, and all Directors, Staff and Selection Committee members) to evaluate our actual need for a Habitat home, our ability to pay rent and later on repay the loan and other expenses of homeownership and our willingness to be a partner family.
2. We understand that the evaluation by HFHCNI will include much personal information including family history, employment and income verification, rental payment verification, personal references, budget appraisal, asset and liability appraisal, and other information. For the purposes of the Privacy Act: a) we agree to provide all this requested information to HFHCNI for their use in our housing evaluation and possible selection; and b) we agree HFHCNI may contact any third party to request verification of information provided by us.
3. We understand that should we be successful in reaching the final stages of the selection process, that HFHCNI will interview us in our current place of residence, and may require further information from us to assist them in concluding the selection process, including a credit and possibly a police check. We understand that if eventually selected as a partner family, we will have to agree in writing with the then current HFHCNI policies in place at the time of final selection.
4. We understand there is a huge need in our communities for helping families out of substandard housing conditions. HFHCNI has a difficult task in being able to help only a small proportion of those who need housing assistance. We understand that HFHCNI will assess our application fairly in accordance with their criteria; also that should we be unsuccessful in being selected, there will be no debate or justification process entered into by HFHCNI for any reason. Also we understand no correspondence (either verbal or written) will be entered into by HFHCNI regarding any reasons for being declined.
5. We have answered all the questions and information requests on this application truthfully. We understand that if we have not answered truthfully, our application may be declined by HFHCNI. If we are selected and housed, this also applies to any point in the future up to the time of signing a legal Sale & Purchase Agreement. We understand we may be disqualified from the HFHCNI programme at any time up to that point, if it comes to light that we have been untruthful in any way.
6. We understand that if we are selected as a Habitat Partner Family, we agree to any Habitat supervised media exposure in order to benefit the ongoing work of Habitat locally, nationally and internationally. We also agree that any photographs taken of our family and/or our Habitat house may be used by Habitat at any time for publicity and promotional purposes.
7. We understand that: a) if our application is declined, HFHCNI will shred all documents; b) if our application is "put on hold", we agree to HFHCNI keeping all documentation for subsequent review, for that purpose only; c) if our application is successful, we agree to HFHCNI keeping all documentation in our House File, until such a time when we have fully paid for and own our own home and title.

Signature of Applicant 1: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Please print Name: \_\_\_\_\_

Signature of Applicant 2: \_\_\_\_\_ Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

Please print Name: \_\_\_\_\_