



# Progressive Home Ownership

## Application form

Habitat for Humanity Central Region  
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through shelter, we empower

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

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

Date: \_\_\_\_/\_\_\_\_/\_\_\_\_

\*\*\*\*\*

# Steps to complete your application

Fill in the application form as thoroughly as possible. Use extra paper if you need it.

Make sure you **sign** the authorisation and agreement declaration part of the form.

## ☐ **Attach the following:**

- ☐ Copy of photo ID (eg driver's licence, passport)
- ☐ Copy of NZ citizenship or residency if not born in NZ
- ☐ For each applicant, a copy of your latest payslip OR a printout from MSD of your income details and family tax credits.
- ☐ 52 week statement from MSD (if a recipient)
- ☐ Copy of certificate of earnings (if receiving working for families tax credits)
- ☐ Bank statements from the last three months – all accounts in your name
- ☐ Copy of any hire purchase agreements outlining balance owing and term of contract
- ☐ Two personal referee contacts
- ☐ A tenancy reference

Further information may be required at the interview stage of your application. Please call if you need 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 Region Progressive Home Ownership Programme.
3. The people who will use the information you provide are Habitat for Humanity Central Region 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 Region Ltd.

# APPLICATION FOR Progressive Home Ownership



## APPLICANT INFORMATION

### APPLICANT 1

Last name.....

First names.....

Date of Birth.....

Gender: .....

### APPLICANT 2 (IF APPLICABLE)

Last name.....

First names.....

Date of Birth.....

Gender: .....

Mobile .....

Email .....

### PERSONAL DETAILS

Are you applying as a:

☐ Couple ☐ Single person ☐ Extended family

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

Child's name	Relationship to you	Age

(please list additional names on the back)

ETHNICITY What best describes your family?

☐ Pakeha ☐ Maori..... (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 .....

.....

.....

.....

.....

.....

.....

.....

.....

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 disabilities (please include names).

[illegible]

## 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.

This image shows a full page of white paper with horizontal dashed lines. The lines are evenly spaced and run across the width of the page, providing a guide for handwriting practice. There are no margins, text, or other markings on the page.

## 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, please give details on a separate piece of paper of any relevant work history, and why your employment ceased.

## 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, please give details on a separate piece of paper of any relevant work history, and why your employment ceased.

## ASSET AND LONG TERM EXPENSES (DEBTS)

<b>1. ASSETS</b> - WHAT DO YOU OWN? - Combine total if two applicants	VALUE
<input type="checkbox"/> Property <input type="checkbox"/> Land <input type="checkbox"/> Shares in multiple-owned land <input type="checkbox"/> N/A	\$
Address(es)	\$
How long have you owned it?                      years	\$
Have you owned property or land overseas? If so, please supply details.	\$
<b>Financial assets</b>	
Investments <input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Shares <input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Kiwisaver	
Applicant 1 \$.....	
Applicant 2 \$.....	\$
Total cash in bank	\$
Vehicles <input type="checkbox"/> Yes <input type="checkbox"/> No    How many?	\$
Vehicle 1    Make ..... Model ..... Year .....	\$
Vehicle 2    Make ..... Model ..... Year .....	\$
Other assets not listed above	\$
<b>TOTAL ASSETS</b>	\$
<b>1. EXPENSES</b> - WHAT DO YOU OWE/PAY?	TOTAL OWED
<b>Loans, mortgages or overdrafts</b> (bank or other financial institute) <input type="checkbox"/> Yes <input type="checkbox"/> No	\$
Bank/provider    Limit \$	\$
Credit cards	
Bank/provider    Limit \$	
Bank/provider    Limit \$	\$
<b>Store cards</b> (Q card, Farmers, Warehouse etc.)	\$
<b>Hire purchases</b>	
Company .....Time remaining.....	
Company .....Time remaining.....	
Company .....Time remaining.....	
Company .....Time remaining.....	\$
<b>Other debts?</b> (student loans , family loans, tax, MSD, other)	
Debt A .....	
Debt B .....	
Debt C .....	
Debt D .....	\$
<b>Vehicle loan?</b> <input type="checkbox"/> Yes <input type="checkbox"/> No	
Company    Time remaining	\$
<b>TOTAL EXPENSES</b>	\$

INCOME (GROSS)	Weekly	Fortnight	Monthly	Comments
App 1 income <b>before</b> tax				
App 2 income <b>before</b> tax				
Board or rent received				
Child Support				
Working For Families income				
Benefits/allowances				
Student allowance/loan				
Family financial assistance				
Any other				
TOTAL INCOME	\$	\$	\$	

DEBT REPAYMENTS	Weekly	Fortnight	Monthly	Comments
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				
Afterpay				
Laybuy				
Other				
TOTAL DEBT REPAYMENTS	\$	\$	\$	

RENT PAYMENTS	Weekly	Fortnight	Monthly	Comments
Rent/board	\$	\$	\$	



# BUDGET WORKSHEET

## EXPENSES

FOOD & GROCERIES	Weekly	Fortnight	Monthly	Comments
Supermarket shopping				
Bought lunches				
Takeaways				
Other				
TOTAL FOOD & GROCERIES	\$	\$	\$	

UTILITIES	Weekly	Fortnight	Monthly	Comments
Electricity				
Gas				
Landline Phone				
Sky TV/Streaming services				
Internet				
Mobile phone				
Bank fees				
TOTAL UTILITIES	\$	\$	\$	

ENTERTAINMENT	Weekly	Fortnight	Monthly	Comments
Dining out				
Alcohol (bottle store & supermarket)				
Cigarettes/Vape				
Recreation subscription (eg gym)				
Activities/sport				
Tickets for games/concerts				
TOTAL ENTERTAINMENT	\$	\$	\$	

HOLIDAYS	\$	\$	\$	
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CAR & TRANSPORT	Weekly	Fortnight	Monthly	Comments
Vehicle rego				
WOF				
Petrol				
Car repairs & maintenance				
Parking				
Bus/train/taxi fares				
TOTAL CAR & TRANSPORT	\$	\$	\$	

INSURANCE	Weekly	Fortnight	Monthly	Comments
Contents of house				
Car				
Medical				
Life insurance				
TOTAL INSURANCE	\$	\$	\$	

PERSONAL & CLOTHING	Weekly	Fortnight	Monthly	Comments
Adults clothes/shoes				
Children's clothes/shoes				
Cosmetics/toiletries				
Beauty treatments (including lashes, nails etc.)				
Hairdresser/barber				
Doctor				
Prescriptions & medicine				
Dentist				
TOTAL PERSONAL/CLOTHING	\$	\$	\$	

MISCELLANEOUS	Weekly	Fortnight	Monthly	Comments
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				
TOTAL MISCELLANEOUS	\$	\$	\$	

## 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 PHO 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 (Applicant 1)

\_\_\_\_\_  
Signature (Applicant 2)

\_\_\_\_\_  
Date

\_\_\_\_\_  
Date

## CRIMINAL HISTORY

Please detail any serious convictions' or charges pending .....

## 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 Region 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 Region contacting them. We will contact your nominated referees by phone (or email).

### REFEREE INDIVIDUAL #1

Name.....

Address .....

.....

Email .....

City .....

Phone.....

Relationship to you .....

Best time to contact: .....

### REFEREE INDIVIDUAL #2

Name.....

Address .....

.....

Email .....

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 Region Ltd (hereafter called HFHCentral, 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 HFHCentral 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 HFHCentral for their use in our housing evaluation and possible selection; and b) we agree HFHCentral 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 HFHCentral 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 HFHCentral 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. HFHCentral has a difficult task in being able to help only a small proportion of those who need housing assistance. We understand that HFHCentral 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 HFHCentral for any reason. Also we understand no correspondence (either verbal or written) will be entered into by HFHCentral 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 HFHCentral. 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 HFHCentral 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, HFHCentral will shred all documents; b) if our application is "put on hold", we agree to HFHCentral keeping all documentation for subsequent review, for that purpose only; c) if our application is successful, we agree to HFHCentral 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: \_\_\_\_\_