

St. John Builders

Housing Application

Instructions and Frequently Asked Questions

What is St. John Builders?

St. John Builders is a house building and maintenance ministry of St. John Lutheran Church in Celina, OH. We strive to **Make the Love of Christ Known** in our communities. St. John Builders works with families in need of homes and/or home repairs. The Builders wish to provide a 'hand up', not a 'hand-out' for families in need.

St. John Builders projects are largely funded by donations. Monthly mortgage payments go back into our account to help pay for future projects.

How will St. John Builders select a family for a new home?

An application must be completed by a family who wishes to be considered for a new home. All applications will be reviewed by a selection committee that will determine eligibility based on the following criteria:

- **Need:** the family's housing need based on the suitability of current shelter
- **Ability to pay:** the family's income and ability to pay housing and other monthly expenses.
- **Willingness to participate:** the family's ability and willingness to become partners with St. John Builders in the construction of a new home or the remodeling of a current home.

The selection committee will consider the applicant's income, debts, and other obligations.

If selected for a home, a payment plan will be set up. When the home is completed, payments must be made to St. John Builders on a monthly basis until the cost of building the home is paid in full. No down payment is required, and no interest is charged for ten years.

The cost of building homes is kept down because of the volunteer labor and discounted/donated supplies and services used to build the homes. Families are encouraged to invest 500 hours into the building of their homes.

What is the deadline?

Deadline for turning in your completed application for our current project is **TBD**.

Return ASAP.

Where do I return my completed application?

Completed applications should be mailed to: St. John Builders
ATTN: Housing Committee
1100 N. Main St.
Celina, OH 45822

What happens after I submit my application? When will a decision be made?

The selection committee will review all completed applications based on the selection criteria.

The committee may follow up with requests of additional information from some families.

St. John Builders NEW HOUSING

PERSONAL INFORMATION:

Date: _____

Name: _____ Age: _____ Address: _____

Spouse: _____ Age: _____ _____

Phone: _____ Email: _____ _____

Others living with you:

Name: _____ Age: _____ Sex: M or F Relationship: _____

Name: _____ Age: _____ Sex: M or F Relationship: _____

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PRESENT HOUSING INFORMATION:

Do you: OWN or RENT ? Is it a: HOUSE or APARTMENT? # of Bedrooms? _____

If you own, what is your monthly mortgage payment amount? \$ _____/month

How long have you owned this home? _____

If you rent, what is your monthly rent? \$ _____/month Does that include UTILITIES? yes no

Name, address, phone of landlords and length of stay – current and previous:

Current: _____ Previous: _____

Address: _____ Address: _____

Phone: _____ Phone: _____

From _____ to _____ From _____ to _____

EARNINGS INFORMATION:

Please provide the following information for each person in your household who is employed:

1. *Family member:* _____

Employer: _____ Length of employment: _____

Monthly income: _____ Job title / description: _____

2. *Family member:* _____

Employer: _____ Length of employment: _____

Monthly income: _____ Job title / description: _____

3. *Family member:* _____

Employer: _____ Length of employment: _____

Monthly income: _____ Job title / description: _____

OTHER SOURCES OF INCOME:

(include food stamps, child support, alimony, social security, disability, workers comp, retirement, GI Bill, etc.)

Source: _____ Amount \$ _____ per _____ (week / month / year)

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MONTHLY LIVING EXPENSES (amount you pay per month):

Gas / Heating Oil / Propane: _____ Electric: _____ Water: _____ Sewer: _____ Telephone: _____

Cell Phone: _____ Cable / Satellite: _____ Internet: _____ Home or Renters Insurance: _____

Other (specify): _____

OTHER MONTHLY PERSONAL EXPENSES (amount you pay per month):

Auto loan #1 _____ Auto Loan #2 _____ Auto Loan #3 _____ Student Loans: _____

Auto Insurance #1 _____ Auto Insurance #2 _____ Auto Insurance #3 _____

Friends/Family Loan _____ Child Support _____ Alimony _____

Other types of periodic debt repayment (please specify all) _____

PERSONAL FINANCIAL STATEMENT
(Best estimates of current Fair Market Values)

Assets		Debts / Financial Obligations (balances owed)	
Checking account	\$ _____	Credit card #1 balance	\$ _____
Savings account	\$ _____	Credit card #2 balance	\$ _____
Pension plan	\$ _____	Credit card #3 balance	\$ _____
Cash value Life Insurance	\$ _____	Any past due taxes	\$ _____
Retirement account	\$ _____	Any loan from family, friends, etc.	\$ _____
Stocks, bonds, etc.	\$ _____	Student / educational loan balance	\$ _____
Furniture & personal belongings	\$ _____	Other short-term loan (describe _____)	\$ _____
		Other short-term loan (describe _____)	\$ _____
Auto #1 (describe _____)	\$ _____	Auto #1 loan balance	\$ _____
Auto #2 (describe _____)	\$ _____	Auto #2 loan balance	\$ _____
Auto #3 (describe _____)	\$ _____	Auto #3 loan balance	\$ _____
Boat, RV, jet ski, 4-wheeler, etc.	\$ _____	Other: _____	\$ _____
Market Value of Home	\$ _____	Any other installment loan (Rent-to Own, etc.) _____	\$ _____
Other asset (describe _____)	\$ _____	Any other installment loan (Rent-to Own, etc.) _____	\$ _____
Other asset (describe _____)	\$ _____	Any other installment loan (Rent-to Own, etc.) _____	\$ _____
Other asset (describe _____)	\$ _____	Home mortgage balance	\$ _____

REFERENCES: Please do not include family members or other relatives.

Describe your NEED and “SWEAT EQUITY” SKILLS / ABILITIES:

What are your three biggest concerns about your current home?

- 1. _____
- 2. _____
- 3. _____

Why do you want to be a St. John Builders home owner?

In what ways can your family help in building a new home? Please specify...

(such as construction / labor, electrical, plumbing, go-fer for supplies, meals / refreshments for workers, clean-up, community service in another area, etc.)

Please read and sign:

- *I certify that all of the above information is correct and true to the best of my knowledge.*
- *I understand that false or misleading information may be grounds for rejections of my application.*
- *Further, I understand that the completion of this application in no way guarantees that I will receive housing through St. John Builders.*
- *I give permission to St. John Builders to check any and all references including, but not limited to, the previous landlords and personal references listed above, as well as verify any and all information provided on this form including my credit rating.*

Print your name: _____

Signed: _____ Date: _____

Spouse: _____ Date: _____