Midcoast Habitat for Humanity

799 West Street, Rockport, Maine 04856

207-236-6123

Dear Prospective Partner:

Welcome to Habitat for Humanity! We are a charitable nonprofit financed through private donations. We build homes with volunteer labor and donated materials and sell our homes to partners who could not otherwise afford to buy a home in this area. Habitat Partners must be willing to help us by working at least 250-350 hours, attend homeowner education classes and buy their home from us by paying a no-interest loan.

Please read this letter carefully to see if you have an interest in our ministry and to determine if you meet our general guidelines. Applicants who do not meet the guidelines will be ineligible for the program.

To qualify for our program, you must:

1. Have a need for safe and decent housing;

Selected partners must demonstrate a need for adequate housing. Examples of this may include overcrowded, dilapidated, or unsafe housing; rental payments exceeding 30% of your household income; or your family’s income is too low to qualify for a conventional mortgage.

1. Have lived or worked in our service area for at least a year;

**Our service area is: Knox County**

1. Meet the following income guidelines set by HUD annually (HUD 2022)

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| **Family Size** | **Minimum Income (30%)** | **Maximum Income (80%)** |
| 1 | $16,550 | $44,100 |
| 2 | $18,920 | $50,400 |
| 3 | $23,030 | $56,700 |
| 4 | $27,750 | $62,950 |
| 5 | $32,470 | $68,000 |
| 6 | $37,190 | $73,050 |

1. Have secure employment, good credit, legal residency, no felony convictions and no more than one conviction for a misdemeanor.
2. Be willing to volunteer with Habitat for 250-350 hours and attend a homeownership class.

*I also understand that Habitat for humanity screens all applicant families on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.*

If you are selected for a Habitat home, you will be notified of your selection and begin to work with us by doing the following:

1. Performing 350 hours of sweat equity by working at one of our home-building projects, in our ReStore, or in our office. All adult members of your household (18 years and older) can contribute hours, however, volunteer hours worked by Habitat volunteers (church groups, civic orgs, businesses) cannot be counted to satisfy your 350- hour obligation. 30% of sweat equity can be contributed by friends and family. 250 ourhou-hours are required for a single adult.
2. Attending a homeownership class, which are held at various locations, to learn about budgeting, financial management, and home maintenance.
3. Paying approximately $2,000 in closing costs. You will have some time to save this money before closing if you are selected.

When your home is finished and you have completed all of the foregoing requirements, Habitat will sell you a home at or below cost and provide you with a 0% interest mortgage to pay over 20 to 30 years.

You should anticipate paying between $650 and $800 a month, depending on your income and family size, to pay for your home. This amount includes your monthly mortgage payment, plus real estate taxes and insurance.

Habitat uses your mortgage payment to build more houses with other partners, so **it is essential that you make your payments regularly and on time.**

If you are interested in the Habitat program and if you believe you qualify for a home according to the above guidelines, we encourage you to fill out and return the enclosed application.

**Completed Applications should be mailed or delivered to:**

Midcoast Habitat for Humanity, 799 West Street, Rockport, ME 04856

Should you have any questions, please feel free to contact us by telephone at (207) 236-6123.

Sincerely,

Tia Anderson, Executive Director

# Required Documentation Checklist

You must include the following documents with your application. **Applications will be considered INCOMPLETE and will NOT be reviewed without COPIES of the following documents:**

* A copy of Federal and State tax returns for the two most recent years **for every member of your family who files tax returns,** including copies of all W-2 forms. Self-employed persons may have to provide additional information.
* A copy of the four most recent paycheck stubs for **anyone in your family who earns money.**
* A copy of the most recent month’s bank statements (checking and savings) for applicant and co-applicant.
* Evidence of US citizenship or legal residency in the United States for the applicant and co-applicant.

For example: *a copy of your Driver’s license or U.S. Passport*

* A copy of any public assistance documentation, received by all family members listed on the application.

For example: *social security, SSDI, SSI, unemployment, or pension benefits.*

* If you receive child support:

a print out of records showing child support transactions for past 3 months,

***OR*** copies of three cancelled checks received and a notarized letter from the person

paying the support, indicating the amount paid and how often such payments are made, are required. A court order alone is not valid proof of income from child support.

* Applicants who believe that a credit check will show no credit history may submit

other evidence of creditworthiness for consideration, such as copies of utility bills, landlord statements, or direct deposit statements.

# Partnership for Housing

***This application must be returned, with copies of required documentation to the address located at the bottom of the page.***

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| **Dear Applicant:** We need you to complete this application to determine if you qualify for a Habitat for Humanity house. Please print clearly and fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential. Any person in the household (age 18 or over) who will help to pay for the housing expenses should complete all sections as an applicant or co-applicant. |

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| --- | --- | --- | --- | --- | --- |
| **1. APPLICANT INFORMATION** | | | | | |
| Applicant | | | Co-Applicant | | |
| **Applicant’s Name** | | | **Co-Applicant’s Name** | | |
| Social Security # | | □ Female □ Male | Social Security # | | □ Female □ Male |
| Country of Birth | | Date of Birth | Country of Birth | | Date of Birth |
| Home Phone # | Cell Phone # | | Home Phone # | Cell Phone # | |
| Email Address | | | Email Address | | |
| □ Married □ Separated □ Unmarried (single, divorced, widowed) | | | □ Married □ Separated □ Unmarried (single, divorced, widowed) | | |

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| **Dependents** and others who live with you | | | |
| Name | Date of Birth | Sex | Lives with: |
|  |  | □ Female □ Male | □ Applicant □ Co-Applicant □ Both |
|  |  | □ Female □ Male | □ Applicant □ Co-Applicant □ Both |
|  |  | □ Female □ Male | □ Applicant □ Co-Applicant □ Both |
|  |  | □ Female □ Male | □ Applicant □ Co-Applicant □ Both |
|  |  | □ Female □ Male | □ Applicant □ Co-Applicant □ Both |
| Present Address (street, city, state, zip)  Number of Years: | | Present Address (street, city, state, zip)  Number of Years: | |
| If living at Present Address for fewer than **5 years**, complete the following: | | | |
| Last Address (street, city, state, zip)  Number of Years: | | Last Address (street, city, state, zip)  Number of Years: | |
| Name of Landlord | | Name of Landlord | |

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| **2. WILLINGNESS TO PARTNER** |
| To be considered for a Habitat home, you and your family must be willing to complete 250 – 350 “sweat equity” hours.  Your help in building your home and the homes of others is called “sweat equity” and may include painting, carpentry,  landscaping, working in the Habitat office or Restore, or other approved activities.  Yes No  **I AM WILLING TO COMPLETE 250 – 350 SWEAT EQUITY HOURS:** Applicant: □ □  Co-Applicant: □ □ |
| **3. PRESENT HOUSING CONDITIONS** |
| **Number of bedrooms** (please circle): 1 2 3 4 5  **Other rooms** in the place where you are currently living:  □ Kitchen □ Bathroom □ Living Room □ Dining Room □ Other (please describe)  What is your **monthly rent payment**? $ / month  (Please supply a copy of your lease, a copy of a money order receipt, or a cancelled rent check)  Do you receive Section 8? □ Yes □ No Amount of rental assistance:  **Current landlord’s** name:  address:  phone number:  In the space below, please describe where you live and tell us why you need a Habitat home: |
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| **4. PROPERTY INFORMATION** |
| **Do you own property?** If YES, please describe (including location):  □ No □ Yes |
| If YES, is there a mortgage on the property? If YES: Monthly payment $  □ No □ Yes Unpaid balance $ |

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| **5. EMPLOYMENT INFORMATION** | |
|  | Co-Applicant |
| Name and address of Current Employer:  Years at this job: \_\_\_\_\_\_\_\_\_\_  Monthly (Gross) Wages: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Job Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Business Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Name and address of Current Employer:  Years at this job: \_\_\_\_\_\_\_\_\_\_  Monthly (Gross) Wages: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Job Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Business Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |
| If working at Current Job for fewer than **five years**, complete the following: | |
| Name and address of Last Employer  Years at this job: \_\_\_\_\_\_\_\_\_\_  Monthly (Gross) Wages: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Job Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Business Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ | Name and address of Last Employer  Years at this job: \_\_\_\_\_\_\_\_\_\_  Monthly (Gross) Wages: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Job Title: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_  Business Phone: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

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| **Gross Monthly Income** | **Applicant** | **Co-Applicant** | **Others in Household** | **Monthly Bills** | **Monthly Payment** |
| Base Employment Income | $ | $ | $ | Rent | $ |
| Social Security | $ | $ | $ | Utilities | $ |
| SSI/SSDI | $ | $ | $ | Car Payments | $ |
| Disability | $ | $ | $ | Insurance | $ |
| Alimony | $ | $ | $ | Child Care | $ |
| Other | $ | $ | $ | School Lunch | $ |
| **Total** | **$** | **$** | **$** | Average Credit Card Payment | $ |
| List additional household members over 18 who receive income:  **Name Age Monthly Income Type of Income**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_ $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_ $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_ $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_ $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_** | | | | Student Loans | $ |
| Alimony / Child Support | $ |
| **Total** | $ |

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| **6. MONTHLY INCOME AND COMBINED MONTHLY BILLS** |

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| --- | --- | --- | --- | --- | --- |
| **7. SOURCE OF MONEY FOR CLOSING COSTS** | | | | | |
| Where will you be getting the money to pay the closing costs (for example: savings, parents, etc.)? If you are borrowing money to pay these costs, explain how and from whom. | | | | | |
| **8. ASSETS** | | | | | |
| List Checking and Savings Accounts below (please attach a recent statement for each account): | | | | | |
| Name of Bank, Savings & Loan, or Credit Union:  Account #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Balance: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | Name of Bank, Savings & Loan, or Credit Union:  Account #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Balance: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| Name of Bank, Savings & Loan, or Credit Union:  Account #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Balance: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | | Name of Bank, Savings & Loan, or Credit Union:  Account #: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Balance: $ \_\_\_\_\_\_\_\_\_\_\_\_\_\_ | | |
| **Do you own a:**  Car (#1)  Make and Year: | Yes  □ | No  □ | Car (#2)  Make and Year: | Yes  □ | No  □ |

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| **9. DEBT** | | | | | |
| To Whom do you and the Co-Applicant owe money? | | | | | |
| 1. Car (Company Name and Address) | Monthly Payment  $ | Unpaid Balance  $ | 2. Medical (Co. Name and Address) | Monthly Payment  $ | Unpaid  Balance  $ |
| Mos. left to pay: | | Mos. left to pay: | |
| 3. Credit Card (Co. Name and Address) | Monthly Payment  $ | Unpaid Balance  $ | 4. Alimony/ Child Support | $ /month | |
| Mos. left to pay: | |
| 5. Credit Card (Co. Name and Address) | Monthly Payment  $ | Unpaid Balance  $ | 6. Job-Related Expenses (Child Care,  Union Dues, etc.) | $ /month | |
| Mos. left to pay: | |
| 7. Credit Card (Co. Name and Address) | Monthly Payment  $ | Unpaid Balance  $ |  |  | |
| Mos. left to pay: | | **Total Monthly Expenses** |  | |

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| **10. LIST OF FAMILY MEMBERS** | | |
| Please list the names and ages of the members of your family (starting with yourself) who are  **CURRENTLY** living together with you. | | |
| Name | | Age |
| 1 |  |  |
| 2 |  |  |
| 3 |  |  |
| 4 |  |  |
| 5 |  |  |
| 6 |  |  |
| 7 |  |  |
| 8 |  |  |

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| Please list the names, ages and occupations of the members of your family (starting with yourself) **WHO WILL LIVE** in the Habitat home. Indicate whether a family member intends to contribute his or her income to the purchase of the Habitat home. For each member of the household who has a job, submit copies of 2 years of federal and state tax returns and 4 most current pay stubs. | | | | | |
| Name | | Age | Occupation | Will Contribute to Purchase (circle one) | |
| 1 |  |  |  | Yes | No |
| 2 |  |  |  | Yes | No |
| 3 |  |  |  | Yes | No |
| 4 |  |  |  | Yes | No |
| 5 |  |  |  | Yes | No |
| 6 |  |  |  | Yes | No |
| 7 |  |  |  | Yes | No |
| 8 |  |  |  | Yes | No |

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| **11. DECLARATIONS** |
| **Please check the box that best answers the following questions for you and the Co-Applicant** |
| **Applicant Co-Applicant**   1. Do you have any debt because of a court decision against you? □ Yes □ No □ Yes □ No 2. Have you been declared bankrupt within the past 7 years? □ Yes □ No □ Yes □ No 3. Have you had property foreclosed on in the last 7 years? □ Yes □ No □ Yes □ No 4. Are you currently involved in a lawsuit? □ Yes □ No □ Yes □ No 5. Are you paying alimony or child support? □ Yes □ No □ Yes □ No 6. Are you a US citizen or permanent resident? □ Yes □ No □ Yes □ No   Answers to these questions do not disqualify you; however, if you answered “yes” to questions **(a)** through **(d)**, please explain on a separate sheet of paper.  I also understand that Habitat for Humanity screens all applicant families on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check. |
| **12. AUTHORIZATION AND RELEASE** |
| I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for a Habitat home, my ability to repay the no-interest loan and other expenses of homeownership and my willingness to be a partner family through sweat equity. I understand that the evaluation will include personal visits, a credit check and employment verification. I have answered all questions on this application truthfully. I understand that if I have not answered any question truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be dis- qualified from the program. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.  **Applicant Signature Date Co-Applicant Signature Date**  **\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**  **PLEASE NOTE:** If more space is needed to complete any part of this application, please use a separate sheet of paper and attach it to this application. Please mark your additional comments with “A” for Applicant or “C” for Co-Applicant and identify any additional applicants by number. |
| **Equal Housing Opportunity** We pledge to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are not barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.  [Image result for equal housing lender logo](https://www.google.com/url?sa=i&rct=j&q=&esrc=s&source=images&cd=&cad=rja&uact=8&ved=2ahUKEwiwkqvAl4rgAhUm2IMKHfEaBkQQjRx6BAgBEAU&url=https://www.brandsoftheworld.com/logo/equal-housing-lender&psig=AOvVaw2db05MFanPaheM0-JLiYsk&ust=1548548677464861) |

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| **How did you hear about this opportunity?**   * Newspaper Ad (Which paper?) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * Habitat Homeowner (Who?) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * Friend/Family (Who?) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * Website (Which site?) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * Community Center (Where?) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * School (Which school?) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * Church (What church?) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ * Other (Please specify) \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ |

**Applicant’s Name: Co-Applicant’s Name:**

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| **13. INFORMATION FOR GOVERNMENT MONITORING PURPOSES** | |
| **Please read this statement before completing the box below:** The following information is requested by the federal government for loans related to the purchase of homes in order to monitor the lender’s compliance with equal credit opportunity and fair-housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a lender may neither discriminate on the basis of this information, nor whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the information below, please check the box below. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied). | |
| Applicant | Co-Applicant |
| * I do not wish to furnish this information   **Race/National Origin:**   * American Indian or Alaskan Native * Native Hawaiian or other Pacific Islander * Black/African American * Caucasian * Asian * American Indian or Alaskan Native AND Caucasian * Asian AND Caucasian * Black/African American AND Caucasian * American Indian or Alaskan Native AND Black/African Amer. * Other   **Ethnicity:**   * Hispanic □ Non-Hispanic   **Sex:**   * Female □ Male   **Birthdate:** / /  **Marital Status:**   * Married * Separated * Unmarried (including single, divorced, widowed) | * I do not wish to furnish this information   **Race/National Origin:**   * American Indian or Alaskan Native * Native Hawaiian or other Pacific Islander * Black/African American * Caucasian * Asian * American Indian or Alaskan Native AND Caucasian * Asian AND Caucasian * Black/African American AND Caucasian * American Indian or Alaskan Native AND Black/African Amer. * Other   **Ethnicity:**   * Hispanic □ Non-Hispanic   **Sex:**   * Female □ Male   **Birthdate:** / /  **Marital Status:**   * Married * Separated * Unmarried (including single, divorced, widowed) |

**Return this application and supporting documentation to:**

Midcoast Habitat for Humanity

Homeowner Selection Committee

799 West Street, Rockport, ME 04856