



Midcoast Habitat for Humanity
680 Commercial st, Rockport, Maine 04856
207-236-6123

Office Use Only

Date Received _____

Dear Prospective Partner:

Thank you for your interest in Midcoast 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 hours, attend homebuyer education classes and buy their home from us by paying a low to 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.
2. Have lived or worked in our service area for at least a year;
Our service area is: Knox County
3. Meet the following income guidelines set by HUD annually (HUD 2026):

Family Size	Minimum Income (30%)	Maximum Income (80%)
1	\$20,650	\$55,100
2	\$23,600	\$62,950
3	\$27,320	\$70,800
4	\$33,000	\$78,650
5	\$38,680	\$84,950
6	\$44,360	\$91,250
7	\$50,040	\$97,550
8	\$55,720	\$103,850

4. Have secured employment, good credit, legal residency, no felony convictions and no more than one conviction for a misdemeanor.
5. Be willing to volunteer with Habitat for 250 hours and attend a homebuyer 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 250 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 250-hour obligation. 30% of sweat equity can be contributed by friends and family. 250 hours are required for a family.
2. Completing a homebuyer class, which are available online, to learn about budgeting, financial management, and home maintenance.
3. You may be asked to pay up to \$2000 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 your affordability and provide you with a low to 0% interest mortgage to pay over 20 to 30 years.

You should anticipate paying between \$750 and \$1200 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, and will be no more than 30% of your gross monthly income.

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, 680 Commercial St, Rockport, ME 04856

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

Required Documentation

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 **two most recent Federal and State tax returns**
 - Tax returns needed for every member of your family who files.
 - Self-employed persons may have to provide additional information
- A copy of the **four most recent paycheck stubs**
 - This is needed for all household income.
- A copy of **the most recent month's bank statements**(checking and savings)
 - This is required for applicant and co-applicant.
- **State ID, Driver's license or Passport**
 - This is required for applicant and co-applicant.
- A copy of any **public assistance documentation** (*social security, SSDI, SSI, unemployment, or pension benefits*).
 - This is required for all family members listed on the application.
- If child support is received, **records showing child support transactions for the past 3 months.**
 - If records are not available, copies of 3 cancelled check received and a notarized letter from the person indicating the amount paid and how often such payments are made.
- Applicants who believe that a credit check will show no credit history may submit other evidence of creditworthiness for consideration.
 - Copies of utility bills, landlord statements, or direct deposit statements.