



Habitat for Humanity[®]
of Wayne County, PA, Inc.

Help build it!

Dear Prospective Partner Family,

Thank you for your interest in applying for homeownership through our program. Habitat for Humanity of Wayne County, PA, Inc., your local affiliate of Habitat for Humanity International, has a mission to provide safe and affordable homes for families in need in Wayne County Pennsylvania.

Habitat for Humanity is a nonprofit Christian housing ministry, funded through corporate and private donations, grants and fundraising activities. We utilize skilled builder management, volunteer labor and in some cases, donated supplies and equipment to build safe, comfortable and affordable homes for lower income families. By partnering with us, the family actively works on the construction of their own home funded by our organization. In turn, we sell the home to the family through a zero interest mortgage paid back to the affiliate over time, typically between 20 and 30 years. We know that offering our families a hand up, not a hand out, means an improved living environment where the family can grow and thrive.

The selection of Habitat Partner Families is not done by one person, rather it is completed by our Family Selection Committee in a way that does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status, familial status or because all or part of the applicant's income is derived from a public assistance program. All information is considered confidential and is used only for family selection purposes. Please see the non-discrimination policy and information in our application packet.

Please review all of the information in the enclosed application packet. If you are interested in submitting a completed application for our program please ensure that you have read and understand all of the information enclosed, fill out the application form completely, and provide copies of all of the documentation requested.

We are here to help you. If you need assistance completing the enclosed application or if you have any questions, please leave a message at our office at (570) 251-8115. Please return your completed application packet to our address below. Our office is located on the 3rd floor of the Grace Episcopal Parish Church Hall, 827 Church, Street in Honesdale PA, however we are an all-volunteer organization and the office is rarely staffed. Please use our PO Box for all US mail correspondence.

Thank you for your interest in our program!

Sincerely,

Conna Petraitis

*Habitat for Humanity of Wayne County PA, Inc.
Family Selection Committee*

570-470-0641



PO Box 407, Honesdale, PA 18431

Phone: (570) 251-8115 www.hfhwcpa.org

**FAMILY SELECTION PROCESS
FISCAL YEAR 2015/16
HABITAT FOR HUMANITY OF WAYNE COUNTY, PA, INC.**

Habitat for Humanity has the following selection criteria to objectively select partner families.

Please consider if your family demonstrates these qualifications:

1. A **need** for adequate shelter, which can range from overcrowding to structural issues.
2. Household income and the **ability to pay** the mortgage, real estate taxes and homeowner insurance based on our income criteria as indicated below under *Family Household Income Limitations*.
3. The **willingness to partner**. This includes completing up to 500 hours of sweat equity (depending on family size), participating in training sessions that are offered, demonstrating commitment and responsibility, agreeing to our construction standards and being a responsible partner.
4. The family should demonstrate a debt to income ratio such that they qualify to be a recipient of a mortgage according to current state and federal lending regulations.
5. Each applicant must be a U.S. Citizen or a Legal Resident of the United States.

FAMILY HOUSEHOLD INCOME LIMITATIONS

Household Size		1 Person	2 Person	3 Person	4 Person	5 Person	6 Person	7 Person	8 Person
40%	Minimum Annual Income Level	\$15,903	\$18,176	\$20,448	\$22,680	\$24,522	\$26,322	\$28,125	\$29,965
	Minimum Monthly Income Level	\$1,325	\$1,515	\$1,704	\$1,890	\$2,043	\$2,193	\$2,344	\$2,497
60%	Maximum Annual Income Level	\$23,855	\$27,264	\$30,672	\$34,202	\$36,782	\$39,484	\$42,188	\$44,947
	Maximum Annual Income Level	\$1,988	\$2,272	\$2,556	\$2,850	\$3,065	\$3,290	\$3,516	\$3,746

Please read the following items to see if you have a continued interest in our ministry and determine whether your family might meet our general guidelines:

- To apply, please complete the Habitat Homeownership Program Application attached. Our affiliate requires completion of the full family partnership application thoroughly and truthfully, with all the necessary details regarding the qualifying criteria discussed previously. All persons over the age of 18 who will be living in the household are required to include their income, expenses, assets and debts on the application if their income is included in Section 7 of the application. Upon receiving your completed family partnership application and required documentation our affiliate will proceed with the assessment process.
- If it is determined that you do not qualify for a Habitat home (unable to meet any of the qualifying criteria) throughout any step of the application and assessment process you will be notified by the affiliate.
- Based on information you provide on the application and with your permission, we will perform necessary verifications, such as employment income history, other income, checking and savings account balances, obtaining a credit report and other credit references, and a statement from your current and previous landlords.
- The Habitat income guidelines are based upon total gross income from all sources and limits are established annually based on HUD guidelines. Habitat services families with total annual household income within 40% - 60% of the Area Median Income (AMI) for the family's size using different mortgage options based on the *Family Household Income Limitations* as shown in this document. Household income is the combination of all sources including but not limited to earned income, disability, social security, pensions, child support, alimony or other sources.

The process of application includes the following:

- Once all of the application documents are received in full, it will be evaluated by our Family Selection Committee.
- If it is determined that you meet all qualifications the next step is an in-home visit made by members of the Family Selection Committee. Home visits are not limited to one occasion. The purpose is to confirm the need for adequate shelter, an opportunity to review Habitat's ministry and your family's requirements for obtaining a home through our program, and to assess your

willingness to meet the obligations to work with our affiliate as a partner family. The home visit does not infer selection into the program.

- Once our Family Selection Committee makes a final determination on families who have completed the initial review process they refer all qualified applicants to our Board of Directors. The Board of Directors makes final selections based on our available funding, the family's application and level of need, and all equal opportunity lending regulations.
- Once the Board of Directors has made their final determination of potential partner families those applications will, with your permission, be forwarded to a pre-selected third party mortgage origination firm that we work with for qualification for our program. Our mortgage origination firm will look at mortgage product options including but not limited to USDA Rural Development affordable financing and Habitat for Humanity Michigan Fund financing. This part of the process will include steps that utilize the information that you have provided our affiliate with your application but may also require additional information for evaluation or clarification purposes by our mortgage origination firm.

What's next if you are selected to become a partner family?

- Once selected to partner with Habitat each family will receive a Letter of Acceptance in to the program. This letter explains many details of the program and must be signed and returned to the affiliate along with other documents including a sweat equity policy and photographic release authorization. The Letter of Acceptance is an agreement to partner and is NOT considered a sales contract at this phase of the process however it does include information about the obligations of both Habitat and the partner family for the purposes of the partnership.
- Habitat is a volunteer-driven organization. As part of the partnership all adult (18 years and older) household members are required to put in up to a total of 500 hours of sweat equity (volunteer time) on their home or related Habitat projects or at the Habitat for Humanity Store. Our affiliate will assign a mentor to each family who will work with the family to determine potential sweat equity opportunities. Sweat equity requirements are detailed in our sweat equity policy and will be discussed more fully with partner families after selection.
- As part of the partnership, you will also be asked to participate in training programs including but not limited to budgeting and financial, home maintenance and repair, and homeownership training. Training programs may be in person at designated training locations or online and will count as sweat equity hours for the family.

- Habitat homes are modest in size to suit the size of the family and are built to ensure affordability. Three bedroom homes are approximately 1,170 square feet and four bedroom homes are approximately 1,300 square feet in size. Habitat home size and location is selected by the affiliate and is built according to our Basic House Description. There are limitations as to finishes, styles, available vacant lot parcels and options which will be discussed with you as you enter the program. Please note that it is becoming increasingly difficult to find affordable vacant housing parcels in this area so lot locations are at the discretion of the affiliate.
- Habitat is the licensed builder of the home and sells you the home as part of our affordable homeownership program. The mortgage term and monthly mortgage payment is adjusted specifically for your household so that your mortgage payment does not exceed 30% of gross monthly household income at the time of closing. Your mortgage payment will include a principal payment, any interest, property taxes and homeowner insurance. Your mortgage is arranged through a pre-selected mortgage servicing organization, i.e. Habitat for Humanity Michigan Fund or USDA Rural Development.
- Partner families are generally selected 6 to 12 months prior to the start of construction of their home. This is to allow the partner family time to begin working on their sweat equity hours. Sweat equity hours begin accumulating only after the Letter of Acceptance has been signed. Volunteer hours worked with Habitat prior to the signing of the Letter of Acceptance are not counted toward partner family sweat equity hours.
- Once the partner family is assigned a location and the construction process has begun it typically takes 4 – 6 months to complete by volunteer labor, skilled trades people and a skilled Construction Manager who is an employee of our affiliate.

Let's get started:

- 1) REVIEW THE FOLLOWING DOCUMENTS THOROUGHLY
- 2) FILL OUT THE APPLICATION FORM
- 3) OBTAIN COPIES OF ITEMS ON THE *REQUIRED DOCUMENTS CHECKLIST*
- 4) SUBMIT YOUR APPLICATION PACKET TO OUR OFFICE WHEN IT IS COMPLETE



**EQUAL HOUSING
OPPORTUNITY**

**We Do Business in Accordance With the Federal Fair
Housing Law**

(The Fair Housing Amendments Act of 1988)

**It is illegal to Discriminate Against Any Person
Because of Race, Color, Religion, Sex,
Handicap, Familial Status, or National Origin**

- In the sale or rental of housing or residential lots
- In the provision of real estate brokerage services
- In advertising the sale or rental of housing
- In the appraisal of housing
- In the financing of housing
- Blockbusting is also illegal

Anyone who feels he or she has been discriminated against may file a complaint of housing discrimination:

1-800-669-9777 (Toll Free)
1-800-927-9275 (TTY)

U.S. Department of Housing and
Urban Development
Assistant Secretary for Fair Housing and
Equal Opportunity
Washington, D.C. 20410



PO Box 407
 Honesdale, PA 18431
 (570) 251-8115

Application

Habitat Homeownership Program



We are pledged 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 no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Dear Applicant: Please complete this application to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the application as completely and accurately as possible. All information you include on this application will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

1. APPLICANT INFORMATION	
Applicant	Co-applicant
Applicant's name	Co-applicant's name
Social Security number Home phone Age	Social Security number Home phone Age
<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)
Dependents and others who will live with you (not listed by co-applicant)	Dependents and others who will live with you (not listed by co-applicant)
Name Age Male Female	Name Age Male Female
_____ _____ <input type="checkbox"/> <input type="checkbox"/>	_____ _____ <input type="checkbox"/> <input type="checkbox"/>
_____ _____ <input type="checkbox"/> <input type="checkbox"/>	_____ _____ <input type="checkbox"/> <input type="checkbox"/>
_____ _____ <input type="checkbox"/> <input type="checkbox"/>	_____ _____ <input type="checkbox"/> <input type="checkbox"/>
_____ _____ <input type="checkbox"/> <input type="checkbox"/>	_____ _____ <input type="checkbox"/> <input type="checkbox"/>
_____ _____ <input type="checkbox"/> <input type="checkbox"/>	_____ _____ <input type="checkbox"/> <input type="checkbox"/>
Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	Present address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent
Number of years _____	Number of years _____
If living at present address for less than two years, complete the following	
Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent	Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent
Number of years _____	Number of years _____

2. FOR OFFICE USE ONLY – DO NOT WRITE IN THIS SPACE

Date received: _____ Date of selection committee approval: _____
 Date of notice of incomplete application letter: _____ Date of board approval: _____
 Date of adverse action letter: _____ Date of partnership agreement: _____

3. WILLINGNESS TO PARTNER

To be considered for Habitat homeownership, you and your family must be willing to complete a certain number of "sweat-equity" hours. Your help in building your home and the homes of others is called "sweat equity" and may include clearing the lot, painting, helping with construction, working in the Habitat office, attending homeownership classes or other approved activities.

I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:

	Applicant	Yes	No
	Co-applicant	<input type="checkbox"/>	<input type="checkbox"/>

4. 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) _____

If you rent your residence, what is your monthly rent payment? \$ _____ / month
(Please supply a copy of your lease or a copy of a money order receipt or canceled rent check.)

Name, address and phone number of current landlord: _____

In the space below, describe the condition of the house or apartment where you live. Why do you need a Habitat home?

5. PROPERTY INFORMATION

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

Do you own land? No Yes Monthly payment \$ _____ Unpaid balance \$ _____

If you wish your property to be considered for building your Habitat home, please attach land documentation.

6. EMPLOYMENT INFORMATION

Applicant		Co-applicant	
Name and address of CURRENT employer	Years on this job	Name and address of CURRENT employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
If working at current job less than one year, complete the following information			
Name and address of LAST employer	Years on this job	Name and address of LAST employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone

10. DEBT

To whom do you and the co-applicant(s) owe money?						
Account	Applicant			Co-applicant		
	Monthly payment	Unpaid balance	Months left to pay	Monthly payment	Unpaid balance	Months left to pay
Other motor vehicle	\$	\$	\$	\$	\$	\$
Boat	\$	\$	\$	\$	\$	\$
Furniture, appliance, televisions (includes rent-to-own)	\$	\$	\$	\$	\$	\$
Alimony	\$	\$	\$	\$	\$	\$
Child support	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Credit card	\$	\$	\$	\$	\$	\$
Total medical	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Other	\$	\$	\$	\$	\$	\$
Total	\$	\$	\$	\$	\$	\$

Monthly expenses			
Account	Applicant	Co-applicant	Total
Rent	\$	\$	\$
Utilities	\$	\$	\$
Insurance	\$	\$	\$
Child care	\$	\$	\$
Internet service	\$	\$	\$
Cell phone	\$	\$	\$
Land line	\$	\$	\$
Business expenses	\$	\$	\$
Union dues	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Other	\$	\$	\$
Total	\$	\$	\$

11. DECLARATIONS

Please circle the word that best answers the following questions for you and the co-applicant

	Applicant	Co-applicant
a. Do you have any outstanding judgments because of a court decision against you?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Have you been declared bankrupt within the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Have you had property foreclosed on in the past seven years?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you currently involved in a lawsuit?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
e. Are you paying alimony or child support?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
f. Are you a U.S. citizen or permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any question a through e, or "no" to question f, please explain on a separate piece of paper.

12. AUTHORIZATION AND RELEASE

I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat homeownership program, my ability to repay the loan and other expenses of homeownership, and my willingness to be a partner through sweat equity. I understand that the evaluation will include personal visits, a credit check and employment verification. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, my application may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified 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.

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.

Applicant signature

Date

Co-applicant signature

Date

X _____

X _____

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.

Applicant's name _____

Co-applicant's name _____

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 on 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 ethnicity, 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.

Applicant	Co-applicant
<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____ / ____ / ____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)	<input type="checkbox"/> I do not wish to furnish this information Race (applicant may select more than one racial designation): <input type="checkbox"/> American Indian or Alaska Native <input type="checkbox"/> Native Hawaiian or other Pacific Islander <input type="checkbox"/> Black/African-American <input type="checkbox"/> White <input type="checkbox"/> Asian Ethnicity: <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino Sex: <input type="checkbox"/> Female <input type="checkbox"/> Male Birthdate: ____ / ____ / ____ Marital status: <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)

To be completed only by the person conducting the interview	
This application was taken by: <input type="checkbox"/> Face-to-face interview <input type="checkbox"/> By mail <input type="checkbox"/> By telephone	Interviewer's name (print or type)
	Interviewer's signature _____ Date _____
	Interviewer's phone number _____