



*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 3<sup>rd</sup> 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,

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



PO Box 407, Honesdale, PA 18431

Phone: (570) 251-8115 [www.hfnwcpa.org](http://www.hfnwcpa.org)

**FAMILY SELECTION PROCESS**  
**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 300 hours of sweat equity, 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 and a resident of Wayne County, PA for at least one year.

**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. 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 selection(s) 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.

### **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 300 hours of sweat equity (volunteer time) on their home or related Habitat projects. Our affiliate will put you in contact with the Volunteer Coordinator who will inform you of 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.
- 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, interest (if applicable), and escrows for property taxes and homeowner insurance. Your mortgage financing is provided by Habitat for Humanity of Wayne County PA, Inc. We utilize the assistance of a local attorney to draw up the appropriate documents and our mortgages are serviced by The Honesdale National Bank.

- 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 a minimum of 6 months to complete by volunteer labor and a skilled Construction Manager. At times we may enlist the services of skilled trades people to complete portions of the construction project.

**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**



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# 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
<b>Applicant's name</b>	<b>Co-applicant's name</b>
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)
<b>Dependents</b> and others who will live with you (not listed by co-applicant)	<b>Dependents</b> and others who will live with you (not listed by co-applicant)
Name _____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	Name _____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>
_____ Age _____ Male <input type="checkbox"/> Female <input type="checkbox"/>	_____ Age _____ Male <input type="checkbox"/> Female <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 _____
<b>If living at present address for less than two years, complete the following</b>	
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.

		Yes	No
I AM WILLING TO COMPLETE THE REQUIRED SWEAT-EQUITY HOURS:	Applicant	<input type="checkbox"/>	<input type="checkbox"/>
	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 <b>CURRENT</b> employer	Years on this job	Name and address of <b>CURRENT</b> employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone
<b>If working at current job less than one year, complete the following information</b>			
Name and address of <b>LAST</b> employer	Years on this job	Name and address of <b>LAST</b> employer	Years on this job
	Monthly (gross) wages \$		Monthly (gross) wages \$
Type of business	Business phone	Type of business	Business phone



**7. MONTHLY INCOME**

Income Source	Applicant	Co-applicant	Others in household	Total
Wages	\$	\$	\$	\$
TANF	\$	\$	\$	\$
Alimony	\$	\$	\$	\$
Child support	\$	\$	\$	\$
Social Security	\$	\$	\$	\$
SSI	\$	\$	\$	\$
Disability	\$	\$	\$	\$
Section 8 housing	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
Other _____	\$	\$	\$	\$
<b>Total</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>	<b>\$</b>

PLEASE NOTE: Self-employed applicants may be required to provide additional documentation such as tax returns and financial statements.	Household members whose income is listed above			
	Name	Income source	Monthly income	Date of birth

***Please Note:*** Attached is a handy checklist for the attachments required to be submitted with this application. To preclude delays in application processing, please follow the checklist.

**9. ASSETS**

Name of bank, savings and loan, credit union, etc.	Address	City, state	ZIP	Account number	Current balance
					\$
					\$
					\$
					\$
					\$
					\$
					\$
					\$

**10. DEBT**

Account	To whom do you and the co-applicant(s) owe money?					
	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	\$	\$	\$	\$	\$	\$
<b>Total</b>	\$	\$	\$	\$	\$	\$

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	\$	\$	\$
<b>Total</b>	\$	\$	\$

## 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  <b>Race</b> (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  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birthdate:</b> ____ / ____ / ____  <b>Marital status:</b> <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  <b>Race</b> (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  <b>Ethnicity:</b> <input type="checkbox"/> Hispanic or Latino <input type="checkbox"/> Non-Hispanic or Latino  <b>Sex:</b> <input type="checkbox"/> Female <input type="checkbox"/> Male  <b>Birthdate:</b> ____ / ____ / ____  <b>Marital status:</b> <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	<table style="width: 100%; border-collapse: collapse;"> <tr> <td style="width: 70%; border-bottom: 1px solid black;">Interviewer's name (print or type)</td> <td style="width: 30%;"></td> </tr> <tr> <td style="border-bottom: 1px solid black;">Interviewer's signature</td> <td style="border-bottom: 1px solid black; text-align: right;">Date</td> </tr> <tr> <td colspan="2" style="border-bottom: 1px solid black;">Interviewer's phone number</td> </tr> </table>	Interviewer's name (print or type)		Interviewer's signature	Date	Interviewer's phone number	
Interviewer's name (print or type)							
Interviewer's signature	Date						
Interviewer's phone number							