

## QUALIFYING GUIDELINES

### ***Selection Process for Freeport – Projected Delivery 2023***

The selection of families who will collaborate with Habitat for Humanity of Greater Portland will be done in a way that does not discriminate on the basis of race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability, or familial status.

**Each candidate submitting a request for Habitat housing is individually reviewed** by the Family Services Committee (a volunteer committee of Habitat) using the following criteria: Housing Need, Ability to Afford Homeownership, and Willingness to and Evidence of the Ability to Collaborate. These criteria are guidelines and your ability to meet one or all of these does not guarantee you will be chosen for the program.

### **1. Housing Need**

Candidates must demonstrate a need for a Habitat home, including one or more of the following:

- Living in overcrowded conditions or unsafe environments
- Living with relatives, friends or in other temporary housing
- Having a high monthly housing expense relative to income
- Needing accessibility features for a household member

***You must also be aware that your need for housing will be assessed relative to other candidates.***

### **2. Ability to Afford a Home with Habitat for Humanity**

Qualifying income limits are determined by family size with a maximum allowable household income of 80% of the greater Portland Metro MFI (Median Family Income). These guidelines are adjusted each year and are based on numbers defined by the U.S. Department of Housing and Urban Development (HUD). Habitat for Humanity of Greater Portland reserves the right to revise these guidelines at any time.

#### **Maximum Incomes:**

Family Size	1	2	3	4	5	6	7
Income Limits	\$62,550	\$71,500	\$80,450	\$89,350	\$96,500	\$103,650	\$110,800

**Qualifying households must have a minimum annual gross income of a least \$30,000.**

- The family must demonstrate the ability to afford a Habitat housing payment that includes principal, interest, taxes, and homeowner's insurance. These monthly housing costs will not exceed 30% of gross monthly income. Candidate must have income that is reliable, verifiable, and expected to continue for at least three years. All forms of income may be considered including: wages, pensions, disability, SSI, child support, etc. It does not include any form of vouchers or vendor payments such as food stamps, fuel assistance, etc.

- Self-employed candidates must be able to provide tax returns and proof of the current year's income and expenses.

### 3. Willingness to Collaborate

Candidates must show a willingness to, and evidence of, the ability to collaborate with Habitat in the construction of their home as well as supporting the mission of Habitat in the communities where we build. Habitat home buyers are required to perform a minimum of 275 hours of “sweat equity” volunteering on Habitat projects and community partnerships. As members of the Habitat community, including any neighborhood homeowner or condominium association (where applicable), home buyers must also demonstrate an ability and willingness to be respectful neighbors. Homeowners are responsible for maintaining their home and property in good condition and appearance.

#### Additional Information

<b>Loan Term</b>	30 year loan at an affordable fixed interest rate; Payable monthly
<b>Housing Payment</b>	The total monthly housing payment includes: <ul style="list-style-type: none"> <li>• principal and interest (known as P&amp;I)</li> <li>• real estate taxes (annual real estate tax amount ÷ 12)</li> <li>• homeowners hazard insurance (annual premium amount ÷ 12)</li> </ul>
<b>Residency Requirements</b>	All candidates must be: <ul style="list-style-type: none"> <li>• a United States Citizen by Birth or Naturalization; or</li> <li>• a Legal Permanent Resident of the United States</li> </ul>
<b>Closing Costs</b>	You must save \$2,000 for mortgage loan closing costs and fees

*Should circumstances change, families not initially accepted into the program may reapply during other enrollment periods. All information is considered confidential and is to be used only for the purpose of selecting qualified families for homeownership.*

## SELECTION PROCESS OVERVIEW

The Family Selection Committee will review your request using our three program criteria to determine eligibility for participation with the Habitat for Humanity program.

Enrollment packages must be submitted no later than **Noon, Wednesday, April 19th**. Packages with an incomplete application form, missing required documentation or late delivery will **NOT** be considered.

Once your program request forms have been completed and required documentation provided, the review process will begin. The various steps involved in the review process can take up to five months.

### 1. Preliminary Eligibility

Completed packets will be forwarded to a community bank to be pre-qualified for a mortgage. The community bank will evaluate your ability to repay the mortgage by analyzing not only your income and debts, but your credit history as well. *A representative of Habitat will accompany you to meet with the bank's representative.* Candidate(s) will be notified of either their approval or denial of financing within 30 days. All credit decisions are made by a bank.

***An approved pre-qualification from a community bank does not guarantee you will receive a Habitat home or be selected for the program.***

### 2. Interviews

If your income meets the program guidelines and you have received a prequalification approval from the bank, you will meet with members of the Family Services Committee to determine your need for housing and your willingness to collaborate.

### 3. Initial Review & Recommendation

Once the interview meetings are completed, a thorough review of all information gathered during the process will be conducted by the Family Services Committee to determine your eligibility to participate in the Habitat for Humanity homeownership program. If your family is recommended for selection from the pool of eligible candidates, it will be presented to the Board of Directors for approval. Once initial approval is obtained from the Board, you are expected to begin meeting your sweat equity hours. Any family not selected for a home, who meet our qualifications, will remain on our contact list for future homes.

### 4. Final Review & Approval

Because the completion of the home and your sweat equity hours can vary, requalification for the program is required. You will be required to submit a full mortgage loan application to the community bank that had originally completed your pre-qualification or to a bank of your choice. ***Any changes in your financial condition between the prequalification approval and the final application could result in your elimination from the program.***

## CHECKLIST

***Completed program packets must be submitted by Noon, Wednesday, April 19<sup>th</sup>.***

**You MUST INCLUDE the following items in your info request packet:**

- ☐ **Attach a written description explaining why you are applying for a Habitat home.**
- ☐ **Complete and sign the Information Request Form.**
- ☐ **All candidates must show evidence that they are US citizens or permanent residents.**
  - Please see enclosed residency requirements.
- ☐ **Copies of Driver's License or State ID – for Candidate(s) ONLY**
- ☐ **Copies of your 1040 tax documents for the last 3 years.**
  - Include tax returns for every working member of your household. You can get copies from the IRS if you do not have them.
- ☐ **Copies of W-2 forms and/or 1099 forms - for all working members of your family for the last (3) years.**
- ☐ **Most recent (2) months consecutive pay stubs for all employers - for all employed persons in the house.**
- ☐ **Verification of Public Assistance (if applicable)**
- ☐ **Most recent (2) months verification of housing – supply copy of current lease and two months cancelled checks or money order stubs.**

### **Income Definitions:**

**Self-Employment Income** = Current Profit and Loss Statement; 3 years tax returns with all schedules

**Non-Employment Income:** (Social Security/Disability, alimony, child support): The selection of families who partner with Habitat for Humanity of Greater Portland will be done in a way that does not discriminate on the basis of race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability, or familial status.

**Please Note:**

- All financial documents, including income and expense documents should be the most recent available at the time of enrollment.
- **Do not send any original documents that you need. We cannot return them.**
- An incomplete enrollment form or missing documents will not be considered.

**Additional Information**

- If your request is complete, Habitat will forward your information to a local financial institution for review. **You do not need to call the office.** We will call you if needed. **Please be patient.** Please note that there is NO assurance that the community banks we refer you to will issue you a mortgage loan.
- Because we expect a high number of requests, it may be a while before we contact you as this process takes time. **You will be contacted by letter if your application does not qualify.** If you do not hear from us, it means that your enrollment form is still being evaluated.



Habitat for Humanity of Greater  
Portland  
659 Warren Avenue  
Portland, ME 04103

# Request for Info

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

1. CANDIDATE INFORMATION																																																									
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Social Security number		Home phone		Age	Social Security number		Home phone		Age																																																
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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. 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:

Candidate

Yes

☐

No

☐

Co-Candidate

☐☐

## 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) \_\_\_\_\_

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: \_\_\_\_\_

On a separate piece of paper, please describe the condition of the house or apartment where you live. Why do you need a Habitat home?

## 4. PROPERTY INFORMATION

Do you own a home, or have you ever owned a home?

If Yes, is this your primary residence?

When was the property owned?

## 5. EMPLOYMENT INFORMATION

Candidate		Co-Candidate	
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
If working at current job less than one year, complete the following information			
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

## 6. MONTHLY INCOME

*Alimony, child support or separate maintenance income need not be revealed if the candidate or co-candidate does not choose to have it considered for repaying this loan.*

Income Source	Candidate	Co-Candidate	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>

## 7. SOURCE OF DOWNPAYMENT AND CLOSING COSTS

Where will you get the money for closing costs \$2,000 (for example, savings or parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

## 8. DECLARATIONS

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

	Candidate	Co-Candidate
a. Are you party to any civil lawsuits?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
b. Do you have any pending criminal action?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
c. Are you a U.S. citizen?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No
d. Are you a permanent resident?	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If you answered "yes" to any questions, or "no" to question c. or d, please explain on a separate piece of paper.



## 9. AUTHORIZATION AND RELEASE

I understand that by filing this request, I am authorizing Habitat for Humanity (HFH) to evaluate my qualifications for the Habitat homeownership program, my housing need, my ability to repay a loan financed by a local community bank other expenses of homeownership, and my willingness to be a partner family. I understand that the evaluation may include personal visits, employment verification and a separate evaluation from a community bank regarding my ability to afford a HFH home. I also understand that even if a community bank provides prequalification, it does not mean that I am guaranteed a Habitat Home.

**I authorize Habitat for Humanity of Greater Portland to share my request and supporting financial data with their local community banks for the purposes of financing.** I have answered all the questions on this request truthfully. I understand that if I have not answered the questions truthfully, my request 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 request will be retained by Habitat for Humanity even if the request is not approved.

I also understand that Habitat for Humanity of Greater Portland screens all candidate families on the sex offender registry. By completing this request, I am submitting myself to such an inquiry. I further understand that by completing this request, I am submitting myself and all persons listed on the first page of the form to a criminal background check.

Candidate signature

Date

Co-Candidate signature

Date

X \_\_\_\_\_

X \_\_\_\_\_



I (we) authorize ***Town and Country Federal Credit Union*** to release information to Habitat for Humanity of Greater Portland.

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Signature of Borrower

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Signature of Co-Borrower

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Printed Name of Borrower

---

Printed Name of Co-Borrower

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## **RESIDENCY REQUIREMENTS**

*All candidates must show evidence that they are US citizens or permanent residents.*

The following will be required PRIOR TO ACCEPTANCE into the HFHGP program:

1. Candidates who are not U.S. citizens will need to supply copies of their status documents.
2. Permanent residents will need to provide a copy of their green card. If the green card will expire in less than one year, candidate(s) need to provide documents showing that the extension process has started. Candidate(s) will also need to provide their renewal history to confirm that renewal is likely.
3. All candidates, regardless of status, must show a valid social security number issued by the Social Security Administration.
4. All candidates, regardless of citizenship must submit a copy of a legal photo ID (driver's license, DMV non-driver ID); U.S. citizens must provide a copy of a valid passport, certified copy of birth certificate or copy of naturalization certificate before final acceptance into the HFHGP program.



## RIGHT TO RECEIVE COPY OF APPRAISAL

March 2023

Dear Candidate:

This letter is to notify you that Habitat for Humanity, or your local community bank partner may order an appraisal or other property valuation in connection with your loan and Habitat or the bank may charge you for the appraisal or property valuation. Upon completion of the property valuation, Habitat or the bank will promptly provide a copy to you, even if the loan does not close.

Thank you for your interest in Habitat for Humanity of Greater Portland. Please do not hesitate to contact us with any questions.

Sincerely,

Molly Brake  
Director of Family Services  
Habitat for Humanity of Greater Portland

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Freeport 3/2023 Application  
Habitat for Humanity of Greater Portland  
659 Warren Avenue  
Portland, ME 04103  
[www.habitatportlandme.org](http://www.habitatportlandme.org) • (207) 772-2151

## Important Info

- How to submit your completed application:
  - drop it off at:
    - Habitat Office  
659 Warren Ave., Portland
    - Next to the ReStore
    - The office is generally open Monday through Thursday, 8AM- 4PM, but call 207-772-2151 before you arrive to confirm somewhere is there.
    - If you want to meet with Family Services Director, Molly, to confirm your application is complete when you hand it in, reach out to her to book an appointment. Email her at [molly@habitatme.org](mailto:molly@habitatme.org) or call her at 207-772-2151 x 104.
  - If the office is closed, you can drop it off at the ReStore, located next door to the office, during the following hours:
    - Wednesday through Saturday  
10 AM to 5 PM
  - Mail it to the Habitat office:
    - HfHGP  
Attn: Molly Brake  
659 Warren Ave.  
Portland, ME 04103
    - Applications must be postmarked (given to the post office and stamped) by April 19<sup>th</sup>.