



# Habitat for Humanity of Greater New Haven



## APPLICATION CRITERIA

Habitat for Humanity of Greater New Haven is an equal opportunity housing provider. Habitat considers applicants without regard to race, religious preference, gender, handicap, familial status or national origin. The application process consists of completion of the application form, credit check, sex offender check, an office interview, fourteen (14) hours of volunteer work and a home interview. Habitat's acceptance guidelines are based on consideration of the following criteria:

- I. **Need for Housing:** The applicant(s) must demonstrate that their current housing situation has one or more of the following characteristics:
  - a. Unsafe, very poor conditions, or located in a particularly unsafe area;
  - b. Rent, or contribution currently paid towards rent, exceeds 35% of net income;
  - c. Size is inadequate for the present or anticipated residents;
  - d. Other factors demonstrating a need for the type of housing Habitat can provide that goes beyond a personal desire to own a home.

Applicants will not be approved if they qualify for conventional financing, presently own real estate, or have owned real estate within the last three (3) years. Otherwise, eligible applicants are not disqualified because they may qualify for another subsidy program (governmental or charitable) or tax deferral.

- II. **Demonstrated Ability to Pay:**
  - a. Gross household income should generally be between 30% and 60% of the median income for the New Haven area at the time of application, as determined by HUD for the current fiscal year;
  - b. A two-year history of stable income and employment;
  - c. An acceptable credit history, which includes a good record of paying rent and utilities;
  - d. Bankruptcies must have been discharged for at least two (2) years;

- e. Ability to cover closing costs and adjustments which are in the range of \$4,500-\$5,000 (but could be higher or lower), as well as a \$600 down payment;
- f. Ability to afford anticipated monthly mortgage payments, including taxes and homeowners insurance;
- g. Applicants must be U.S. citizens or permanent residents.

**III. Willingness to Partner with Habitat:**

- a. Applicant must complete 400 hours of sweat equity toward the building of Habitat homes. Each primary applicant must personally complete 150 hours. Applicant must comply with all other sweat equity policies;
- b. Applicant must be willing to live in a neighborhood in which Habitat is currently building;
- c. Applicant must be willing to attend required workshops for success in homeownership.

**2020 MINIMUM & MAXIMUM INCOME REQUIREMENTS**  
*(based on HUD income limits for FY 2020 for New Haven, CT)*

<b>Family Size</b>	<b>1</b>	<b>2</b>	<b>3</b>	<b>4</b>	<b>5</b>	<b>6</b>	<b>7</b>	<b>8</b>
<b>Minimum</b> (30% of area median income)	21,600	24,650	27,750	30,800	33,300	35,750	38,200	40,700
<b>Maximum</b> (60% of area median income)	43,140	49,260	55,440	61,560	66,540	71,460	76,380	81,300



**VETERANS ARE ENCOURAGED TO APPLY!**



## Habitat for Humanity of Greater New Haven



### **CERTIFICATION & AUTHORIZATION FORM** *(You must complete both sides of this form.)*

The undersigned certify the following:

1. I/We have applied for a mortgage loan from Habitat for Humanity of Greater New Haven. In applying for the loan, I/we have completed a loan application containing various information on the purpose of the loan, the amount and source of the down payment, employment and income information, and assets and liabilities. I/We certify that all of the information is true and complete. I/We have made no misrepresentations in the loan application or other documents, nor did I/we omit any pertinent information.
2. I/We understand and agree that Habitat for Humanity of Greater New Haven reserves the right to audit all information provided in connection with my/our loan. This may include verifying the information provided on the application with the employer and/or financial institution.
3. I/We fully understand that it is a Federal crime punishable by fine or imprisonment, or both, to knowingly make any false statements when applying for this mortgage, as applicable under the provisions of Title 18, United States Code, Section 1014.
4. I/We have read and clearly understand the Habitat Homebuyers Sweat Equity Policy.

#### **AUTHORIZATION TO RELEASE INFORMATION**

1. I/We have applied for a mortgage loan from Habitat for Humanity of Greater New Haven. As part of the application process, Habitat for Humanity of Greater New Haven may verify information contained in my/our loan application and in other documents required in connection with the loan, either before the loan is closed or as part of its quality control program.
2. A copy of this authorization may be accepted as an original.

Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_ Co-Applicant's Signature \_\_\_\_\_ Date \_\_\_\_\_

Applicant's Printed Name \_\_\_\_\_ Co-Applicant's Printed Name \_\_\_\_\_

Social Security Number \_\_\_\_\_ Social Security Number \_\_\_\_\_

Date of Birth \_\_\_\_\_ Date of Birth \_\_\_\_\_

Street Address \_\_\_\_\_ Street Address \_\_\_\_\_

City, State, Zip Code \_\_\_\_\_ City, State, Zip Code \_\_\_\_\_

(H) \_\_\_\_\_ (W) \_\_\_\_\_ (H) \_\_\_\_\_ (W) \_\_\_\_\_  
Telephone Numbers Telephone Numbers

Email Address \_\_\_\_\_ Email Address \_\_\_\_\_



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# Habitat for Humanity of Greater New Haven



## PRE-APPLICATION FORM (You must complete both sides of this form.)

Applicant Name \_\_\_\_\_ Social Security # \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_ Social Security # \_\_\_\_\_

Street Address \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Day Telephone \_\_\_\_\_ Evening \_\_\_\_\_ Cell \_\_\_\_\_

Email Address \_\_\_\_\_

Are you or your co-applicant a U.S. Veteran? (check one) \_\_\_\_\_ Yes \_\_\_\_\_ No

Please list ALL the members of your household:

<u>Name</u>	<u>Gender</u>	<u>Date of Birth</u>
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____
_____	_____	_____

Please describe any physical limitations of household members: \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

Why is your current housing inadequate for your family's needs? \_\_\_\_\_

\_\_\_\_\_  
\_\_\_\_\_

How much do you currently pay for rent each month? \_\_\_\_\_



Use the following section to list all employers for the past TWO years:



### EMPLOYMENT INFORMATION

Applicant			Co-Applicant		
Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job  Yrs. employed in this line of work/profession	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job  Yrs. employed in this line of work/profession
Position/Title/Type of Business	Business Phone (with area code) ( )		Position/Title/Type of Business	Business Phone (with area code) ( )	

*If employed in current position for LESS than two years OR if currently employed in more than one, position, complete the following:*

Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly income \$			Monthly income \$		
Position/Title/Type of Business	Business Phone (with area code) ( )		Position/Title/Type of Business	Business Phone (with area code) ( )	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly income \$			Monthly income \$		
Position/Title/Type of Business	Business Phone (with area code) ( )		Position/Title/Type of Business	Business Phone (with area code) ( )	
Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)	Name & Address of Employer	<input type="checkbox"/> Self Employed	Dates (from-to)
Monthly income \$			Monthly income \$		
Position/Title/Type of Business	Business Phone (with area code) ( )		Position/Title/Type of Business	Business Phone (with area code) ( )	

Please list all other sources (and amounts) of monthly household income: \_\_\_\_\_

I/we understand that by filing this pre-application, I/we are authorizing Habitat for Humanity to evaluate my/our actual need for a Habitat home, my/our ability to repay the no-interest loan and other expenses of homeownership and my/our willingness to be a partner family. I/we understand the evaluation will include credit checks and sex offender checks. It will include home visits and income/employment verification. I/we have answered all the questions on this pre-application truthfully. I/we understand that if I have not answered the questions truthfully, my application may be denied, and that even if I/we have already been selected to receive a Habitat home, I/we may be disqualified from the program.

Applicant's Signature

Date

Co-Applicant's Signature

Date



# Habitat for Humanity of Greater New Haven



## PRE-APPLICATION CHECKLIST

Please return this checklist with your completed forms. The forms include:

- Certification and Authorization Form (*1 page*)
- Pre-Application Form (*1 double-sided page*)
- The two most recent pay stubs from each employer for applicant AND co-applicant (if there is a co-applicant).
- Copies of the first two pages of applicant's AND co-applicant's 1040 Tax Forms for the two most recent years.
- Check or money order for \$19.00 for each homebuyer applicant made out to "Habitat for Humanity of Greater New Haven" for a credit report. (*Bounced checks will result in rejection of the pre-application.*)

**Bring the documents to the Habitat office, 37 Union Street, New Haven, no later than 4:00pm on Thursday, October 22, 2020. *Applications will be accepted in the mail slot only. For health and safety reasons you may not bring your application into the office.***

**You may also mail the documents to arrive no later than 4:00pm on Thursday, October 22, 2020.**

**The mailing address is:**

**Habitat for Humanity of Greater New Haven  
HOMEBUYERS PROGRAM  
37 Union Street  
New Haven, CT 06511**

### **PLEASE NOTE:**

**Pre-applications received after 4:00pm on Thursday, October 22, 2020 WILL NOT BE ACCEPTED. Postmarks will not be considered.**

**Forms and documents will not be returned.**



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37 Union Street • New Haven, CT 06511 • Tel: (203) 785-0794