



## Habitat for Humanity of Greater New Haven Homeownership Program Application Criteria

Habitat for Humanity of Greater New Haven offers a Homeownership Program. The program prepares potential homebuyers to purchase a home through many avenues, which may include qualifying for a mortgage through our organization. What you are applying for today is NOT a mortgage. This is an application to participate in the Homeownership Program. Habitat for Humanity of Greater New Haven considers applicants without regard to race, religious preference, gender, handicap, familial status, or national origin.

Applicants are selected into the Homeownership Program based on three factors:

1. **A need for housing.** Spending in excess of 33% of income on rent, living in an unsafe, unmaintained, or overcrowded space, living in temporary housing, or receiving government assistance for housing all qualify as a need for housing. Other factors may be considered as each applicant has a unique living situation. Applicants will not be approved if they presently own real estate or have owned real estate in the last three years.
2. **Willingness to partner.** Participating in the Homeownership Program involves completing in-person and online educational classes, completing sweat equity hours on a Habitat build site, and working with Habitat staff members and volunteers. Open communication and working with others are necessary in this program.
3. **Ability to pay an affordable mortgage and other housing expenses.** During the application period and throughout the Homeownership Program we will examine financial information like income, credit and financial history, and monthly debt.

The income needed to enter the program is based on the number of people in your household. Habitat for Humanity of Greater New Haven uses the Area Median Income for the New Haven-Meriden Metro Area as determined by HUD. Please review the chart below to determine if your income meets the requirements for the program. The applicant, or applicant and co-applicant, will need to make at least the minimum income for the household. The maximum household income will include income from all individuals aged 18 and over in the household. The chart shows a household size of up to eight people but you may apply with a household of any size.

	1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
Minimum Income	\$50,000	\$50,000	\$50,000	\$50,000	\$56,425	\$60,604	\$64,784	\$68,963
Maximum Income	\$65,050	\$74,350	\$83,650	\$92,900	\$100,350	\$107,800	\$115,200	\$122,650

Applicants must have a two-year history of stable income and bankruptcies must have been discharged for at least two years. Applicants must also be U.S. citizens or permanent residents.

*Veterans and Veteran households are encouraged to apply*



## Application Checklist Habitat for Humanity Homeownership Program

All items on this checklist must be submitted in order to complete an application for the Habitat for Humanity Homeownership Program. Your completed application will be evaluated for your income and residency eligibility and you will receive a notification from us in the mail by December 2, 2024.

Please note that this is not an application for a mortgage or a specific Habitat home, it is solely an application to enter the Homeownership Program.

- **Completed Application** for the Homeownership Program including all signatures.
- **Pay stubs** for the most recent 8 consecutive weeks of each job for each working adult (18+) in the household.
  - **Documentation of full-time student status, if applicable.** For dependent household members between the ages of 18 and 25 who are full time students please supply documentation of their full-time student status. Up-to-date receipts of payment of registration or a letter provided by the high school or college are examples. Add another page, if needed, to write details
  - **Certification of Zero Income Form, if applicable.** Adult household members with zero income must submit a signed Certificate of Zero Income Form. This form should ONLY be completed if someone over 18 years of age has no income. If that does not apply to your household you do not need to fill out the form.
- **Other income, if applicable.** Income information for ALL household members age 18 or older. Provide the most recent official documentation (i.e. court orders or award letters, not bank statements) for all non-employment sources of income. In addition to employment income, please include the following, if applicable:
  - Child support/alimony
  - Social Security payments
  - Disability Income
  - Veterans benefits
  - Interest and Dividends
  - Unemployment Compensation
  - Pension Income
  - Any other sources of income
- **Complete, signed Federal Tax Return with 1040s and 1099s, if applicable, for 2022 and 2023.**
  - If you did NOT file an IRS return for any of these years, enclose a signed letter explaining why you did not have a legal obligation to file a tax return for that year.
  - If you are self-employed or an independent contractor please be sure to include all necessary tax schedules.
- **Complete bank statements for the most recent 6 months** for ALL checking and savings accounts, for all adults and children (or a copy of a passbook for passbook savings accounts).



- **Complete statements for the most recent three months for investment accounts.**  
Documentation of assets should be included for all household members, including children.  
Assets include:
  - CDs
  - Money market accounts
  - Savings bonds
  - Investments
  - Stocks
  
- **Proof of ownership for any property, land, or real estate.**
  
- **Citizenship or U.S Permanent Residency Status**
  - Submit a copy of one of the following: U.S birth certificate, OR U.S. certification of birth abroad, or U.S. passport, OR certificate of naturalization, OR permanent resident.
  - Applicants must be U.S. citizens OR have secured their permanent residency status and provide documentation at the time of submitting the application.

*Habitat for Humanity of Greater New Haven staff cannot answer questions about your specific financial eligibility nor provide you with information about your acceptance into the Homeownership Program until your application has been fully reviewed. You may refer to our website, [www.habitatqnh.org](http://www.habitatqnh.org), for more information about the requirements for the Homeownership Program.*

*Please note that this is not an application for a mortgage or a specific Habitat home, it is solely an application to enter the Homeownership Program.*

***Completed Homeownership Program applications are due by Wednesday, November 6 at 5 p.m. Applications must be submitted at the Habitat for Humanity office at 37 Union Street in New Haven. Emailed applications will not be accepted. Applications may be dropped off in the mail slot outside of business hours. Applications may be mailed to the office but they must arrive by November 6. Postmarks will not be accepted. Any applications received after November 6 at 5 p.m. will not be reviewed.***



# Habitat for Humanity of Greater New Haven



## APPLICATION FOR THE HOMEOWNERSHIP PROGRAM *(You must complete both sides of this form.)*

Applicant Name \_\_\_\_\_

Co-Applicant Name \_\_\_\_\_

Street Address \_\_\_\_\_ Apt # \_\_\_\_\_ City \_\_\_\_\_ Zip \_\_\_\_\_

Applicant Cell Phone # \_\_\_\_\_ Co-Applicant Cell Phone # \_\_\_\_\_

Email Address(es) \_\_\_\_\_

*Are you, your co-applicant, or anyone in your household actively serving in the military or are a U.S. Veteran? Service includes membership in the National Guard.*

\_\_\_\_\_ Yes \_\_\_\_\_ No

*Are you and your co-applicant US Citizens or permanent residents?* \_\_\_\_\_ Yes \_\_\_\_\_ No

*Do you or your co-applicant currently own any property (real estate, land, etc.) or have you or your co-applicant owned any property in the last three years?* \_\_\_\_\_ Yes \_\_\_\_\_ No

Please list ALL the members of your household:

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

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	Name & Address of Employer	<input type="checkbox"/> Self Employed	Yrs. on this job
		Yrs. employed in this line of work/profession			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 and attach documentation:**

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I/we understand that by filing this application for the Homeownership Program, I/we are authorizing Habitat for Humanity of Greater New Haven to evaluate my/our actual need for an affordable home and my/our financial and credit history. I/we understand the evaluation may include credit checks and sex offender checks. It will include income and employment verification. I/we have answered all the questions on this application truthfully. I/we understand that if I/we have not answered the questions truthfully, my/our application may be denied, and that even if I/we have already been selected to join the Homeownership Program, I/we may be disqualified from the program. I/we also understand that this is not an application for a mortgage with Habitat for Humanity of Greater New Haven, it is solely an application for the Homeownership Program.

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



**CERTIFICATION OF ZERO INCOME**

1) I hereby certify that I do not individually receive income from any of the following sources:

- a. Wages from employment (including commissions, tips, bonuses, fees, etc.);
- b. Income from operation of a business;
- c. Rental income from real or personal property;
- d. Interest or dividends from assets;
- e. Social Security payments, annuities, insurance policies, retirement funds, pensions, or death benefits;
- f. Unemployment or disability payments;
- g. Public assistance payments;
- h. Periodic allowances such as alimony, child support, or gifts received from persons not living in my household;
- i. Sales from self-employed resources (Avon, Mary Kay, Pampered Chef, etc.);
- j. Any other source not named above.

2) I currently have no income of any kind and there is no imminent change expected in my financial status or employment during the next three (3) months.

I certify that the information presented in this certification is true and accurate to the best of my knowledge. The undersigned further understand(s) that providing false representations herein constitutes an act of fraud. False, misleading or incomplete information may result in dismissal from the Homeownership Program.

\_\_\_\_\_  
Signature of Applicant

\_\_\_\_\_  
Printed Name of Applicant

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of Co-Applicant

\_\_\_\_\_  
Printed Name of Co-Applicant

\_\_\_\_\_  
Date