

Pre-Qualification Packet

Main Applicant Name: _____

Please provide ALL of the documentation listed below with your pre-qualification packet, otherwise, your application CANNOT be processed.

| | |
|--|--|
| | 2 current pay stubs and any other forms of income such as SSI, SSD, child support, etc. |
| | 12 months of payment history from landlord. |
| | Must respond to and sign where asked in <u>all</u> portions of this packet to be considered complete. Throughout this packet, if items do not apply to you, please write " N/A ". |

- **Please be advised that Habitat for Humanity will NOT return or make copies of any documents.**
- When completed, call in advance to schedule a time to **drop off** your pre-qualification packet during office hours or fax to Habitat for Humanity of New Castle County.
 - Our phone number and fax number are listed in the header above.
- If you pre-qualify, you will be contacted for a meeting where you will receive a full application.
 - **Pre-qualification approval does not guarantee approval into the program.**

The due date for this packet is:



If referred to program by an existing HFHNCC homeowner, write their name on the line below:

Referral Name: _____



If items do not apply to you, please write " N/A "

Main Applicant Info:

Applicant Name: _____ Age: _____

Home Phone Number: _____

Cell Phone Number: _____

E-mail Address: _____

Street Address: _____ Apartment Number / Letter: _____

City: _____ State: _____ Zip Code: _____

Co-Applicant Info:

Co-Applicant Name: _____ Age: _____

Home Phone Number: _____

Cell Phone Number: _____

E-mail Address: _____

Street Address: _____ Apartment Number / Letter: _____

City: _____ State: _____ Zip Code: _____



Dependents are anyone who would live with you in a potential Habitat home but would not be listed on the deed.

Please check one:

- Yes, dependents **would** live with me in a potential Habitat home.
- No, dependents **would not** live with me in a potential Habitat home.

If you would have dependents live with you in a potential Habitat home, please fill out the chart below...

| Dependents | | | |
|-------------------|-----|------|--------|
| NAME | AGE | MALE | FEMALE |
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |
| 6. | | | |
| 7. | | | |
| 8. | | | |



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Have you lived at your current residence for at least 1 year? (Circle one) **YES** **NO**

Have you paid your rent on-time for the past year? (Circle one) **YES** **NO**

How long have you worked at your current job(s) for? _____

If less than a year, how long at previous job(s) ? _____

Have you filed for bankruptcy in the last year? If so, when? _____

Are you a United States citizen or a permanent resident? (Circle one) **YES** **NO**

Are **you** willing to complete 300 hours of sweat equity? (Circle one) **YES** **NO**

Are all dependents, over 18 years old, willing to complete 200 sweat equity hours?

(Circle one) **YES** **NO**

Are you willing to complete Habitat's required meetings and courses? (Circle one) **YES** **NO**

Are you willing to be an ambassador for Habitat for Humanity of New Castle County? _____

Why do you wish to own a Habitat home? _____



Co-Applicant Questionnaire

Have you lived at your current residence for at least 1 year? (Circle one) **YES** **NO**

Have you paid your rent on-time for the past year? (Circle one) **YES** **NO**

How long have you worked at your current job(s) for? _____

If less than a year, how long at previous job(s) ? _____

Have you filed for bankruptcy in the last year? If so, when? _____

Are you a United States citizen or a permanent resident? (Circle one) **YES** **NO**

Are **you** willing to complete 200 hours of sweat equity? (Circle one) **YES** **NO**

Are you willing to complete Habitat's required meetings and courses? (Circle one) **YES** **NO**

Are you willing to be an ambassador for Habitat for Humanity of New Castle County? _____

Why do you wish to own a Habitat home? _____

MONTHLY BUDGET WORKSHEET

DIRECTIONS:

1. Please record your monthly expenses for each item (rent, groceries, gasoline, etc.).
2. Do not include expense items automatically deducted from your pay (health care, union dues, etc.).
3. Add expense amounts for each category (housing, transportation, credit cards, etc.).
4. Add each category totals and record on "Grand Total" line

| HOUSING | Amt. (\$) | FOOD | Amt. (\$) | TRANSPORTATION | Amt. (\$) |
|--|-----------|--|-----------|-----------------------------|-----------|
| Rent | | Groceries | | Car Payment | |
| Furniture Rental | | Lunches | | Parking | |
| Electricity | | Restaurants | | Insurance | |
| Gas | | Fast Foods | | Tolls | |
| Oil | | Snacks | | Gasoline | |
| Cable TV | | Other | | Maintenance | |
| Telephone | | Food Total | \$ | Repairs | |
| Cell Phone | | | | Bus/Subway | |
| Internet Access | | HEALTHCARE (out-of-pocket expense) | | Other | |
| Laundry | | Doctor | | Transportation Total | \$ |
| Rental Insurance | | Dentist | | | |
| Other | | Prescriptions | | CREDIT CARDS | Amt. (\$) |
| Housing Total | \$ | Other | | Retail Cards | |
| | | Health Care Total | \$ | Gasoline Cards | |
| | | | | MasterCard/Visa | |
| EDUCATION | Amt. (\$) | LOOKING GOOD | Amt. (\$) | Other | |
| Tuition | | Clothes | | Credit Cards Total | \$ |
| Books | | Shoes | | | |
| Parking Permit | | Cosmetics | | | |
| Lab Fees | | Toiletries | | LEISURE | Amt. (\$) |
| Tutoring | | Cleaners | | Movies / Netflix / Hulu | |
| Field Trips | | Barber/Beauty | | Dates | |
| School Supplies | | Other | | Arcade | |
| Club Dues | | Looking Good Total | \$ | Trips | |
| Sports Fees | | | | Hobbies | |
| Lockers | | MISC. | Amt. (\$) | Pets (food, grooming, etc.) | |
| Other | | Savings | | Music | |
| Education Total | \$ | Investments | | Newspaper / Magazines, Etc. | |
| | | Gifts | | Other | |
| | | Charity | | Leisure Total | \$ |
| | | Other | | | |
| | | MISC. Total | \$ | | |
| GRAND TOTAL (add category totals above): \$ | | | | | |

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 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. (Lender must review the above material to assure that the disclosures satisfy all requirements to which the lender is subject under applicable state law for the loan applied for.)

| Applicant | Co-applicant |
|--|--|
| <p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race/National Origin:</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Caucasian</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</p> <p><input type="checkbox"/> Asian AND Caucasian</p> <p><input type="checkbox"/> Black/African American AND Caucasian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</p> <p><input type="checkbox"/> Other (specify)</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birthdate: ____/____/____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married</p> <p style="padding-left: 20px;"><input type="checkbox"/> Separated</p> <p style="padding-left: 20px;"><input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)</p> | <p><input type="checkbox"/> I do not wish to furnish this information</p> <p>Race/National Origin:</p> <p><input type="checkbox"/> American Indian or Alaskan Native</p> <p><input type="checkbox"/> Native Hawaiian or Other Pacific Islander</p> <p><input type="checkbox"/> Black/African American</p> <p><input type="checkbox"/> Caucasian</p> <p><input type="checkbox"/> Asian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Caucasian</p> <p><input type="checkbox"/> Asian AND Caucasian</p> <p><input type="checkbox"/> Black/African American AND Caucasian</p> <p><input type="checkbox"/> American Indian or Alaskan Native AND Black/African American</p> <p><input type="checkbox"/> Other (specify)</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic <input type="checkbox"/> Non-Hispanic</p> <p>Sex:</p> <p><input type="checkbox"/> Female <input type="checkbox"/> Male</p> <p>Birthdate: ____/____/____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married</p> <p style="padding-left: 20px;"><input type="checkbox"/> Separated</p> <p style="padding-left: 20px;"><input type="checkbox"/> Unmarried (Incl. single, divorced, widowed)</p> |

| To Be Completed Only By the Person Conducting the Interview | |
|---|--|
| <p>This application was taken by:</p> <p><input type="checkbox"/> Face-to-face Interview</p> <p><input type="checkbox"/> By Mail</p> <p><input type="checkbox"/> By Telephone</p> | <p>Interviewer's Name (print or type)</p> <hr/> <p>Interviewer's Signature Date</p> <hr/> <p>Interviewer's Phone Number</p> |

Habitat for Humanity of New Castle County, Inc.

Privacy Policy

At Habitat for Humanity of New Castle County, we are committed to protecting the non-public information – such as tax returns, pay stubs, credit reports, employment verifications, and payment history – that we collect from our applicants, Partner Families, and homeowners. We recognize the importance placed on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with our established and trusted name.

Access to nonpublic personal information is restricted to staff and volunteers on a need-to-know basis. Only those employees and volunteers designated by the Chief Executive Officer or Family Services Director are permitted to have access to nonpublic personal information. When collecting, storing, and retrieving nonpublic personal information, positive control will be maintained throughout the process to ensure security and confidentiality. Information will be used only for the lawful conduct of Habitat for Humanity of New Castle County business and will never be shared with third parties without the consent of the applicant, Partner Family, or homeowner, except as permitted by law. Habitat for Humanity has no affiliates or marketing experts with whom we share personal information.

This policy has been established in compliance with the Gramm-Leach-Bliley Act, 15 U.S.C §§ 6801-6810 and implementing regulations, 16 C.F.R. §§ 313.1-313.18.

I, _____, acknowledge that I have read the **Habitat for Humanity of New Castle County Privacy Policy** and I agree to the terms and provisions contained in this policy. I recognize that violation of this policy may make me liable for dismissal or other disciplinary action and may make me subject to other civil and criminal penalties.

Signature of Employee/ Volunteer: _____

Title: _____

Date: _____

Witness: _____

2019 Income Guidelines

| Family Size | Minimum Income | Maximum Income |
|--------------------|-----------------------|-----------------------|
| One | \$25,000 | \$37,860 |
| Two | \$25,000 | \$43,260 |
| Three | \$25,000 | \$48,660 |
| Four | \$26,220 | \$54,060 |
| Five | \$27,000 | \$58,440 |
| Six | \$29,400 | \$62,760 |
| Seven | \$31,350 | \$67,080 |
| Eight | \$31,300 | \$71,400 |

Family Selection Guidelines Overview

All applicants and co-applicants:

Employment

- Must be employed with current employer for at least one year.
- Are required to provide employment verification.
- Must provide proof of all forms of income (SSI, SSD, child support, etc.).
- Will be subject to a lien search to determine any outstanding liens.

Residency

- Must either work or live in the state of Delaware for a period of at least 1 year.
- Must provide rental verification from landlord.
- Must provide 12 months of rental payment history.

Income

- Must meet the income requirements as established by HUD guidelines (page 9).

Credit

- Must have Equifax, Experian, and TransUnion credit scores of at least 580 or higher.
- Cannot have more than \$1500 in outstanding collection items.
- Required to pay off delinquent debt prior to settlement.
- Applicants should not have current monthly debt that exceeds 15% of gross monthly income.
- If your pre-qualification application is approved, a fee of \$25.00 will be required to obtain a credit report.

Background Check

- A criminal background check and sex offenders check will be conducted on all applicants that are accepted in the program.

If you make it through all four phases to become accepted into the program, these are a summary of Habitat for Humanity of New Castle County's expectations...

Partnership

- All answers in this pre-qualification packet & future documents are truthful.
 - If falsification is found throughout the application process, it is considered an automatic denial from the program.
- Agree to complete 300 hours of sweat equity hours and attend all required classes / meetings if accepted into the program.
- Co-applicants or anyone over the age of 18 living in the household must complete 200 sweat equity hours.
- Upon completion of all requirements, a loan will be given to you at 0% interest and you will be required to pay full settlement cost, ranging between \$3500 - \$4000, at settlement.
 - Proof of full settlement payment is required two weeks before settlement.

Classes & Meetings

Must be willing to attend:

- Cornerstone – class that teaches construction basics.
- Financial foundations – a four-week course that educates you on financial basics. (A fee of \$100.00 is due at the start of your foundations class).
- Family Support meetings – receive program and housing updates and receive various information to prepare you for homeownership.
- Settlement class – Hosted by your settlement attorney, this class explains all the documents you'll see at settlement and what to expect on settlement day.
- Warranty class – Review of all warranty information on appliances in your new home.
- HUD housing counseling – required class by funders.
- 3 Habitat for Humanity special events that will not count towards sweat equity.

Rehabs: about 12 to 18 months to complete once construction begins on your home

New Construction: about 18 to 24 months to complete once construction begins on your home.

If you are denied at any phase of the process...

You will receive a denial letter from Habitat for Humanity of New Castle County (HFHNCC) stating the reason why you were denied.

Please don't give up!

Take the necessary steps to be considered.

If you are denied for any reason related to your credit or finances and you know you would like to re-apply to the program in the future, you can reach out to \$tand By Me, a free credit & financial coaching service in Delaware that partners with HFHNCC:

\$tand By Me: 302-573-3738

Attend another orientation session and re-apply.