

## Habitat for Humanity York County is selecting 2 home buyers to purchase homes on Island Ave in Sanford.

These homes will be a part of a five-home subdivision.  
After a homebuyer is selected, it often takes 12-16 months before the home is completed.

### Habitat for Humanity Program Qualifications

1. Applicants must live or work in York County, Maine for at least 1 year
2. Applicants must be willing to partner with Habitat for Humanity and complete 200-400 hours of sweat equity, volunteering on the build site, Kennebunk ReStore and other Habitat projects
3. Applicants must fall within the income guidelines based on your household size (listed below)
4. Applicants must have a minimum of \$2,000 in savings at the time of application
5. Applications must have a minimum credit score of 660

\*if you currently own a home you are not eligible to purchase a Habitat for Humanity York County home  
\*applicants must have a debt to income ratio of 12% or under

### Income Guidelines Based on Household Size

Household Size	1	2	3	4	5	6
Income Minimum	\$50,000	\$51,300	\$57,712	\$64,125	\$69,262	\$74,400
Income Maximum	\$59,850	\$68,400	\$76,950	\$85,500	\$92,350	\$99,200

### How to Apply

**In order for applications to be considered complete, all applicants must:**

1. Watch the informational video and include the code from the video on the application.
2. Complete the application in its entirety.
3. Include proof of all household income - Two months of the most recent pay stubs, proof of SSI, Child Support etc. Any household income must have documentation.
4. Include 2 months of bank statements from ALL checking and savings accounts. If you are applying with a co applicant provide bank statements for both applicants.
5. Include payment for a credit report. Checks and money orders should be made out to Habitat for Humanity York County. \$25 for a single head of household, \$50 for dual heads of households.

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**Households who meet the requirements are invited to complete the Phase 1 Application.  
 Applications must be received by Friday, May 22nd at 5:00pm**

**Mail applications to:**  
 Habitat for Humanity York County: Attn Family Selection  
 PO Box 267, Kennebunk, ME 04043

**Drop off Applications**  
 123 York Street, Kennebunk  
 Monday-Friday between 9-5

Phase 1 Application 2026

Dear Applicant: You must complete this application to determine if you qualify to purchase a Habitat for Humanity York County Home. All information included on this application will be kept confidential.

**Applicant Information**

**Co- Applicant Information**

Name: (first and last) \_\_\_\_\_

Name: (first and last) \_\_\_\_\_

Address: \_\_\_\_\_

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Mailing Address: \_\_\_\_\_

Email: \_\_\_\_\_

Email: \_\_\_\_\_

Phone: \_\_\_\_\_

Phone: \_\_\_\_\_

DOB: \_\_\_\_\_ Marital Status: \_\_\_\_\_

DOB: \_\_\_\_\_ Marital Status: \_\_\_\_\_

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

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

Are you a US Citizen: Yes  No

Are you a US Citizen: Yes  No

Employer: \_\_\_\_\_

Employer: \_\_\_\_\_

Position Held: \_\_\_\_\_

Position Held: \_\_\_\_\_

Start Date: \_\_\_\_\_ Hourly Rate: \_\_\_\_\_

Start Date: \_\_\_\_\_ Hourly Rate: \_\_\_\_\_

Avg. Hours Worked Per Week: \_\_\_\_\_

Avg. Hours Worked Per Week: \_\_\_\_\_

Monthly Gross Income: \_\_\_\_\_

Monthly Gross Income: \_\_\_\_\_

Other Employment: \_\_\_\_\_

Other Employment: \_\_\_\_\_

Position Held: \_\_\_\_\_

Position Held: \_\_\_\_\_

Start Date: \_\_\_\_\_ Hourly Rate: \_\_\_\_\_

Start Date: \_\_\_\_\_ Hourly Rate: \_\_\_\_\_

Avg. Hours Worked Per Week \_\_\_\_\_

Avg. Hours Worked Per Week \_\_\_\_\_

**Monthly Non-Wage Income: Enter All Other Household Income Below**

Child Support Received: \_\_\_\_\_ SNAP: \_\_\_\_\_ Section 8: \_\_\_\_\_

Soc Security 1: \_\_\_\_\_ Soc Security 2: \_\_\_\_\_ SSDI: \_\_\_\_\_ Other: \_\_\_\_\_

**Other Household Members Who Will Live in the Home Not Listed Above:**

Name (first and last)	Relationship	Age	Gender	Income in Applicable

## Current Debts

All debts must be listed. If you have additional debts that aren't listed under "types of payments," please attach an additional page

Type of Payment	Minimum Monthly Payment	Creditor Name	Total Balance Owed
Student Loans			
Child Support Payments That You Make			
Car Payment			
Car Payment			
Credit Card			
Credit Card			
Credit Card			
Medical Bills			
Medical Bills			
Personal Loan			
Alimony			
Other Debt			
Other Debt			
Other Debt			

## Current Assets

Type of Asset	Cash Value	Where is the money held?
Checking Account		
Checking Account		
Savings Account		
Savings Account		
Retirement (401k, IRA)		
Retirement (401k, IRA)		
Stocks/Bonds		
Cryptocurrency		
Cash		
Real Estate Owned		
Other		
Other		
Other		
Other		

## Current Housing

What is your current rent or housing payment? \_\_\_\_\_

What are your current utility payments? \_\_\_\_\_

### Declarations - Check Yes or No

1. Have you owned a home in the last 7 years? Yes  No
2. Do you have any payments more than 30 days past due in the last 12 months? Yes  No
3. Have you had any judgments, bankruptcy, or foreclosures in the past 7 years? Yes  No
4. Are you currently delinquent or have you ever been delinquent on any FEDERAL loans? This includes federal student loans. Yes  No
5. Are you a US citizen or a permanent resident? Yes  No

*If you answered yes to questions 1-4, or no to question 5  
please attach an additional sheet of paper with more information about your answer.*

### Informational Video Code

How did you learn about this program? \_\_\_\_\_

Enter the code from the informational video \_\_\_\_\_

### Right to Receive Copy of Appraisal

This is to notify you that if you are selected for the homeownership program and complete the program requirements, we may order an appraisal to determine the value of a home that you may be eligible to purchase. We may charge you for this appraisal. Upon completion of the appraisal, we will promptly provide a copy to you.

Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_

Date: \_\_\_\_\_

## Authorization Agreement and Release

I understand that by filling out this application, I am authorizing Humanity evaluate my actual need for the Habitat for Humanity Homeownership program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity and otherwise aligning with Habitat for Humanity policy.

I understand that the evaluation will include home visits, a credit check, a finance review, and employment verification (if applicable). I have answered all the questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will let Habitat for Humanity know and provide additional documentation of the changes. I understand that if I have not answered the questions truthfully, accurately or completely, or fail to supplement this application as necessary, to maintain its accuracy and completeness, 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 and forfeit any rights or claims to a Habitat home. The original or a copy of this application will be retained by Habitat for Humanity even if the application is not approved.

If this application is sealed as (or-converted into) an "electronic application," I consent to the use of "electronic records" and "electronic signature" as the terms are defined in and governed by applicable federal Mid/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted into an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

I also understand that Habitat for Humanity screens all applicants 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 and giving permission Habitat for Humanity to run a credit check.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

## Equal Credit Opportunity Act Notice

The Federal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status of age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at 600 Pennsylvania Ave, Washington DC 20580. You need not disclose income from alimony, child support, or separate maintenance payments if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources. Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete, and we will be unable to invite you to participate in the Habitat program.

Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_

Co-Applicant Signature: \_\_\_\_\_ Date: \_\_\_\_\_