Habitat for Humanity® York County

Sanford Homeownership Application

EQUAL HOUSING OPPORTUNITY

Habitat for Humanity®
York County

Dear Applicant,

Welcome to the Habitat for Humanity York County Application Process!

We know how challenging it can be to find safe, affordable housing in York County. We believe everyone deserves the opportunity to build a safe, stable future through affordable homeownership. If you're ready to take the next step toward homeownership, we're here to help you through the process.

The application process can feel overwhelming at first, but you don't have to navigate it alone. We're available to answer questions, help you understand the application, and explain what documents you need to provide. If you're unsure about anything, please call or email us. No question is too small to ask!

The application is attached and must be completed in full, along with all required supporting documents. If a question or section does not apply to your household, please write "N/A."

If you're unsure how to answer a question or whether something applies to you, please contact us before leaving it blank. We're happy to talk it through with you and help make the application process as straightforward as possible.

We look forward to hearing from you and receiving your completed application (by mail or drop-off) by October 30th at 5:00pm

Thank You,

Alana Shapiro
Program Manager
207-985-4850
program@habitatyorkcounty.org

Habitat for Humanity®
York County

QUALIFYING GUIDELINES FOR SANFORD HOMEOWNERSHIP

Estimated Home Completion – By the end of 2027

The homes will be 2 or 3 bedrooms dependent on household composition.
Please note that after selection, the home can take 8-16 months to build.

How to Qualify for a Home:

Each application for Habitat for Humanity Homeownership is reviewed by the Family Support Committee. They are evaluating your:

- Ability to afford a monthly, affordable mortgage payment
- Need for housing
- Willingness to work with Habitat throughout the process, and the completion of 200-400 sweat equity volunteer hours

Your ability to meet one or all of these criteria does not guarantee you will be chosen for the program.

1. **Ability to Afford a Monthly Mortgage**

Income Eligibility: Income limits are determined by household size. This chart shows the minimum and maximum income requirements based on the number of people in your household.

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

Additional Financial Requirements:

- At the time of the application, applicants must have $2,000 in savings.
- Applicants must have a minimum credit score of 660.
- During the application process, applicant's debt to income ratio is reviewed. Applications must have a debt-to-income ratio of 12% or below.

<u>Applicants must enclose a credit check fee with their application.</u> The fee is $25 for single heads of household and $50 for dual heads of households. Habitat runs all credit checks through a paid service. This fee helps offset the cost of fees associated with the credit check.

2. Need for Housing

Candidates must have a need for a Habitat for Humanity home, including but not limited to, one or more of the following:

- Having high monthly housing expenses relative to income
- Living in overcrowded conditions or unsafe environments
- Living with relatives, friends or in other temporary housing
- Needing accessibility features for you or a household member
- Unable to afford homeownership through a traditional mortgage

Applicants must live or work in York County, Maine for at least one year prior to the application and cannot currently own a home.

3. Willingness to work with Habitat for Humanity

Applicants must demonstrate a willingness to partner with Habitat through the construction of their home and by supporting Habitat's mission.

Habitat homebuyers are required to complete 200–400 hours of "sweat equity," which includes volunteering on Habitat projects and completing required financial and homeownership education.

- Single-head households: 200 hours of sweat equity, with up to 100 hours completed by friends and family.
- Dual-head households: 400 hours of sweat equity, with up to 200 hours completed by friends and family.

Sweat equity is an important part of Habitat's homeownership program and gives future homeowners the opportunity to work alongside volunteers, staff, and community members while preparing for successful homeownership.

The Selection Process

1. **Submit a completed application and copies of your required documents by the October 30th deadline.**

2. Initial applications are reviewed. Habitat may reach out with additional questions during the review process.

3. If it is determined that you meet the initial qualifications, you will be invited to fill out a Phase 2 application and attend an application meeting.

4. After the Phase 2 application, members of the Family Selection and Support Committee will contact you to arrange a home visit.

5. After the home visit, all applications are reviewed. The final candidates will be invited to complete a homeownership budget.

6. The Family Support Committee will recommend an applicant for selection; the Habitat Board of Directors will review and approve your application for acceptance into the Habitat homeownership program. If you are not selected, applicants can apply again for future Habitat for Humanity homes.

This entire process can take up to 4 months after all initial applications are received.

Habitat for Humanity®
York County

How to Submit your Application

- Applications can be submitted in person or mailed to the Habitat administrative office. **They cannot be submitted via email.**
- Applications that are incomplete, missing the required documentation, missing the credit check fee or are returned late will NOT be considered.
- All documentation provided should be copies- do not send originals. If you need to use Habitat's photocopier, please reach out to us to schedule an appointment to come to Habitat's office.

Completed applications must be submitted no later than Friday, October 30th.

Drop Off:

Habitat for Humanity York County Administrative Office (inside the Kennebunk ReStore)
123 York Street, Kennebunk, Maine

Administrative Office Drop Off Hours:
Monday-Friday 8-5
If the door is locked when you arrive, please call 207-985-4850

Applications may be dropped off at the ReStore on Saturday, but you must notify Habitat of what time you will be coming so ReStore staff can be notified.

Mail:

Habitat for Humanity York County
Attn: Homeowner Selection
PO Box 267
Kennebunk, ME
04043

If you want our Program Manager to review your application when you drop it off to check for completeness, or if you have questions while filling it out, reach out to her at program@habitatyorkcounty.org, or 207-985-4850 to schedule an appointment

Our commitment to fair housing:
The selection of households who will partner with Habitat for Humanity York County 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. All information is considered confidential and is to be used only for the purpose of selecting qualified households for homeownership.

Habitat for Humanity
York County

Application Checklist

For applications to be considered complete, all applicants must:

☐ 1. **Watch the informational video and include the code from the video on the application.** To view the video, go to www.habitatyorkcounty.org/homeownership

☐ 2. **Complete the application in its entirety.**

☐ 3**. Include proof of all household income for the past 2 months**: (2 months of the most recent pay stubs, proof of SSI, Child Support, Section 8, SNAP, HEAP, SSI, and any other household income.)

☐ 4. **Provide bank statements**: 2 months of bank statements from checking and savings accounts. If you are applying with a co-applicant, we need to see bank statements from both applicants.

☐ 5. **Include payment for a credit check**: Checks and money orders made out to Habitat for Humanity York County. $25 for a single head of household, $50 for two heads of household.

Habitat for Humanity® York County

EQUAL HOUSING OPPORTUNITY

Habitat for Humanity York County is Selecting Three Homebuyers for New Homes on Island Avenue 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 be made out to Habitat for Humanity York County. $25 for a single head of household, $50 for dual heads of households.

Households who meet the requirements are invited to complete the Phase 1 Application.
Applications must be received by Friday, October 30th 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

If you have any questions please contact program@habitatyorkcounty.org or 207-985-4850

Habitat for Humanity®
York County

EQUAL HOUSING OPPORTUNITY

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

Name: (first and last) ______________________

Address: ______________________

City, State, Zip: ______________________

Mailing Address: ______________________

Email: ______________________

Phone: ______________________

DOB: __________ Marital Status: __________

Social Security Number: ______________________

Are you a US Citizen: Yes ☐ No ☐

Employer: ______________________

Position Held: ______________________

Start Date: __________ Hourly Rate: __________

Avg. Hours Worked Per Week: __________

Monthly Gross Income: __________

Other Employment: ______________________

Position Held: ______________________

Start Date: __________ Hourly Rate: __________

Avg. Hours Worked Per Week __________

Co- Applicant Information

Name: (first and last) ______________________

Address: ______________________

City, State, Zip: ______________________

Mailing Address: ______________________

Email: ______________________

Phone: ______________________

DOB: __________ Marital Status: __________

Social Security Number: ______________________

Are you a US Citizen: Yes ☐ No ☐

Employer: ______________________

Position Held: ______________________

Start Date: __________ Hourly Rate: __________

Avg. Hours Worked Per Week: __________

Monthly Gross Income: __________

Other Employment: ______________________

Position Held: ______________________

Start Date: __________ Hourly Rate: __________

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**

For Internal Use Only: *Date Received:* *Total Annual Income:*

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 Assests

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 debt 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 Habitat for Humanity York County to 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 obtain and review my credit report.

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, you 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: ______________________________