

## Habitat Homebuyer Eligibility Interest Form

### PLEASE READ BEFORE APPLYING

**Thank you for your interest in becoming a Habitat Partner Homebuyer. We are not processing applications until mid 2019. Upon completing this form, you will be notified of your preliminary eligibility for our homebuying program. If you are *not* eligible, you will be notified as soon as possible. If you *are* eligible, you will be invited to apply in mid 2019.**

### Applicant Eligibility Guidelines

To be eligible for Habitat for Humanity in Whatcom County's Homebuyer Partnership program, the applicant(s) must have lived in, and be currently living in, substandard conditions in Whatcom County for at least one year, as defined by the following criteria:

#### **Substandard Conditions**

Unsafe conditions of the housing structure including, but not limited to, inadequate heat, plumbing, water or sewer. Irreparable deterioration or damage to the roof or structural components. Mold or mildew or other conditions deemed unsafe.

#### **Overcrowding**

Three or more children sharing a bedroom or do not have a bedroom due to the physical restraints of the housing structure. Children of opposite sexes sharing a bedroom. Children sharing the parent's bedroom. Parents and children separated and living in different homes due to overcrowding.

#### **Unsafe Neighborhood**

Unsafe conditions due to persistent neighborhood violent criminal or drug activity. Police reports or other proof will be requested.

#### **Transitional Housing**

Unstable condition as a result of living in transitional housing for at least six months (drug or criminal transitional housing does not qualify), or current housing has been condemned or has been sold by the landlord and there are no other comparable opportunities for housing.

#### **Cost Burden**

Unsustainable rent or mortgage payments, defined as being 50% or more of the household's annual gross income.

### **Partnering with Habitat**

If you are approved by our Board of Directors, there are multiple ways that you will be asked to show your willingness to partner. You will be required to contribute a minimum of 500 hours of volunteer time, called Sweat Equity. This will be a large part of your commitment to us and to our program. You will be required to participate in various homeowner training classes, financial and credit counseling and other classes that become available. There will also be times when we will want to showcase you and your family for certain publicity events. Please know that we will take every measure possible to protect you and your family's dignity at all times.

### **Ability to Pay**

To be eligible for a Habitat home, your total household income must be between 30% and 60% of Whatcom County's Median Income, adjusted for family size and shown on the chart below. Your credit report will be utilized in assessing your fiscal responsibility and willingness to pay a mortgage. We will look at your total income to debt ratio to make sure that a mortgage will not put a financial burden on you and your family. It is important to note that medical debt will be considered more leniently than consumer debt is. Also know that it is our policy not to approve anyone with a bankruptcy during the past five years, *unless* due to medical debt. In that case, there will be further inquiry. There will be a \$500 down payment due at least 90 days prior to closing.

**2018 Whatcom County Median Income Eligibility Guidelines**

<b>Household Size</b>	<b>Gross Income</b>	<b>30%</b>	<b>60%</b>
1	\$53,300	\$15,990	\$31,980
2	\$60,900	\$18,270	\$36,540
3	\$68,500	\$20,550	\$41,100
4	\$76,100	\$22,830	\$45,660
5	\$82,200	\$24,660	\$49,320
6	\$88,300	\$26,490	\$52,980
7	\$94,400	\$28,320	\$56,640
8	\$100,500	\$30,150	\$60,300

### **Background Checks**

Habitat performs background checks and sex offender checks on all members of the applicant family's household who are ten years of age or older. It is Habitat for Humanity in Whatcom County's policy not to accept any applicants who have been convicted of a sex crime and/or who must legally have their name on the national sex offender registry. HFHWC has a strict policy regarding criminal convictions. Anyone convicted of a felony within the last ten years, a gross misdemeanor within the last seven years or a misdemeanor in the last five years is not eligible. If you feel that there are extenuating circumstances, especially if there is only a single offense, we encourage you to supply an explanation and the committee will take your information into account before making a decision. Habitat for Humanity in Whatcom County will use its sole discretion when making these decisions.

Our goal at Habitat is to build lasting relationships with our Partner Homebuyers and to see them succeed in every way