

## PLEASE READ BEFORE FILLING OUT YOUR APPLICATION

### Applicant Eligibility Guidelines

To be eligible for a Habitat for Humanity in Whatcom County's Family Partnership housing 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.

**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 Families and to see them succeed in every way.

**2016 Whatcom County Median Monthly Income**

**Income Eligibility Guidelines**

	<b>At Least</b>	<b>Not more than</b>	<b>At Least</b>	<b>Not more than</b>
<b>HOUSEHOLD SIZE</b>	<b>ANNUAL 30%</b>	<b>INCOME 60%</b>	<b>MONTHLY 30%</b>	<b>INCOME 60%</b>
1	\$14,700	\$29,400	\$1,225	\$2,340
2	\$16,800	\$33,600	\$1,337	\$2,450
3	\$18,900	\$37,800	\$1,575	\$3,150
4	\$20,970	\$41,940	\$1,747	\$3,495
5	\$22,650	\$45,300	\$1,887	\$3,775
6	\$24,330	\$48,660	\$2,027	\$4,055
7	\$26,010	\$52,020	\$2,167	\$4,335
8	\$27,690	\$55,380	\$2,307	\$4,615



**Habitat for Humanity in Whatcom County, Inc.**  
**1825 Cornwall Ave, WA 98225**  
**(360) 715-9170**



**Preliminary Application for Eligibility**

**Dear Applicant:** This form will help Habitat for Humanity in Whatcom County determine if you meet the basic criteria to become eligible for a Habitat home and mortgage. If you meet the criteria you will be invited to attend an orientation, provide documentation of the income, need and family circumstances listed below. You may also be asked to fill out a standard Application for Housing form.

**APPLICANT INFORMATION**

**APPLICANT**

**CO-APPLICANT**

**Name:** \_\_\_\_\_ **DOB:** \_\_\_\_\_

**Name:** \_\_\_\_\_ **DOB:** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_

**Home Phone:** \_\_\_\_\_

**Mobile:** \_\_\_\_\_

**Mobile:** \_\_\_\_\_

**Work:** \_\_\_\_\_

**Work:** \_\_\_\_\_

**Which is the best way to contact you?** Home Work Mobile

**Which is the best way to contact you?** Home Work Mobile

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

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

**Is email a reliable way to contact you?** Yes No

**Is email a reliable way to contact you?** Yes No

**Dependents** and others who will live with you (not listed by co-applicant).

**Dependents** and others who will live with you (not listed by applicant).

Name:	DOB	M	F
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>

Name:	DOB	M	F
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>
_____		<input type="checkbox"/>	<input type="checkbox"/>

**Present Address** (Street, City, State, ZIP)  Own  Rent  
 Living w/ Family

**Present Address** (Street, City, State, ZIP)  Own  Rent  
 Living w/ Family

**Number of bedrooms** \_\_\_\_\_

**Number of bedrooms** \_\_\_\_\_

**Rent or mortgage payment** \$ \_\_\_\_\_/Month

**Rent or mortgage payment** \$ \_\_\_\_\_/Month

**Years at current address** \_\_\_\_\_

**Years at current address** \_\_\_\_\_

**Years living in Whatcom County** \_\_\_\_\_

**Years living in Whatcom County** \_\_\_\_\_

**Knowingly providing false information on this application will disqualify the applicant from further consideration.**



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Preliminary Application for Eligibility

**APPLICANT INFORMATION**

APPLICANT	CO-APPLICANT
<b>Income:</b> Wages: _____ /Month Other (Include child support, SSI, EBT/Food stamps, etc): Type: _____ Amount _____ /Month Type: _____ Amount _____ /Month	<b>Income:</b> Wages: _____ /Month Other (Include child support, SSI, EBT/Food stamps, etc): Type: _____ Amount _____ /Month Type: _____ Amount _____ /Month

**Tell us about any dangerous or unhealthy conditions regarding your current living conditions :**

**Tell us about why you feel that you need and are eligible for a Habitat for Humanity home:**

I understand that by filing this application, I am authorizing Habitat for Humanity in Whatcom County to evaluate my actual need for a Habitat home, my ability to afford the purchase price of a Habitat home, other expenses of homeownership and my willingness to be a Partner Family. I understand that the evaluation will include a sex offender and criminal background check. I have answered all the questions on this application truthfully. I understand that if I have not answered the questions truthfully, 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.

<b>Signature:</b> _____ <b>Date:</b> _____	<b>Signature:</b> _____ <b>Date:</b> _____
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**In the event that we can not contact you, is there a third party you would like us to contact on your behalf?**  
 No  Yes **Name:** \_\_\_\_\_ **Relationship:** \_\_\_\_\_

**Phone Number or Best Way to contact them:** \_\_\_\_\_

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