

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 late 2021. 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 once we begin processing new applications.

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 30% 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.

2021 Whatcom County Median Income Eligibility Guidelines

Household Size	Gross Income	30%	60%
1	\$56,800	\$17,040	\$34,080
2	\$64,900	\$19,470	\$38,940
3	\$73,000	\$21,900	\$43,800
4	\$81,100	\$24,330	\$48,660
5	\$87,600	\$26,280	\$52,560
6	\$94,100	\$28,230	\$56,460
7	\$100,600	\$30,180	\$60,360
8	\$107,100	\$32,130	\$64,260

**If you earn above 60% AMI please contact Kulshan Community Land Trust @360-671-5600 or Whatcom-Skagit Self Help Housing @360-398-0223 for more information on their homeownership programs.

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



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

Preliminary Eligibility Interest Form



Dear Applicant: We hope to be processing applications again in 2021. This form indicates your interest in applying for a Habitat home, and helps Habitat determine if you meet the basic criteria to become eligible for a Habitat home and mortgage. If you are *not* eligible, you will be notified as soon as possible. If you *are* currently eligible, you will be invited to apply once we begin processing new applications.

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). 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"/>				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"/>			
Present Address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> Living w/ Family				Present Address (Street, City, State, ZIP) <input type="checkbox"/> Own <input type="checkbox"/> Rent <input type="checkbox"/> 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 Interest Form



APPLICANT INFORMATION

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

Signature: _____	Signature: _____
Date: _____	Date: _____

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: _____

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