

Now accepting applications for



**420 Clark Street
S. Williamsport, PA**

- Single Family Home, Built 2025
- 5 Bedrooms, 2.5 Bathrooms
- Total Rooms:12 (1564 sq. ft.); 0.32 acre
- ADA-compliant (1st Floor only)
- Basement: Full, unfinished, Sump Pump
- Attic: floored storage
- South Williamsport School District



Greater Lycoming Habitat for Humanity
335 Rose Street, Suite 1, Williamsport, PA 17701
570-322-2515 www.lycominghabitat.org



Application Process for Habitat Homeownership

1. Fill out a pre-Application and send it or drop it off at our office with the credit check fee (\$25 per applicant).
2. Habitat will then process your application, including calculating your income to debt ratio obtaining your credit report, verify your bank balances, income, and rental history.
3. The Homeowner Selection Committee will meet after receipt of your application(s) to assess your eligibility. Habitat Homeowners qualify by meeting the following criteria (more details are included on page 6).
 - Demonstrate a need for adequate shelter
 - Ability to pay for a Habitat house
 - Willingness to partner with GLHFH
 - Take a financial course through PHFA
 - Agree to our Lasting Affordability model
 - Maintain a relationship with our affiliate
4. All applicants will be notified of application status within 30 days of receipt.
5. Habitat will have other houses in the future. Additional applicants will be able to re-apply for future opportunities.



Preliminary Application for Homeownership

Name: _____ DOB: _____ SS#: _____
 (Applicant) (M/D/Year)

Single (includes Divorced or Widowed): Married (includes Separated):

Are you a citizen of the United States? _____ If not, when did you come to the United States? _____
 Are you a lawful Permanent Resident? _____

Have you ever been convicted of a felony? (please check one) _____ Yes _____ No
 If Yes, please explain: _____

Name: _____ DOB: _____ SS#: _____
 (Co-Applicant) (M/D/Year)

Single (includes Divorced or Widowed): Married (includes Separated):

Are you a citizen of the United States? _____ If not, when did you come to the United States? _____
 Are you a lawful Permanent Resident? _____

Have you ever been convicted of a felony? (please check one) _____ Yes _____ No
 If Yes, please explain: _____

Current Address (please include Zip Code): _____

Previous Address (if less than two years): _____

Telephone #: _____ Alternate Telephone #: _____

Email address: _____

Please list your CURRENT employer(s), start date, and monthly wages for each working member of your household 18 years or older:

<u>Employee's Name</u> (who works here?)	<u>Company name & City</u>	<u>Start Date</u>	<u>Gross MONTHLY income</u>
_____	_____	_____	_____
_____	_____	_____	_____

Please list other income (Include AFDC/TANF, Food Stamps, Social Security, SSI, Disability, Alimony, Child Support, Etc. *Please include Food Stamp amount on a separate line*):

<u>Name of Recipient</u>	<u>Type of Income</u>	<u>Amount per Month</u>
_____	_____	_____
_____	_____	_____

Current Housing Information:

How much do you pay in rent per month? \$ _____ Utilities per month: \$ _____

Is this rent subsidized (i.e. Section 8, etc.)? Yes _____ No _____ If YES, please explain: _____

Number of Bedrooms: _____ Number of Bathrooms: _____ Total other rooms: _____

Do you share housing with another family? Yes _____ No _____ If YES, please explain: _____

Do you live in a garage or other similar structure? Yes_ No _____ If YES, please explain: _____

Any additional information you'd like to provide: (use back of this page if needed) _____

Please list EVERY person living in your home with you currently, as of the date of this application. Please add additional members on a separate sheet of paper if needed. *DO NOT list the applicant or co-applicant.*

<u>Name</u>	<u>Age/Date of Birth</u>	<u>Sex</u>	<u>Relationship to Applicant</u>	<u>Will this person live in the Habitat House?</u>
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_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____
_____	_____	_____	_____	_____

(use additional paper if needed)

Please describe the condition of your current home (why do you want to apply for a Habitat for Humanity home?): _____

Have you applied for homeownership through Habitat for Humanity previously, whether at this affiliate or another? If so, please explain where you applied, how many times you've applied, and what the outcome of the application was: _____

How did you hear about the Habitat for Humanity Homeownership Program? _____



We are pledged to the letter and spirit of United States policy for achieving equal housing opportunities nationwide. We encourage and support affirmative advertising and marketing programs in which there are no barriers to obtaining housing because of race, color, religion, gender, physical or mental limitations, familial status, or national origin.

Certification Statement

I certify that all information provided by me as part of this application is true and correct to the best of my knowledge. I understand that any false information presented may disqualify me and my family from eligibility in the Greater Lycoming Habitat for Humanity Path to Homeownership Program.

I also agree that if my family and I are chosen to become Habitat for Humanity homeowners, Greater Lycoming Habitat for Humanity has permission to use our names, pictures, and stories per Habitat for Humanity International guidelines in publications and promotions.

Printed Name of Applicant: _____

Signature of Applicant: _____

Printed Name of Co-Applicant: _____

Signature of Co-Applicant: _____

Date: _____

Please submit your completed application, signed Authorization Form (pages 3-6), and \$25.00 for each applicant to:

**Greater Lycoming Habitat for Humanity
Attn: Family Selection Committee
335 Rose Street, Suite 1
Williamsport, PA 17701**

The \$25.00 fee(s) will be used to run a credit check on the applicant(s).

Your application will not be processed without the credit check fee(s).

If you have any question prior to submitting your application, please call 570-322-2515

or email contact.us@lycominghabitat.org

FOR OFFICE USE ONLY – DO NOT WRITE BELOW THIS SPACE

Date Application Received: _____ By Whom: _____

Authorization Form Received: YES NO

Credit Check Fee Paid: YES NO

Cash Money Order Check # _____

Application Approved: YES NO

Reason for Denial:

Approval Letter Sent: Date: _____ By Whom: _____

Denial Letter Sent: Date: _____ By Whom: _____

Additional Information:



Authorization and Release of Information

(please read carefully before signing)

I understand that by completing this Habitat for Humanity Application for Housing, I am authorizing Greater Lycoming Habitat for Humanity (GLHFH) to evaluate my actual need for a Habitat home, my ability to repay the mortgage loan and other expenses associated with homeownership, as well as my willingness to partner with Habitat. I understand that the evaluation will include personal visits, a credit check, past & present landlord and employment verification, references, and screening on the National Sex Offender Registry. I authorize GLHFH to share information with various third-party vendors/providers for purposes of home mortgage finance options.

I have answered all the questions on this application truthfully. I understand that my application will be denied if I have not answered the questions truthfully. I also recognize that even if I have already been selected. As a Habitat Partner Family, if it is discovered that I/we have provided untruthful, dishonest, or false information, I/we will be disqualified from the program.

The original copy of this application will be retained by Habitat even if the application is not approved.

Applicant's Printed Name: _____

Applicant's Signature: _____

Date: _____

Co-Applicant's Printed Name: _____

Co-Applicant's Signature: _____

Date: _____

Greater Lycoming Habitat for Humanity is an Equal Opportunity Housing Program



Greater Lycoming Habitat for Humanity - 335 Rose Street, Suite 1 - Williamsport, PA 17701
Office: 570 322 2515 Fax: 570 322 1683 www.lycominghabitat.org



Definitions of Need for Adequate Shelter, Ability to Pay for a Habitat Home, and Willingness to Partner with Habitat for Humanity

Section 1. Need for Adequate Shelter

An applicant family's present housing is plagued with at least one of the following conditions:

a) Structure

1. The current shelter requires repairs that the family is unable to perform, and the landlord is unwilling to complete
2. The present dwelling has a deficient heating system — can't maintain a healthy environment
3. Frequently reoccurring plumbing and water supply deficiencies
4. Unsafe or unreliable source of electrical power
5. Handicapped accessibility barriers with current dwellings cannot be corrected.
6. The present home is in the process of being condemned.

b) Size

1. The current shelter has an inadequate number of bedrooms
2. Family is tentatively living with relatives or friends in overcrowded conditions.

c) Safety

1. The current neighborhood is unsuitable/unsafe.
2. No means exits to egress from a basement bedroom.
3. Dwelling is plagued with constant infestations of rodents.

d) Conventional Financing

1. The family has applied but has been denied a conventional or government-assisted mortgage.
2. The family has no marketable assets that could be used to obtain a conventional loan.

e) Affordability

1. Family spends more than 50% of gross income on rent, excluding utilities

Section 2. Ability to Pay for a Habitat House

An applicant's family must have an annual income that does not exceed the "Low Income" level set forth annually by HUD. The following factors determine if the family has the necessary resources to purchase a Habitat house.

- a) The family must have a household gross income that meets the eligibility guidelines of the local Habitat Affiliate.
- b) The total mortgage payment, taxes, insurance, and all debt should not be greater than 30 percent of the total income
- c) Reliable sources of income consist of wages or salary, self-employed income, SSI, income revenue from assets, and (at the current time) public assistance. The reliability of child support payments in computing minimum and maximum income will be evaluated.
- d) Employment verifications will be used to verify current income figures and to assess current and past employment stability.

(continued next page)

- e) A family selected as Habitat homeowners must be able to meet the financial commitment of:
 - 1. Down payment of at least \$1,000. The down payment can be split into two \$500 payments. The first \$500 payment is due no later than three months after the family has been selected. The balance is due at closing.
 - 2. Payment of first year's escrow in advance upon closing. (This amount will vary depending on insurance costs and taxes.)
- f) The family has a demonstrated record of consistently making monthly payments for rent, utilities, insurance, and other credit obligations.
- g) The family has not declared bankruptcy within one year of the application review.
- h) Evidence of capability to pay off any bad debts and financial judgments or liens must exist. All financial judgments or liens must be cleared before closing. Payments on bad debts must begin immediately upon signing the Letter of Acceptance.
- i) Homeownership must not threaten household income (i.e., any household income derived from public assistance must not stop or substantially decrease if the applicant owns a home.)

Section 3. Willingness to Partner with Habitat

An applicant's family must be willing to partner with Habitat. The three factors used to assess this willingness include:

a) Eagerness

- 1. The family takes the initiative to stay informed and aware of required educational opportunities, such as homeowner and financial workshops and training.
- 2. The family completes the Home Ownership Application and provides the necessary documentation and references.
- 3. The family is comfortable with promoting the mission of Habitat by sharing their story with the community.
- 4. The family expresses a willingness to attend Habitat Homeowner meetings, training opportunities, and other Habitat functions.

b) Understanding

- 1. The family fully participates in the selection process and understands what Habitat is (and what it isn't).
- 2. The family understands and readily accepts all provisions of the Habitat covenant, including prompt house payments and timely and respectful care of the Habitat home and grounds.
- 3. When Habitat transfers the deed to the Partner Family, the family knows it is responsible for all maintenance and repairs (both preventive and unscheduled) unless otherwise covered by the Limited one-year Habitat Warranty or a manufacturer's warranty on appliances or systems.
- 4. Our affiliate will conduct an annual inspection of your home.

c) Realization

- 1. The family realizes the implications of a highly publicized program.
- 2. The family acknowledges that monthly mortgage payments must be made without default.
- 3. The family realizes there are restrictions on the resale of the Habitat home.
- 4. The family understands they are expected to be an ongoing, "active" partner with Habitat.
- 5. The family understands they are expected to complete the PHFA financial education online before closing on the home.

**Any questions about these definitions can be answered by calling our office
at 570-322-2515 ext 303.**



Frequently Asked Questions

- **What documents prove that I am a legal resident of the United States?**

1. Birth Certificate - Shows proof that the individual was born in the U.S.
2. 1-94 Arrival/Departure Record—This shows that the individual left their country and arrived in the U.S. legally. This card has an expiration date that may be extended, or it will acknowledge that the individual may stay in the U.S. indefinitely.
3. Resident Alien Card (Green Card)—This card shows that an individual is in a position to apply for permanent legal residency in the U.S. This card has an expiration date (usually five years from when the individual physically came into the U.S.). After five years, the individual may reapply for permanent residency.

Special Naturalization Provisions — Provisions covering special classes of persons who may be naturalized even though they do not meet all the general requirements for naturalization. Such special provisions allow:

- wives or husbands of U.S. citizens to file for naturalization after three years of lawful permanent residence instead of the prescribed five years.
- a surviving spouse of a U.S. citizen who served in the armed forces to file their naturalization application in any district instead of where they reside; and
- Children of U.S. citizen parents are to be naturalized without meeting specific requirements or taking the oath if they are too young to understand the meaning. Other persons who may qualify for special consideration are former U.S. citizens, service members, seamen, and employees of organizations promoting U.S. interests abroad.

Note: *More information may be found on the INS website.*

- **Should I list a person on the application as going to be living with me if I am not sure that they are?**

For instance, my mom might come live with me later in the year, but I am not sure yet. Should I list her on the application as living in the house if I am approved?

It would be best if you did not list them this early in the process, but when you are interviewed, let us know if this is possible. If the person comes to live with you anytime during the process, you must notify Habitat that additional people live in your home.

- **Can I be deselected?**

Yes. If you fail to continue to meet the eligibility criteria outlined on page 2.

- **If I die, will the house go back to Habitat?**

It depends on and will be considered on a case-by-case basis. Most often, as long as someone can make the monthly payments and meets the income guidelines, it will not return to Habitat. You can specify in your will who you would like the house to go to if such a circumstance were to present itself, but they would still have to be able to make the monthly payments. If the mortgage loan defaults (the mortgage loan is not being paid), the house will be foreclosed on and returned to Habitat.

- **Can I reapply if declined for the home?**

Habitat will have other houses in the future. Additional applicants will be able to re-apply for future opportunities.



Summary of Habitat Home Ownership Information

Habitat for Humanity works with volunteers to build simple, decent, affordable housing.
With individuals or families in need.

Homeowners make regular payments, including mortgage principal & interest, taxes, and insurance.

All partner families are required to make a financial commitment of at least \$1,000 down payment and first-year escrow (insurance and taxes) at closing.

Habitat provides a Path to Homeownership. We are not a rental program. Homeowners are educated about and are expected to plan for new responsibilities such as regular home maintenance and unexpected repairs.

Habitat looks for individuals or families willing to give something back to the community through attending neighborhood meetings and active participation in neighborhood improvements.

Greater Lycoming Habitat for Humanity is an Equal Housing Opportunity Provider. We are pledged to the letter and spirit of U.S. policy for achieving equal housing opportunities nationwide. We encourage and support an affirmative advertising and marketing program without barriers to obtaining housing because of race, color, religion, sex, handicap, family status, or national origin.

Habitat for Humanity is a non-profit, ecumenical Christian housing mission (open to all faith communities) that seeks to eliminate substandard housing in Lycoming County. Habitat builds simple, affordable housing, with people living in substandard/inadequate housing who cannot secure adequate housing by conventional means.