

## Habitat for Humanity of Pike County

### Homeowner Pre-Application

#### Habitat for Humanity of Pike County, Inc.

Habitat for Humanity of Pike County, Inc. (HFHPC) is a Christian housing ministry which is financed through private donations and which utilizes volunteer labor to aid families who could not otherwise afford to access suitable decent housing. Applicants are sought who meet Habitat's requirements and agree to abide by the guidelines set by Habitat. The purpose of Habitat is to build homes to meet the needs of selected families. Habitat will basically provide the construction agreed upon for the selected family at cost, with no profit accruing to HFHPC and with no interest charged to the applicant, for a family meeting the following requirements. Please read the following to ensure that your family meets the general requirements.

Need for Housing. You must verify that you are without satisfactory housing for your family or that the home or apartment you now live in is unsatisfactory due to the size of your family or the condition of the residence. Such conditions might include, but not limited to, poor heating, plumbing, electrical system, or a leaky roof. You must also verify that you cannot obtain a conventional mortgage from another source.

Pike County Resident. You must currently be and have been residing or working in Pike County for a period of no less than one year.

Willingness to Partner. Selected applicants must be willing to participate in Habitat programs which are designed to aid families in such areas as budgeting and home maintenance. Selected families must commit themselves to provide a minimum of 200 hours of sweat equity to be completed prior to occupancy. Sweat equity can take the form of actual work on your own house or other Habitat houses, to help in Habitat fund raising, office work or other tasks determined by HFHPC. The hours must be committed by the family member(s), relatives, or friends.

Ability to Pay. Because the Habitat mission focuses on low income families, the maximum allowable annual income is \$55,234 for a family of four. You must have a total household gross income that falls within the chart below:

Pike County's Median Income in 2018 is \$63,417.

<b>Family size</b>	<b>1 to 2</b>	<b>3</b>	<b>4</b>	<b>each additional member</b>
<b>Minimum</b> (30% of area median income)	\$19,025	\$22,025	\$23,525	add \$1500
<b>Maximum</b> (80% of area median income)	\$50,734	\$53,734	\$55,234	add \$1500

**Applicant must also demonstrate the ability to pay a \$700 per month mortgage.**

You must be able to make a small down payment at closing (estimated to be \$2,000.00). The actual amount for closing costs will depend upon the total construction and transfer costs.

You must give written permission for HFHPC to make a complete check of all family assets, income, credit and debts and to allow HFHPC to obtain verification of all information you provide on the Application for Housing, including statements from landlords, banks, creditors and references. Selected applicants will be expected to make timely monthly mortgage payments which will be used by HFHPC to pay down your principal of your home loan, pay your escrow bills, and to finance the building of other Habitat homes.

Building costs are financed by a revolving fund called "**The Fund for Humanity.**" Habitat's fund money comes from homeowners' house payments, supporters and money earned by fund-raising activities. The monies in the Fund for Humanity are used to build more houses.

All applications will be reviewed in detail and qualified applicants will be required to meet in person with representatives to further review their needs, their qualifications and the expectations of Habitat for Humanity of Pike County. Families not accepted initially may reapply, if there are changes in their circumstances which they believe would justify reconsideration. Because HFHPC will only be able to help a fraction of the qualified families in need of housing, approved applicants will be placed on a list in order of the priority of need. The family selected as most qualified will be offered the agreed upon home at cost with a 30 year, zero interest mortgage.

All information provided by applicants will be considered strictly confidential and will only be used for purposes of family selection.

I, \_\_\_\_\_ have read the above guidelines and I believe my family qualifies for consideration for Habitat ownership. Please send me an Application for Housing.

Name

Address

City

State

Zip

Home Phone

Work Phone

Cell Phone

Email

What form should the application be sent to you- please indicate one:

\_\_\_ e-mail, \_\_\_ fax, or \_\_\_ mail?

Fill out this form, print it, and mail this form to:

Habitat for Humanity of Pike County  
103 Delaware Crest  
Dingmans Ferry, PA 18328

Or you may **save the completed form** and email a copy to: [hfhpc@ptd.net](mailto:hfhpc@ptd.net)