



Middlesex Habitat for Humanity Homeownership Program: Additional Information

Middlesex Habitat for Humanity's Homeownership Program is designed for individuals and families who are ready to transition into homeownership but cannot afford to purchase a home on the open market. Habitat homes are sold at fair market value, subsidized by a forgivable mortgage note of up to 30% of the sale price to make monthly payments affordable. No monthly payments are required on the "silent" note, and the balance is forgiven over the life of the mortgage.

While we no longer originate primary mortgage loans, we recommend mortgage products to program participants, such as the Connecticut Housing Finance Authority's First Time Homebuyer products. While you are not required to use a specific mortgage product, we reserve the right to refuse mortgages that we deem predatory or not in the borrower's best interest.

Home at 55 Brown Street, Middletown, CT

This application cycle is specifically for a **3-bedroom, 2-bath ranch-style home at 55 Brown Street, Middletown, CT**, approximately **1,400 square feet**. The home will be built to **Zero Energy Home Ready standards**, resulting in lower utility costs. This will be **Connecticut's first modular Habitat for Humanity build**, where the structure is built in a factory and delivered to the site for final assembly. While the exterior will be completed before delivery, Habitat staff, volunteers, and participants will work together to finish the interior—a key aspect of Habitat's mission.

Please note that Middlesex Habitat is not a custom builder, and no modifications will be made to the design, except for necessary disability accommodations.

Application and Income Requirements

All application requirements, including the due date, are outlined in the application itself. **Completed applications** and **all required documents** must be submitted by the deadline to be considered.

There are two sets of income requirements:

1. **Financing Income:** Minimum income required to cover the mortgage payment, including property taxes and insurance. This requirement is the same for all household sizes. This is the income for the persons listed on the loan as applicants.
2. **Program Income:** Based on household size and capped at **80% of the Area Median Income (AMI)** for Northern Middlesex County. This figure varies depending on the number of people living in the household and considers the income for **all persons in the household** regardless of if they are listed as applicants.

Eligibility and Partnership Requirements

To be considered for the Homeownership Program, applicants must meet the following three criteria:



1. **Need:** Demonstrated by housing costs exceeding 35% of your gross income or living in public housing. No home visits will be conducted to verify substandard living conditions.
2. **Ability to Pay:** Applicants must show stable income and creditworthiness.
3. **Willingness to Partner:** Applicants must be willing to work alongside staff and volunteers to build their home and attend required events.

Participants must also agree to the terms outlined in the **Partnership Agreement**, which include completing **65 partnership hours**:

- **39 construction hours** on the jobsite
- **15 hours** of homeowner education courses
- **4 hours** for groundbreaking and dedication events

Non-student adults in the household are also required to complete **39 construction hours**. Accommodations will be made for any medical or accessibility needs.

Timely Submission and Honesty in Documentation

Applicants must submit all requested information in a **timely and honest manner**. Failure to provide required documentation or withholding information may result in denial of the application or removal from the program. If your financial situation is unique (e.g., self-employment), additional documentation may be required. Please contact us to discuss your situation if needed.

Selection Process

Applicants are screened based on **need, ability to pay, and willingness to partner**. Due to the limited number of homes we build, only one applicant will be selected per cycle. The selection is made by random draw from the pool of qualified applicants.

Nondiscrimination Policy

Middlesex Habitat for Humanity complies with all state and federal nondiscrimination laws. We treat all applicants equally, regardless of race, color, religion, sex, gender identity, national origin, disability, familial or marital status, ancestry, sexual orientation, or lawful source of income.

Contact Us

We are excited to guide you on your path to homeownership and are here to support you every step of the way. If you have any questions or concerns, please feel free to reach out to us for further assistance.

Our office is open M-F 9:00 AM – 4:00 PM. Our office will additionally be open until 7:00 PM on 9/18, 9/25, and 10/2. We will be open 9:00 AM – 4:00 PM on 9/14 and 9/21. Please reach out to Lemon Lodge with any questions at lemon@habitatmiddlesex.org.



Homeownership Application Packet

Middlesex Habitat for Humanity’s Homeownership Program offers a partnership to build and buy a safe, decent, and affordable home in Middlesex County

To participate in the program, you must be able to meet ALL the following qualifications:

Need for Assistance

- I am ready for homeownership but cannot afford to purchase a home on the open market.
- I am a first-time homebuyer or have not owned a home in the past three years.
- My household income is below 80% AMI (area median income) for my household size.

Household Size*	1	2	3	4	5	6
Maximum Household Income (80% AMI)	\$68,200	\$78,000	\$87,700	\$97,400	\$105,200	\$141,300

**Household Size = Me (Applicant) + Any Adults Who Will Live With Me + Any Children Who Will Live With Me AND For Whom An Adult Household Member Has Custody + My Spouse, If Legally Married, Unless Separation of 12+ Months Is Documented*

Ability to Pay

- My gross (pre-tax) income is at least \$80,300 annually / \$6,700 monthly.
- My primary income source has been stable for at least the previous 24 months.
- I have not declared or discharged bankruptcy in the previous 3 years.
- I do not owe more than \$2,000 cumulative in collections or charge-offs.
- I do not have any open judgments or liens against me.
- I am making on-time payments towards all of my debts.
- I already have or have the capacity to save \$7,000-10,000 in six months’ time for closing costs.

Willingness to Partner

- I will treat Habitat staff and volunteers with dignity and respect.
- I will fulfill all requirements in a timely, honest manner.
- I am willing to learn through construction, education, and community involvement.
- I am willing to accept a home with its design and location determined by Habitat.

**If all the above statements are true, you may be eligible for the Homeownership Program
Please complete the application packet and return to our offices by 10/4/2024.**

Final acceptance into the program is dependent upon final underwriting from the mortgage provider.



Homeownership Application Packet

REQUIRED DOCUMENTATION CHECKLIST

You must include a copy of all the following documents with your application packet. Failure to submit all required documentation may result in denial of your application.

- For each applicant, provide a copy of a Government-issued photo ID.
- Documentation of **all household income**.
 - For employment income, provide copies of the last four weeks' consecutive pay stubs.
 - For unearned income (social security, retirement income, etc.), provide a copy of the most recent benefit statement.
 - For child support and/or alimony, provide a copy of the last 12 months of payment history as provided by the court appointed entity responsible for handling payments.
- For each applicant, a complete copy of their last two signed and filed Federal Income Tax Returns. Supporting IRS Form W-2 and/or 1099-MISC must be attached.
 - A copy of the social security card or individual taxpayer identification card must be provided for all applicants if the number is not fully visible on the Federal Income Tax Returns.
- For each household member, a copy of their two most recent bank or brokerage statements (excluding tax advantaged plans for education, health/medical, and retirement). If you are obtaining this information online, provide the statements as opposed to providing the online transaction histories.

Self-Employment Verification

- For the prior two years' Federal Income Tax Returns listed above, include relevant Self-Employment schedules (e.g. 1040-SE, 1120, 1065).
- Signed & dated profit and loss statements for the company for the previous two years.
- Signed & dated letter stating the formation date of the company, the legal company name, and a brief overview of the company (what type of work, number of employees, ownership interest).
- Signed & dated letter explaining the difference in business revenue if the gain or loss is significant from year to year.

Different or additional documentation may be required in certain circumstances. You will be contacted should any additional documentation is required.

The submission deadline is 10/4/2024.

This application package and all items listed on this page must be returned to our office at 34 Shunpike Road, Cromwell on or before this date. Any applications received after this date will not be accepted or considered.



Homeownership Application Packet

EQUAL HOUSING OPPORTUNITY STATEMENT



We are pledged to the letter and spirit of Federal and State policy for the achievement of equal housing opportunity. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

We pledge to keep the information in this application packet confidential in accordance with the Gramm-Leach-Bliley Act.

SECTION I: HOUSEHOLD INFORMATION

Applicant	Co-Applicant (if applicable)
Name: _____	Name: _____
Birth Date: _____ Age: ____ Gender: M / F / X	Birth Date: _____ Age: ____ Gender: M / F / X
Social Security Number: _____	Social Security Number: _____
Marital Status (check one): <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried	Marital Status (check one): <input type="checkbox"/> Married <input type="checkbox"/> Separated <input type="checkbox"/> Unmarried
Phone Number: _____	Phone Number: _____
Email Address: _____	Email Address: _____
Street Address: _____	Street Address: _____
Mailing Address (if different): _____	Mailing Address (if different): _____

All Other Household Members (Adults & children who will also live in the home)

Name	Relationship	Birth Date (MM/DD/YY)	Age	Gender
_____	_____	_____	_____	M / F / X
_____	_____	_____	_____	M / F / X
_____	_____	_____	_____	M / F / X
_____	_____	_____	_____	M / F / X
_____	_____	_____	_____	M / F / X
_____	_____	_____	_____	M / F / X

Do all the above household members currently live together? Y / N
 Is there anyone currently living with you who will NOT be living in the Habitat home? Y / N



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SECTION II: EMPLOYMENT

Applicant (Homeowner)	Co-Applicant (Co-Homeowner)
Current Job Title: _____	Current Job Title: _____
Current Employer: _____	Current Employer: _____
Address: _____	Address: _____
Phone Number: _____	Phone Number: _____
Years on this Job: _____	Years on this Job: _____
Previous Job Title: _____	Previous Job Title: _____
Previous Employer: _____	Previous Employer: _____
Address: _____	Address: _____
Years on this Job: _____	Years on this Job: _____
Reason for Leaving: _____	Reason for Leaving: _____

SECTION III: INCOME

Income Source	Applicant (Homeowner)	Co-Applicant (Co-Homeowner)	Household Members	Total (\$ / Month)
Gross Wages	\$	\$	\$	\$
Alimony, Child Support, or Separate Maintenance*	\$	\$	\$	\$
Housing Choice Voucher (Section 8, etc.)	\$	\$	\$	\$
Social Security (SSI, SSDI, retirement, etc.)	\$	\$	\$	\$
Self-Employment Income	\$	\$	\$	\$
Supplemental Nutrition (SNAP, Food Stamps, etc.)	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$
Other: _____	\$	\$	\$	\$

Total Monthly Income: \$ _____

**As a Special Purpose Credit Program, we are authorized to inquire about income from alimony, child support, or separation maintenance. Applicants may request that this income not be used in determining their ability to repay a loan.*



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SECTION IV: ASSETS

Provide the following information regarding ALL financial accounts or other assets held by applicant(s):

CIRCLE ONE:	Bank / Financial Institution	Account Type (e.g., checking)	Current Balance
Applicant / Co-Applicant	_____	_____	\$ _____
Applicant / Co-Applicant	_____	_____	\$ _____
Applicant / Co-Applicant	_____	_____	\$ _____
Applicant / Co-Applicant	_____	_____	\$ _____

Do you own any land? Y / N Est. Value: \$ _____ Unpaid Balance: \$ _____

Do you own any vehicles? Y / N Est. Value: \$ _____ Unpaid Balance: \$ _____

Do you own any mobile homes? Y / N Est. Value: \$ _____ Unpaid Balance: \$ _____

Do you own any other houses? Y / N Est. Value: \$ _____ Unpaid Balance: \$ _____

Current Rent Payment: _____

If you are approved for the Homeownership Program, you will be required to save for closing costs.

Describe your plan to save up this money: _____

SECTION V: DEBTS & OTHER EXPENSES

List the total dollar amounts owed by the Applicant & Co-Applicant combined for each category below:

Expense Type	Minimum Payment / Month	Actual Payment / Month	Total Unpaid Balance
Alimony, Child Support, or Separate Maintenance	\$ _____	\$ _____	\$ _____
Real Property Loan or Lease (e.g., land, mobile home)	\$ _____	\$ _____	\$ _____
Motor Vehicle Loan or Lease (e.g., car, boat)	\$ _____	\$ _____	\$ _____
Rent-to-Own (e.g., furniture)	\$ _____	\$ _____	\$ _____
Medical Debts	\$ _____	\$ _____	\$ _____
Student Loans	\$ _____	\$ _____	\$ _____
Personal Loans	\$ _____	\$ _____	\$ _____
Credit Cards	\$ _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____	\$ _____
Other: _____	\$ _____	\$ _____	\$ _____



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SECTION VI: WILLINGNESS TO PARTNER

To be considered for the Middlesex Habitat for Humanity Homeownership Program, you and your household members must be willing to complete a certain number of partnership hours, which includes hours spend helping to build your home, attending homeownership classes, and/or other approved activities.

Partnership hour requirements for each applicant or co-applicant are as follows:

- Construction: 39 hours
- Education hours: 15 hours
- Event hours: 4 hours

Any non-applicant, non-student adults in the household are required to complete:

- Construction: 39 hours

By signing below, I acknowledge that I must be willing to complete the above referenced partnership hours to be considered for the Homeownership Program, and that, if selected, I will be required to complete them. Furthermore, my failure to do so in a reasonable period of time may result in my withdrawal from the program, even after being selected. I also acknowledge that a failure to be transparent about my financial situation or withholding financial information during the application process or after I have been selected will result in the denial of my application or my removal from the program.

Applicant Signature	Date	Co-Applicant Signature	Date



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SECTION VIII: INFORMATION FOR GOVERNMENT MONITORING PURPOSES

READ THIS STATEMENT BEFORE COMPLETING THIS SECTION:

The following information is requested by the federal government for loans related to the purchase of homes, in order to monitor the lender's compliance with Equal Credit Opportunity and Fair Housing laws. **You are not required to furnish this information, but are encouraged to do so!** The law provides that a lender may neither discriminate based on this information, nor on whether you choose to furnish it or not. However, if you choose not to furnish it, under federal regulations this lender may be required to note ethnicity, race, and sex based on visual observation or surname. **If you do not wish to furnish the information below, please check the designated box in each section.**

Applicant (Homeowner)	Co-Applicant (Co-Homeowner)
<p>Name: _____</p> <p><input type="checkbox"/> I do not wish to furnish this information.</p> <p>Race (you may select more than one):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Non-Hispanic or Latino</p> <p>Sex:</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> Female</p> <p>Birth Date: ____ / ____ / ____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (includes single, divorced, or widowed)</p>	<p>Name: _____</p> <p><input type="checkbox"/> I do not wish to furnish this information.</p> <p>Race (you may select more than one):</p> <p><input type="checkbox"/> American Indian or Alaska Native</p> <p><input type="checkbox"/> Native Hawaiian or other Pacific Islander</p> <p><input type="checkbox"/> Black/African-American</p> <p><input type="checkbox"/> White</p> <p><input type="checkbox"/> Asian</p> <p>Ethnicity:</p> <p><input type="checkbox"/> Hispanic or Latino</p> <p><input type="checkbox"/> Non-Hispanic or Latino</p> <p>Sex:</p> <p><input type="checkbox"/> Male</p> <p><input type="checkbox"/> Female</p> <p>Birth Date: ____ / ____ / ____</p> <p>Marital Status:</p> <p><input type="checkbox"/> Married</p> <p><input type="checkbox"/> Separated</p> <p><input type="checkbox"/> Unmarried (includes single, divorced, or widowed)</p>

STAFF SECTION

Initial Intake Date: _____

Intake Staff Name: _____

Intake Staff Signature: _____