Application Packet
Home Purchase Program

READ THIS ENTIRE PACKET THOROUGHLY BEFORE COMPLETING AN APPLICATION!

What is the Affordable Home Purchase Program?

Habitat for Humanity of Montgomery and Delaware Counties (Habitat MontDelco) offers programming where qualified applicants can purchase a New or Rehabilitative Construction home with an affordable, 0% interest, 30-year mortgage. The program requires a minimal ($1,000 – 1% of appraised value) down payment at the time of closing and ensures that no more than 30% of household income is being spent on housing (this includes property taxes, homeowners' insurance, and other applicable fees). As part of this programming, everyone in the household over 18 years of age is required to perform a set number of partnership hours, or "sweat equity". These hours are typically completed in the form of volunteer shifts on the Construction site, in one of our ReStores and through participation in Habitat MontDelco trainings and workshops**. When reviewing applications for home purchase opportunities, Habitat considers three criteria: Ability to Pay, Willingness to Partner, and Housing Need. Through this lending process, Habitat MontDelco aims to enable income-qualified families across Montgomery and Delaware counties to secure stable, affordable homeownership, to achieve the goal of home purchase and build generational wealth.

**Partnership Hours/Sweat equity activities can be modified to accommodate the abilities of approved individuals.

Applications will remain open until qualified applicants are approved for all available units.



STOP: Before you complete this application, please note that it must be submitted by MAIL ONLY, to the address listed below.

➔ **Submit by Mail:**
Habitat for Humanity MontDelco
Attn: Home Purchase
160 Clubhouse Road, Suite #200
King of Prussia, PA 19406

Questions?

If you have questions, feel free to email programs@habitatmontdelco.org OR call 610-278-7710

PROPERTY INFORMATION

Please Note that the property(s) listed below are the ONLY one(s) available for application at this time.

Please only submit an application if the below property description(s) is of interest to you. Your application will only be considered for the following housing opportunity(s):
**If you would like to be considered for other housing opportunities, you must apply again when such opportunities are made available.

High Street, Pottstown, PA 19464

3 Separate Stacked Condo Units (part of a 3-unit multi-level building)

Unit(s) will be built to the following specifications:
1 unit with 1 bed/1 bath (approx. 1,200 square feet)
2 units with 2 beds/1 bath (approx. 1,300 square feet)
Maximum household size: 3
Three-story building, walk-up
All new plumbing, electrical, and HVAC
Homes are all electric with new and like-new finishes throughout
All new Whirlpool appliances (fridge, stove, dishwasher, washer/dryer)
Condo Association and Shared Use Agreement in partnership with Mosaic Community Land Trust

BUILD TIMELINE

→ Construction is underway
→ Construction is expected to be completed by early 2027

**Please note that these milestones are just projections and are subject to change

Habitat for Humanity®
of Montgomery and Delaware Counties

Housing Blueprints

Unit#1

Unit#2

Unit#3



3RD FLOOR PLAN
1/4"=1'-0"

2ND FLOOR PLAN
1/4"=1'-0"

1ST FLOOR PLAN
1/4"=1'-0"

BASEMENT PLAN
1/4"=1'-0"

Equal Housing Statement:
Habitat for Humanity of Montgomery and Delaware Counties is pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, sex, marital status, physical or mental disability, color, religion, national origin, ancestry, presence of children, source of income, sexual orientation, gender identity, age and family responsibilities.

EQUAL HOUSING OPPORTUNITY

Habitat for Humanity of Montgomery and Delaware Counties
For more information or to join our email notification list, visit www.habitatmontdelco.org or call 610-278-7710

Program Eligibility Checklist

***ITEMS LISTED IN BOLD ARE REQUIRED APPLICATION DOCUMENTS WHICH MUST BE SUBMITTED FOR YOUR APPLICATION TO BE CONSIDERED COMPLETE.**

Applicant	Co-Applicant	ELIGIBILITY AND CHECKLIST ITEMS
		I LIVE **OR** WORK in Montgomery or Delaware Counties and have for at least one year
		Current housing is overcrowded, unaffordable, unsafe, unhealthy, or otherwise substandard
		***Provide a completed application with ALL fields filled in**
		***Provide application fee in the form of a signed cashier's check or signed money order** -made payable to Habitat for Humanity of Montgomery and Delaware Counties- **($40 for individual applicants and $80 for joint applicants)** (Please note: if your application is denied prior to credit check, this will be returned to you)
		I am a United States citizen or legal permanent resident. ***Provide 2 forms of Identification (one photo ID) for all persons over 18 in the household.**
		I am currently living in stable housing (ie. not living in a car, shelter or hotel, etc.) ***Provide a copy of your current lease agreement, mortgage statement** (Please note: if you have no lease/mortgage, please include a letter of explanation).
		***Provide most recent bills for all utilities you are currently responsible for**
		The annual income for my *household* (before taxes) is within the guidelines below. ***Provide 3 months of income documentation for all persons over 18 in the household**
		The annual income for all intended *borrowers* in the household (ie. Those who will be on the mortgage) is within the guidelines below.
		***Provide any annual government benefit statements (housing voucher, SSI/Disability/etc.)**
		***Provide documentation of Alimony or Child Support payments, if applicable** (Please note: You do not need to disclose if you do not intend to use this income to qualify)
		***Provide 3 months of bank statements from all accounts (Checking, savings, 401k, IRA, etc.)**
		***Provide 3 months of statements for all loans, credit cards, and credit accounts**
		***Provide 2 most recent years of income tax filings (including current W2's, if applicable)**
		I have NOT declared bankruptcy within the past 3 years. If I have declared bankruptcy in the past, it has been discharged more than 3 years ago.
		I have NOT been foreclosed on within the past four years. (*please note that part of the application review process will be a hard credit inquiry to verify creditworthiness and history)
		I am willing to partner with Habitat for Humanity of Montgomery and Delaware Counties and commit to program and partnership requirements, such as sweat equity/partnership hours and education.

[[PLEASE DO NOT SUBMIT ORIGINAL DOCUMENTS - AS WE CANNOT GUARANTEE THEY WILL BE RETURNED]]

INCOME GUIDELINES

HouseholdSize	1 person	2 people	3 people	4people	5 people	6 people	7people	8+ people
Minimum Income (40% AMI)	$ 34,350	$ 39,300	$ 44,200	$ 49,100	$ 53,000	$ 56,950	$ 60,900	$ 64,800
Maximum income (80%AMI)	$ 68,750	$ 78,550	$ 88,350	$ 98,150	$ 106,050	$ 113,900	$ 121,750	$ 129,600

*updated per HUD guidelines 5/1/2026

o If you *CAN* truthfully check all of these boxes & provide all required materials, please proceed with the application

o If you *CANNOT* truthfully check all of these boxes, or provide required material, it may mean you are not eligible for this opportunity. Feel free to contact us to discuss.

**Please note that not every housing opportunity will look the same. Some builds will utilize funding sources which require that we serve differing income levels, or specialized groups (such as veterans), and some homes may cost more or less to build, which can also impact the income guidelines. For this reason, we encourage you to please stay tuned for future opportunities, even if you may not qualify for this one!

Habitat for Humanity®
of Montgomery and Delaware Counties

Date Received: _____
Received by : _____

Application for Home Purchase

EQUAL HOUSING OPPORTUNITY

We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunities throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, sex, marital status, physical or mental disability, color, religion, national origin, ancestry, presence of children, source of income, sexual orientation, gender identity, age, and family responsibilities.

→ **Dear applicant:** Please complete this application for home purchase with Habitat for Humanity of Montgomery and Delaware Counties completely, accurately, and truthfully. All information you provide on this application will be maintained in accordance with our privacy policy.

1A. TYPE OF CREDIT

→ Please check the box for which type of credit you will be seeking with this application:

☐ I am applying for **Individual Credit** (I am the sole applicant and intend to be the sole borrower)

☐ I am applying for **Joint Credit** (I will be applying with (a) co-applicant(s)) **Total number of borrowers:** _____

****Please note that this paper application is structured for one co-applicant. If you intend to have more than 2 borrowers (applicant and co-applicant on the loan), please include an additional copy of the application for 3rd+ borrower, and include them in the co-applicant section.**

1B. APPLICANT INFORMATION

Applicant	Co-Applicant
Applicant's Full Name: _____	**Co-Applicant Full Name:** _____
Alternate/Former Names: _____	**Alternate/Former Names:** _____
Age: _____ **Date of Birth (MM/DD/YY):** _____	**Age:** _____ **Date of Birth (MM/DD/YY):** _____
Social Security Number: _____	**Social Security Number:** _____
☐ **Married** ☐ **Separated** ☐ **Unmarried** (*complete sec. 12)	☐ **Married** ☐ **Separated** ☐ **Unmarried** (*complete sec. 12)
**Unmarried = Single, Divorced, Widowed, Civil Union, Domestic Partnership, etc.)	**Unmarried = Single, Divorced, Widowed, Civil Union, Domestic Partnership, etc.)
Home Phone: ( ) _____	**Home Phone:** ( ) _____
Cell Phone: ( ) _____	**Cell Phone:** ( ) _____
Work Phone: ( ) _____	**Work Phone:** ( ) _____
Email: _____	**Email:** _____

Additional Household Members who will live in the home:

Name	Age	M	F	Name	Age	M	F
1		☐	☐	6		☐	☐
2		☐	☐	7		☐	☐
3		☐	☐	8		☐	☐
4		☐	☐	9		☐	☐
5		☐	☐	10		☐	☐

Present Physical Address ☐ **Own** ☐ **Rent**	**Present Physical Address** ☐ **Own** ☐ **Rent**
_____	_____
_____	_____
Number of years: _____	**Number of years:** _____

**** If you have lived at your present address less than 2 years, please complete the following for all addresses in the last 2 years:**

Present Physical Address ☐ **Own** ☐ **Rent**	**Present Physical Address** ☐ **Own** ☐ **Rent**
_____	_____
_____	_____
Number of years: _____	**Number of years:** _____

**** If more space is needed, please attach a sheet of paper with "1B Present Address" on it.**

1C. MILITARY SERVICE

Have you or someone in the household served in the United States Armed Forces? ☐ Yes ☐ No

Are you, or is someone in the household, currently serving in the United States Armed Forces? ☐ Yes ☐ No

Is anyone in the household the surviving spouse of a veteran of the United States Armed Forces? ☐ Yes ☐ No

(** To Include: Army, Navy, Marine Corps, Air Force, Coast Guard, Reserve or National Guard)

If you answered "Yes" to any of the above, please check all that apply:

☐ Currently serving on active duty with **projected expiration date of service/tour:** ____/____/____

☐ Currently retired, discharged, or separated from service **Character of Service?:** _____

☐ Only period of services was as a non-activated member of the Reserve or National Guard

2. WILLINGNESS TO PARTNER

To be considered for the Habitat MontDelco Home Purchase Program, you and your household members must be willing to partner with Habitat MontDelco on various program expectations such as Homebuyer education, Home maintenance training, and Partnership hours, also known as "Sweat Equity", which can be adapted for accessibility reasons as needed.

I am willing to partner with Habitat MontDelco to complete the program:

Applicant: ☐ Yes ☐ No

Co-Applicant: ☐ Yes ☐ No

3. PRESENT HOUSING CONDITIONS

Are you currently: ☐ Renting ☐ Rent-free ☐ A homeowner **#Bedrooms:** _____ **#Bathrooms:** _____

**** If you currently rent, please supply a copy of your lease and evidence of your most recent rent payment.**

If you checked "Rent" above, please provide, **Landlord/Property Mgmt Company Name:** _____

Address of Landlord/Property Mgmt Company: _____

Phone number of Landlord/Property Mgmt Company: (____) _____ / (____) _____

In the space below, please describe the condition of your housing and any related challenges:

_____

_____

_____

_____

_____

_____

_____

_____

**** If more space is needed, please attach a sheet of paper with "3 Present Housing Conditions" on it.**

4. OWNED REAL PROPERTY INFORMATION

☐ **I do not own *any* Real Estate** (*If checked, please move to section 5 and leave remainder of this section blank)

**** If you own your residence, or any additional residence(s), please complete the following:**

1 Monthly mortgage payment: $_____ **Unpaid Balance:** $_____ **Liens/other:** $_____

2 Monthly mortgage payment: $_____ **Unpaid Balance:** $_____ **Liens/other:** $_____

3 Monthly mortgage payment: $_____ **Unpaid Balance:** $_____ **Liens/other:** $_____

Please include a description of what the property(s) is/are currently used for and what you intend to do with it/them if anything:

_____

_____

_____

**** Please note: if you own a property(s) already, this is not an automatic disqualifier for Habitat MontDelco's Home Purchase Program, however any monthly costs, will have to factor into your debt-to-Income ratio, and any income will have to be included as part of household/borrower income.**

5. EMPLOYMENT INFORMATION

Applicant		Co-Applicant	
☐ Does not apply - no current employment		☐ Does not apply - no current employment	
Name and Address of CURRENT Employer:		Name and Address of CURRENT Employer:	
Type of Business:	Phone:	Type of Business:	Phone:
Start Date: / /	Annual (Gross) Wages: $	Start Date: / /	Annual (Gross) Wages: $

**** If you've worked at your current job for less than 1 year, or have multiple current jobs, complete the following information**

☐ Does not apply - no prev. employment in past year		☐ Does not apply - no prev. employment in past year	
Name and Address of Employer:		Name and Address of Employer:	
Type of Business:	Phone:	Type of Business:	Phone:
Start Date: / /	Annual (Gross) Wages: $	Start Date: / /	Annual (Gross) Wages: $

☐ Check if you are the business owner or are self-employed

☐ I have an ownership share of less than 25%

☐ I have an ownership share of *more* than 25%

Monthly Income (or loss): $

PLEASE NOTE: self-employed applicants will be required to provide additional documents such as tax returns and financial statements.

6. MONTHLY INCOME

Income Source	Applicant	Co-Applicant	Total
Salary/Wages (gross)			
Unemployment Benefits			
Retirement (eg. Pension etc.)			
Social Security			
SSI (Social Security Income)			
Disability			
Alimony			
Housing Voucher (ie. Sec. 8)			
Military Entitlements			
VA Compensation			
TANF/SNAP			
Other:			
Total:			

****If you have persons in your household over 18 with an income, please complete the following for their income.**

Income Source	Household Member	HH Member Age	Monthly Income
Total:			

7. SOURCE OF DOWN PAYMENT

If selected, how do you plan on paying the down payment for this housing opportunity? (**for example, savings or gifts from a family member or others, any grants for which you intend to apply) **If you intend to borrow the funds, please indicate from whom and how you intend to repay the borrowed funds.**

_____

_____

_____

_____

8. ASSETS, ACCOUNTS & SAVINGS

Assets for a lending application are items you own that have monetary value. They can include cash, investments, property, and other valuables. Lenders use assets to determine your financial stability and ability to repay a loan. Examples of assets: Cash, checking, savings, and money market accounts, certificates of deposit, stocks, bonds, and mutual funds, pensions, 401(k)s, and IRAs

Type of Asset	Bank or Entity	Account Number	Current Balance/Value/Vested Amt.

9. FINANCIAL LIABILITIES AND EXPENSES

To whom do you owe money?	Applicant			Co-Applicant		
Account/expense type	**Monthly cost**	**Unpaid Balance**	**Months left**	**Monthly cost**	**Unpaid Balance**	**Months left**
Auto Loan/Auto Lease						
Installment Loan (ie. Personal loan etc)						
Other rentals/leases (ie. Furniture etc.)						
Alimony/separate maintenance						
Child Support						
Revolving (ie. credit cards)						
Student loan debt						
Open 30 days (balance paid monthly)						
Medical debt						
Other:						
Other:						
Subtotal:						
Rent/Housing cost						
Utilities (electricity, water, gas, etc.)						
Insurance (renter's, car, health etc.)						
Childcare/Tuition						
Cable, Streaming, Internet, Landline						
Transportation (gas, metro, maintenance)						
Food and Essential supplies						
Entertainment, etc.						
Other:						
Other:						
Subtotal:						
Grand Total:						

10. DECLARATIONS

**Please check the box beside the correct answer for the following questions for the Applicant and the Co-Applicant	Applicant		Co-Applicant	
a. Are there any outstanding judgements because of a court decision against you?	☐ Yes	☐ No	☐ Yes	☐ No
b. Have you declared bankruptcy within the past 7 (seven) years?	☐ Yes	☐ No	☐ Yes	☐ No
If YES, please identify the type(s) of bankruptcy: ☐ Chapter 7 ☐ Chapter 11 ☐ Chapter 12 ☐ Chapter 13				
c. Have you had any property foreclosed upon in the last 7 (seven) years?	☐ Yes	☐ No	☐ Yes	☐ No
d. Are you party to a lawsuit in which you potentially have any personal financial liability?	☐ Yes	☐ No	☐ Yes	☐ No
e. Have you conveyed title to any property in lieu of foreclosure or completed pre-foreclosure sale or short sale (where the lender agreed to accept less than the outstanding mortgage balance due) within the past 7 years?	☐ Yes	☐ No	☐ Yes	☐ No
f. Are you currently delinquent or in default on any federal debt or any other loan, mortgage financial obligation or loan guarantee?	☐ Yes	☐ No	☐ Yes	☐ No
g. Are you a co-signor or guarantor on any debt or loan that is not disclosed on this application?	☐ Yes	☐ No	☐ Yes	☐ No
h. Are you a US citizen or permanent resident? If so, have you included required documentation of this?	☐ Yes	☐ No	☐ Yes	☐ No

NOTE: If you answered "Yes" to any question "a" through "g", or "No" to question "h", please explain on a separate piece of paper

11. AUTHORIZATION, AGREEMENT & RELEASE

1. I understand that by filing this application, I am authorizing Habitat for Humanity to evaluate my actual need for the Habitat MontDelco Home Purchase Program, my ability to repay an affordable loan and other expenses of homeownership, and my willingness to be a partner through sweat equity and otherwise according to Habitat MontDelco's policies.

2. I understand that the evaluation will include personal visits, a credit check and employment verification (if applicable). I have answered all questions on this application truthfully and accurately, and if any of the information provided changes after I submit this application, I will supplement this application, as applicable. I understand that if I have not answered the questions truthfully, accurately, or completely, or fail to supplement this application as necessary to maintain its accuracy, and completeness, my application may be denied, and that even if I have already been approved to purchase a home with Habitat MontDelco, I may be disqualified from the program and forfeit any rights or claims to this opportunity. The original or a copy of this application will be retained by Habitat MontDelco even if the application is not approved.

3. If this application is created as (or converted into) an 'electronic application,' I consent to the use of 'electronic records' and 'electronic signatures' as the terms are defined in and governed by applicable federal and/or state electronic transaction laws. I intend to sign and have signed this application either using my: (a) electronic signature or (b) a written signature and agree that if a paper version of this application is converted to an electronic application, the application will be an electronic record, and the representation of my written signature on this application will be my binding electronic signature.

4. I also understand that Habitat MontDelco screens all applicants on the sex offender registry. By completing this application, I am submitting myself to such an inquiry. I further understand that by completing this application, I am submitting myself to a criminal background check.

Applicant Signature:	**Date:**	**Co-Applicant Signature:**	**Date:**
X _____	_____	X _____	_____

12. UNMARRIED ADDENDUM

Lender instructions for using the Unmarried Addendum: The lender may use the Unmarried Addendum only when a borrower selects "unmarried" in Section 1B of this application and the information collected is necessary to determine how state property laws directly or indirectly affecting creditworthiness apply, including ensuring clear title. For example, the lender may use the Unmarried Addendum when the borrower resides in a state that recognizes civil unions, domestic partnerships or registered reciprocal beneficiary relationships or when the property is located in such a state. "State" means any state the District of Columbia, the Commonwealth of Puerto Rico, or any territory or possession of the United States.

If you selected "Unmarried" in Section 1B:

Is there a person who is not your legal spouse that currently has real property rights like those of a legal spouse? ☐ Yes ☐ No

If YES, indicate the type of relationship and the state in which the relationship was formed. For example, indicate if you are in a civil union, domestic partnership, registered reciprocal beneficiary relationship, or other relationship recognized by the state in which you currently reside or where the property is located.

☐ Civil Union ☐ Domestic Partnership ☐ Registered Reciprocal Beneficiary Relationship State: _____

Other (Please explain): _____

13. EQUAL CREDIT OPPORTUNITY ACT NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discriminating against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that monitors compliance with this law concerning this company is the Federal Trade Commission, with offices at: [FTC Regional Office for the East Central region, 1111 Superior Ave., Cleveland, OH 44114 or Federal Trade Commission, Equal Credit Opportunity, Washington, DC 20580.

You need not disclose income from alimony, child support or separate maintenance payment if you choose not to do so. However, because we operate a Special Purpose Credit Program, we may request and require, in order to determine an applicant's eligibility for the program and the affordable mortgage amount, information regarding the applicant's marital status; alimony, child support, and separate maintenance income; and the spouse's financial resources.

Accordingly, if you receive income from these sources and do not provide this information with your application, your application will be considered incomplete and we will be unable to invite you to participate in the Habitat program.

Applicant Signature:	**Date:**	**Co-Applicant Signature:**	**Date:**
X _____	_____	X _____	_____

This page was intentionally left blank

This page was intentionally left blank

14. DEMOGRAPHIC INFORMATION

PLEASE READ THIS STATEMENT BEFORE COMPLETING THE BOX BELOW:

The purpose of collecting this information is to help ensure that all applicants are being treated fairly, that the housing needs of communities and neighborhoods are being fulfilled, and to otherwise evaluate our programs and report to our funders. For residential mortgage lending, Federal law requires that we ask applicants for their demographic information(ethnicity, sex and race) in order to monitor our compliance with equal credit opportunity, fair housing and home mortgage disclosure laws. You are not required to provide this information but are encouraged to do so. You may select one or more designations for "Ethnicity" and one or more designations for "Race". The law provides that we may not discriminate on the basis of this information or on whether you choose to provide it. However, if you choose not to provide the information and you have made this application in person, federal regulations require us to note your ethnicity, sex and race on the basis of visual observation or surname. The law also provides that we may not discriminate on the basis of age, or marital status information you provide in this application. **If you do not wish to provide some or all of this information, please check below.**

Applicant	**Co-Applicant**
Ethnicity (check one or more): ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other: _____ (for example: Argentinean, Columbian, Dominican, Nicaraguan, Salvadorian, Spaniard, etc.) ☐ Not Hispanic or Latino ☐ **I do not wish to provide this information**	**Ethnicity (check one or more):** ☐ Hispanic or Latino ☐ Mexican ☐ Puerto Rican ☐ Cuban ☐ Other: _____ (for example: Argentinean, Columbian, Dominican, Nicaraguan, Salvadorian, Spaniard, etc. ☐ Not Hispanic or Latino ☐ **I do not wish to provide this information**
Sex: ☐ Female ☐ Male ☐ Non-binary ☐ **I do not wish to provide this information**	**Sex:** ☐ Female ☐ Male ☐ Non-binary ☐ **I do not wish to provide this information**
Race (check one or more): ☐ Native American or Alaskan Native (indigenous) Name of enrolled or principal tribe: _____ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other: _____ (for example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.) ☐ Black or African American ☐ Native Hawaiian or Pacific Islander ☐ Native Hawaiian ☐ Samoan ☐ Fijian ☐ Other: _____ (for example: Guamanian, Chamorro, Tongan, etc.) ☐ Caucasian/White ☐ **I do not wish to provide this information**	**Race (check one or more):** ☐ Native American or Alaskan Native (indigenous) Name of enrolled or principal tribe: _____ ☐ Asian ☐ Asian Indian ☐ Chinese ☐ Filipino ☐ Japanese ☐ Korean ☐ Vietnamese ☐ Other: _____ (for example: Hmong, Laotian, Thai, Pakistani, Cambodian, etc.) ☐ Black or African American ☐ Native Hawaiian or Pacific Islander ☐ Native Hawaiian ☐ Samoan ☐ Fijian ☐ Other: _____ (for example: Guamanian, Chamorro, Tongan, etc.) ☐ Caucasian/White ☐ **I do not wish to provide this information**

To be completed only by the person conducting the interview or in-person application:

This application was taken by:
☐ By mail ☐ By Phone
☐ Face-to-face interview (including electronic media w/ video component)

1	Was the ethnicity of the Borrower collected on the basis of visual observation or surname?	☐	Yes	☐	No
2	Was the sex of the Borrower collected on the basis of visual observation or surname?	☐	Yes	☐	No
3	Was the race of the Borrower collected on the basis of visual observation or surname?	☐	Yes	☐	No

Interviewer's Name: _____ Date: _____

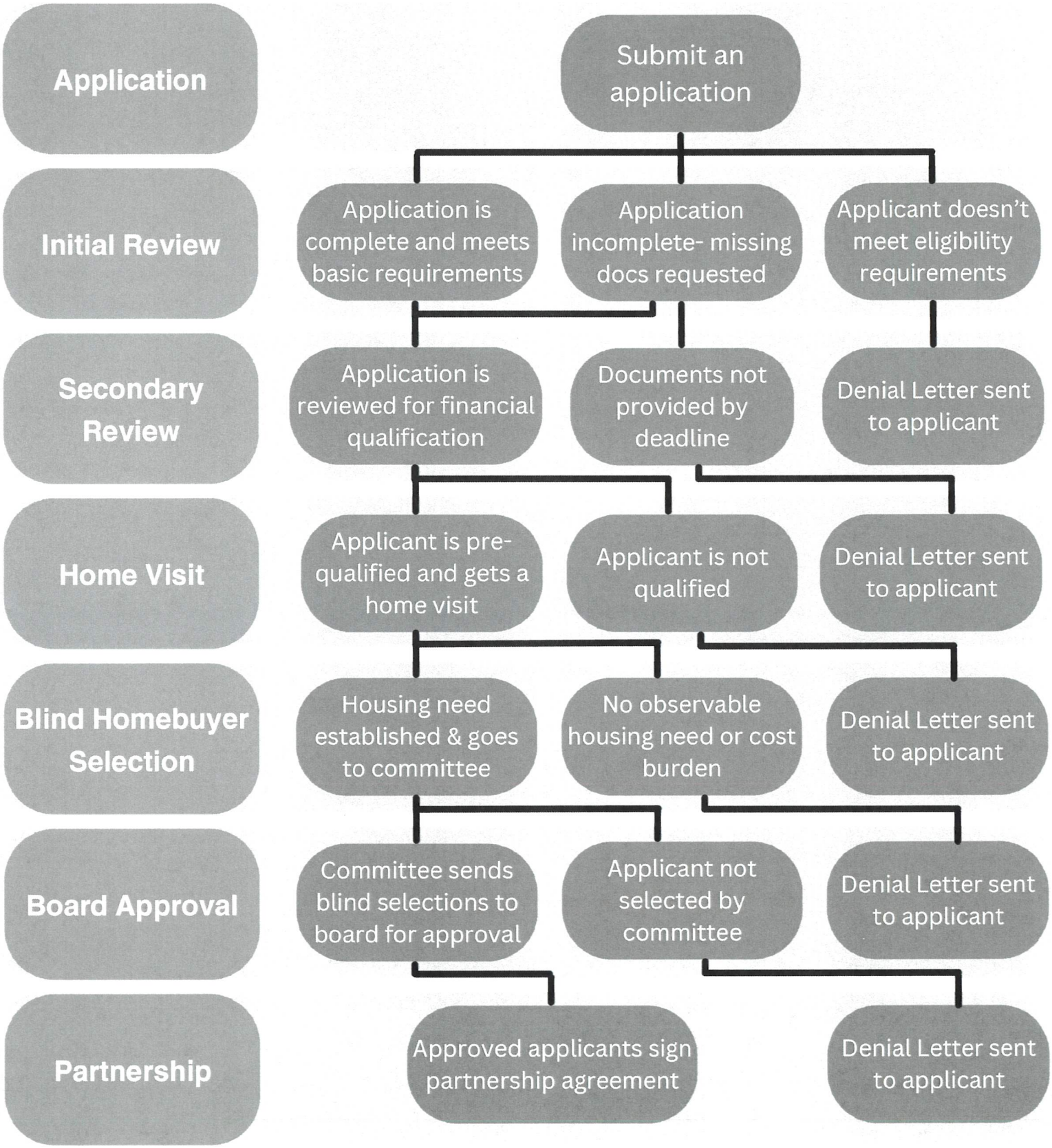
Signature: _____ Phone: _____

This page was intentionally left blank

This page was intentionally left blank

Habitat for Humanity® of Montgomery and Delaware Counties

Home Purchase Application Process



Additional Information & Required Disclosures

KEEP THIS PAGE FOR YOUR RECORDS

Valuation Disclosure Statement

We may order an appraisal or other property valuation in connection with your loan and we may charge you for this appraisal or property valuation. Upon completion of the appraisal or property valuation, we will promptly provide a copy to you, even if the loan does not close.

Privacy Statement

At Habitat for Humanity of Montgomery and Delaware Counties, PA, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on the privacy and confidentiality of their information. While new technologies allow us to more efficiently serve our customers, we are committed to maintaining privacy standards that are synonymous with Habitat's established and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, pay stubs, credit reports, employment verifications, and payment history – internal controls are maintained throughout the process to ensure security and confidentiality.

We collect nonpublic personal information about you from the following sources:

- Information we receive from you on applications or other forms;
- Information about your transactions with us, our affiliates, or others; and
- Information we receive from consumer-reporting agencies.

Habitat for Humanity of Montgomery and Delaware Counties' employees and volunteers are subject to Habitat's policy regarding confidentiality, and access to applicant data is restricted to staff and volunteers only on an as-needed basis. Information is used for lawful business purposes and is never shared with third parties without your consent, except as permitted by law.

Habitat for Humanity of Montgomery and Delaware Counties has no affiliates or marketing experts with whom we share your personal information without your prior notification and securing your consent.

Privacy Notice

1. We collect nonpublic personal information about you from the following sources:
   - Information we receive from you on applications or other forms;
   - Information about your transactions with us, our affiliates, or others; and
   - Information we receive from consumer-reporting agencies.

2. We do not disclose any nonpublic personal information about our customers to anyone, except as permitted by law.

3. We may disclose nonpublic personal information about you to the following types of third parties:
   - Financial service providers, such as mortgage servicing agents;
   - Nonprofit organizations or governments; and
   - Supporting governmental and other organizations that require compliancy documentation.

We may also disclose nonpublic personal information about you to nonaffiliated third parties as permitted by law.

4. We may disclose the following kinds of nonpublic personal information about you (only to the types of third-parties listed above in #2 & #3):
   - Information we receive from you on applications or other forms (such as your name, address, family size or other demographic information, income, etc.);
   - Information about your transactions with us, our affiliates, or others (such as your loan balance, payment history, any arrearages, social security number, etc.); and
   - Information we receive from a consumer reporting agency (such as your credit worthiness and credit history).

5. If you prefer that we do not disclose non-public personal information about you to nonaffiliated third parties, you may opt out of those disclosures, that is, you may direct us not to make those disclosures (other than disclosures permitted by law). If you wish to opt out of disclosures to nonaffiliated third parties, you may call Family Services at Habitat for Humanity of Montgomery Delaware Counties, Inc. at 610-278-7710 and do so.

6. We restrict access to nonpublic personal information about you to:
   - Habitat for Humanity's agents and employees that need to know that information to provide Habitat for Humanity's services to you; and
   - Disclosures to other nonaffiliated third parties as permitted by law.

Habitat for Humanity of Montgomery and Delaware Counties, PA, maintains physical, electronic and procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

Frequently Asked Questions
KEEP THIS PAGE FOR YOUR RECORDS

Q: Do all applicants receive a housing offer?
A: Unfortunately, we have many more qualified applicants than available houses, and not all applicants are qualified. Therefore, not all applicants are offered homes.

Q: Do I list someone on the application even though they are not a co-applicant?
A: Yes, all people who will be living in the home MUST be listed on the application. If they are 18 years of age or older, their income (earned and unearned) must be listed. If they are under 18 years of age but receive unearned income that income must be listed as well.

Q: Can I do partnership hours before I'm approved, and will they carry over?
A: You are welcome to volunteer with us before you're approved but the hours you volunteer will NOT carry over. Your partnership hours (sweat equity hours) will begin at zero.

Q: If 15 people apply for one property, how do you choose who gets approved?
A: Individuals and families are chosen based on who best meets 3 criteria: Overall Housing Need, Ability to Repay the mortgage, and Willingness to Partner. Our Homebuyer Selection Committee conducts a blind review of all qualified applicants, meaning that they review those applications without seeing any personally identifiable information.

Q: If I'm not chosen, do I get put on a waiting list?
A: We do not have an ordered waiting list, but you do get put on a mailing list. This just means you'll be notified when we begin accepting applications for future properties. You will need to reapply for a future property if you are interested in being considered again.

Q: How much of a down payment do I need?
A: This amount varies due to housing opportunity and is a range of $1,000 – 1% of the full appraised value of the home. Please do not send this with your application. The down payment will be due at the end of the partnership agreement term, in advance of settlement.

Q: Can I resell the house to whomever?
A: No. Habitat for Humanity houses are deed-restricted, meaning that Habitat MontDelco has the first right to buy the house (for fair market value) before a Habitat homeowner can sell on the open market.

Q: What's the estimated timeline of the process?
A: Application – 1-2 months
Approval – 1-3 Months
Building/Rehabbing the House, Education, Partnership Hours & Down Payment - 6 months - 1 year

Q: How many housing offers can I receive?
A: One. Habitat for Humanity of Montgomery and Delaware Counties will consider your application only for the property/properties associated with the application cycle; however, if you are approved for a home and reject it, you will have to reapply for a future opportunity.

Q: How is a Habitat MontDelco mortgage different from a traditional mortgage?
A: Habitat MontDelco offers 0% interest rate mortgages, with a minimal down payment option to make homeownership more affordable for families. Habitat MontDelco mortgages also have a financing structure that includes a non-forgivable second mortgage and a shared equity agreement. Finally, Habitat MontDelco ensures that no household is ever paying more than 30% of their gross annual income on housing. Please contact Habitat MontDelco with any questions about these terms.

Affordable Housing and Other Resources (Montgomery County)

KEEP THIS PAGE FOR YOUR RECORDS

- **Community Connections**
  - http://www.montcopa.org/1585/Community-Connections
  - (610) 275-3522

- **Public Housing Authority**
  - https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/pa
  - (610) 275-5720

- **Genesis Housing Corporation**
  - http://genesishousing.org/
  - (609) 518-4839

- **PA Housing Finance Agency**
  - www.phfa.org
  - (800) 822-1174

- **Clarifi**
  - https://clarifi.org/
  - (215) 563-5800

- **USDA Loans**
  - http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do

- **Your Way Home**
  - http://yourwayhome.org/
  - 1 (877) 646-6306

- **Housing and Community Development 1st Time Home Buyer Program**
  - (610) 278-3540

- **Montgomery County Housing Authority**
  - (610) 275-5720

- **Federal Home Loan Bank First Front Door**
  - www.FirstFrontDoor.com

Affordable Housing and Other Resources (Delaware County)

KEEP THIS PAGE FOR YOUR RECORDS

- **PA Housing Finance Agency**
  - www.phfa.org
  - (800) 822-1174

- **Clarifi**
  - https://clarifi.org/
  - (215) 563-5800

- **Public Housing Authority**
  - https://portal.hud.gov/hudportal/HUD?src=/program_offices/public_indian_housing/pha/contacts/pa
  - (610) 876-2521

- **Media Fellowship House**
  - http://www.mediafellowshiphouse.org/housing/

- **USDA Loans**
  - http://eligibility.sc.egov.usda.gov/eligibility/welcomeAction.do

- **Delaware County Housing Authority**
  - https://www.dcha1.org/
  - (610) 876-2521

- **Community Action Agency of Delaware County, Inc.**
  - http://www.caadc.org/index.php?/services/housing/

- **Delaware County Housing and Community Development**
  - http://www.co.delaware.pa.us/hcd/

- **Catholic Social Services: Delaware County Family Services**
  - (610) 876-7101

- **Federal Home Loan Bank First Front Door**
  - www.FirstFrontDoor.com