



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 further notice.



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**

Unit(s) will be built to the following specifications:

2 units with 2 beds/1 bath (approx. 1,300 square feet)

1 unit with 1 bed/1 bath (approx. 1,200 square feet)

Maximum household size: 4

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**

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 <u>signed</u> cashier's check or <u>signed</u> 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 <i>household</i> (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 <i>borrowers</i> 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	4 people	5 people	6 people	7 people	8+ people
Minimum Income (40% AMI)	\$ 33,425	\$ 38,200	\$ 42,975	\$ 47,750	\$ 51,575	\$ 55,400	\$ 59,225	\$ 63,050
Maximum income (80%AMI)	\$ 66,850	\$ 76,400	\$ 85,950	\$ 95,500	\$ 103,150	\$ 110,800	\$ 118,450	\$ 126,100

*updated per HUD guidelines 5/1/2025

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!

Application for Home Purchase



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

Applicant's Full Name: _____

Alternate/Former Names: _____

Age: _____ Date of Birth (MM/DD/YY): _____

Social Security Number: _____

Married Separated Unmarried (*complete sec. 12)

**Unmarried = Single, Divorced, Widowed, Civil Union, Domestic Partnership, etc.)

Home Phone: () _____

Cell Phone: () _____

Work Phone: () _____

Email: _____

Co-Applicant

Co-Applicant Full Name: _____

Alternate/Former Names: _____

Age: _____ Date of Birth (MM/DD/YY): _____

Social Security Number: _____

Married Separated Unmarried (*complete sec. 12)

**Unmarried = Single, Divorced, Widowed, Civil Union, Domestic Partnership, etc.)

Home Phone: () _____

Cell Phone: () _____

Work Phone: () _____

Email: _____

Additional Household Members who will live in the home:

Name	Age	M	F
1 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>
2 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>
3 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>
4 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>
5 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>

Additional Household Members who will live in the home:

Name	Age	M	F
6 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>
7 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>
8 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>
9 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>
10 _____	_____	<input type="checkbox"/>	<input type="checkbox"/>

Present Physical Address Own Rent

Number of years: _____

Present Physical Address Own Rent

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

Number of years: _____

Present Physical Address Own Rent

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	
<input type="checkbox"/> Does not apply - no current employment		<input type="checkbox"/> 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			
<input type="checkbox"/> Does not apply - no prev. employment in past year		<input type="checkbox"/> 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: \$
<input type="checkbox"/> Check if you are the business owner or are self-employed		PLEASE NOTE: self-employed applicants will be required to provide additional documents such as tax returns and financial statements.	
<input type="checkbox"/> I have an ownership share of <u>less</u> than 25%	Monthly Income (or loss):		
<input type="checkbox"/> I have an ownership share of <u>more</u> than 25%	\$		

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? Account/expense type	Applicant			Co-Applicant		
	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:						

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

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

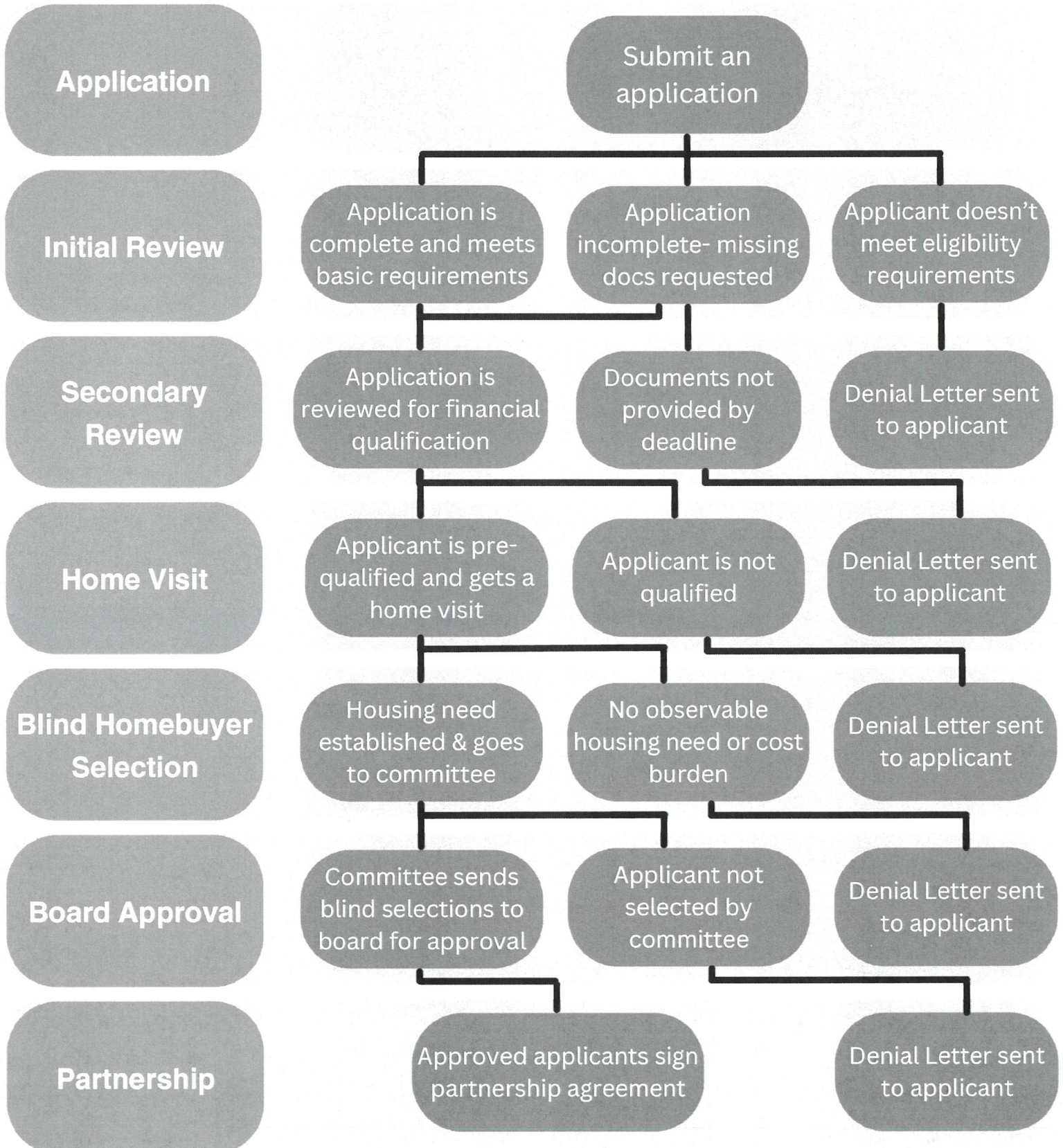
<p>This application was taken by:</p> <p><input type="checkbox"/> By mail <input type="checkbox"/> By Phone</p> <p><input type="checkbox"/> Face-to-face interview (including electronic media w/ video component)</p>	<p>1 Was the ethnicity of the Borrower collected on the basis of visual observation or surname? Yes No</p> <p>2 Was the sex of the Borrower collected on the basis of visual observation or surname? Yes No</p> <p>3 Was the race of the Borrower collected on the basis of visual observation or surname? Yes No</p>	<p>Yes No</p> <p>Yes No</p> <p>Yes No</p>
<p>Interviewer's Name: _____ Date: _____</p> <p>Signature: _____ Phone: _____</p>		

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Home Purchase Application Process



Application

Initial Review

Secondary Review

Home Visit

Blind Homebuyer Selection

Board Approval

Partnership

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 compliance 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)

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- **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