



Habitat for Humanity® Greater Portland

South Portland, Maine
Homeownership Program
Due: Tuesday, May 27th, at 4 PM



May 5, 2025

Dear Candidate,

Welcome to Open Enrollment! Whether you're looking to rent or own a home, I understand that it's so hard to secure housing in Greater Portland. At Habitat for Humanity, we believe that everyone deserves a place to call home. If you're ready for homeownership, I'm ready to help you get there!

I'm here to help you succeed. This packet may seem scary at first glance. But I'm here to work side by side with you to complete the enrollment form and walk you through the process. I encourage you to set up a meeting with me to work through or review the packet materials to make you the best homeownership candidate possible.

The request for information is attached and must be completed in full. If there's a section that's not applicable to you and your family, write "N/A." If you're not sure, call me and we can discuss. I know you may not be familiar with all the terms and requirements found in this packet – that's okay. No question is too silly to ask! Please do not hesitate to reach out.

I look forward to hearing from you and receiving your completed packet no later than Tuesday, May 27th at 4 PM.

Good Luck,

Molly Lajoie
Director of Family Services
207-772-2151 x104

QUALIFYING GUIDELINES FOR SOUTH PORTLAND HOMEOWNERSHIP

Projected Completion - 2025

How to Qualify for a Home:

Each candidate applying for Habitat homeownership is reviewed based on the below criteria:

- need for housing
- ability to afford a monthly, low-cost mortgage payment
- willingness to work with Habitat through this process

Your ability to meet one or all of these does not guarantee you will be chosen for the program.

1. Need for Housing


Candidates must have a need for a Habitat home, including, but not limited to, one or more of the following:

- Having a high monthly housing expense relative to income
- Living in overcrowded conditions or unsafe environments
- Living with relatives, friends or in other temporary housing
- Needing accessibility features for you or a household member
- Relying on Section 8 to afford housing

Your need for housing will be assessed relative to other candidates.

2. Ability to Afford a monthly, low-cost mortgage

Income limits are determined by family size. This chart shows the most money your family can make per year based on the number of people in your household. **You can make less money, but should make at least \$40,000, regardless of your family size.**



| # of people in your family | 1 | 2 | 3 | 4 | 5 |
|----------------------------|----------|----------|----------|----------|----------|
| Maximum annual income | \$59,059 | \$67,496 | \$75,933 | \$84,370 | \$91,120 |

The maximum allowable household income is 65% of the Greater Portland Metro MFI (Median Family Income), which is provided by the US Department of Housing and Urban Development.

Your mortgage payment is based on your income, but you must have good credit to qualify, including a credit score of 640+, and your debt-to-income ratio must be at or below 43%.

3. Willingness to work with Habitat

Candidates must show a willingness to collaborate with Habitat in the construction of their home as well as supporting the mission of Habitat in the communities where we

build. Habitat home buyers are required to perform a minimum of 275 hours of “sweat equity” volunteering on Habitat projects, financial education, and community service.

Residency Requirements

All candidates must show evidence that they are US citizens or permanent residents.

- Candidates who are not U.S. citizens will need to supply copies of their status documents.
- Permanent residents will need to provide a copy of their green card. If the green card expires in less than one year, candidate(s) must provide documents showing that the extension process has started.
- All candidates, regardless of status, must show a valid social security number issued by the Social Security Administration.
- All candidates must submit a copy of a legal photo ID (driver’s license, BMV non-driver ID).
- U.S. citizens must provide a copy of a valid passport, copy of birth certificate, or copy of naturalization certificate.
- Candidates must live in Maine to qualify for housing with Habitat for Humanity, Greater Portland. Preference is given to those living and working in Cumberland County.

How the Selection Process Works

1. ***Submit a completed application and copies of your documents by Tuesday, May 27, 2025.***
2. Your application is presented to a local community bank to determine if you can afford a Habitat home.
The bank will contact you to collect important financial information. See the checklist for a full list of documents so you can prepare them in advance.
3. If the bank has determined you can afford to purchase a home, the Director of Family Services will contact you to set up an in-person visit.
4. If your application is recommended for selection, the Habitat Board of Directors will review and approve your application for acceptance into the Habitat homeownership program.

Be patient! This entire process can take up to three months.

How to Submit Your Application

- Applications can be submitted in person or mailed to the Habitat administrative office.
They cannot be submitted via email.

- Incomplete applications, missing required documentation, or late delivery will **NOT** be considered.
- All documentation provided should be copies- do not send originals, as you will not get these back.
- All sections of the application must be completed. Use N/A if a section is not applicable to you or your family.



**Completed applications must be submitted no later than 4 PM on Tuesday, May 27th.
Late applications will not be accepted.**

Drop off:

Habitat administrative office or Habitat ReStore in Portland
(they're right next to each other)
659 Warren Ave., Portland, ME

Administrative office drop-off hours:

Monday-Thursday, 7:30AM-4PM
(Office closed on Monday, May 26)

ReStore drop-off hours:

Wednesday – Thursday, 4-5PM
Friday – Saturday, 10AM-5PM

OR Mail to:

Habitat for Humanity of Greater Portland
Attn: Molly Lajoie
659 Warren Ave.
Portland, ME 04103



If you want the Director of Family Services to review your application when you drop it off, or have questions while filling it out, reach out to her at molly@habitatme.org or 207-772-2151 x 104 to schedule an appointment.

Due to the high volume of applications received at the deadline, we are unable to consult on applications submitted on May 27th.

Our commitment to fair housing:

The selection of families who will partner with Habitat for Humanity of Greater Portland will be done in a way that does not discriminate on the basis of race, color, religion, sex, sexual orientation, national origin, ancestry, age, physical or mental disability, or familial status. All information is considered confidential and is to be used only for the purpose of selecting qualified families for homeownership.

CHECKLIST

Use this list below to make sure you are submitting *all* the documents required to complete your application.

- ☐ Written description explaining why you are applying for a Habitat home.
- ☐ Completed & Signed Information Request Form.
- ☐ Copies of Driver's License or State ID – for adults 18+ years old ONLY (we don't need your kids' IDs unless they're 18+)
- ☐ Two months consecutive and current paystubs and/or Schedule C as well as Profit & Loss Statements if self-employed.
- ☐ Evidence of US citizenship or permanent residency.

If your application is complete, Habitat will forward your information to a local bank for review. **You do not need to call the office.** We will call you if needed.

Please be patient! You will receive a letter if your application is not accepted. We are happy to work with you to improve it for the next round.

Additional Information You'll Need to Provide Later

Our partner bank will contact you to request the following documentation:

- ☐ Copies of 1040 tax returns for 2024, 2023, & 2022
- ☐ Copies of W2's for tax years 2024, 2023, & 2022
- ☐ A current checking/savings bank statement
- ☐ Proof of rental payments (at least four months)



Habitat for Humanity of Greater Portland
659 Warren Avenue
Portland, ME 04103
(207) 772-2151

Request for Info

Habitat Homeownership Program



We are 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, color, religion, sex, handicap, familial status, or national origin.

Dear Candidate: Please complete this form to determine if you qualify for the Habitat for Humanity homeownership program. Please fill out the form as completely and accurately as possible. All information you include on this form will be kept confidential in accordance with the Gramm-Leach-Bliley Act.

Enrollment for South Portland

| 1. CANDIDATE INFORMATION | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--|---|--------------------------|--------------------------|--------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|--|------|-----|------|--------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|-------|-------|--------------------------|--------------------------|
| Candidate | Co-Candidate | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Candidate's name | Co-Candidate's name | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Social Security number: Date of Birth: Phone Number: Email: | Social Security number: Date of Birth: Phone Number: Email: | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Dependents: List all dependents who will be residing with you. <table border="1"> <thead> <tr> <th>Name</th> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table> | Name | Age | Male | Female | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | Dependents: List all dependents who will be residing with you. <table border="1"> <thead> <tr> <th>Name</th> <th>Age</th> <th>Male</th> <th>Female</th> </tr> </thead> <tbody> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> <tr> <td>_____</td> <td>_____</td> <td><input type="checkbox"/></td> <td><input type="checkbox"/></td> </tr> </tbody> </table> | Name | Age | Male | Female | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> |
| Name | Age | Male | Female | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Name | Age | Male | Female | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| _____ | _____ | <input type="checkbox"/> | <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Current address (street, city, state, ZIP code) Number of years at this location _____ | Current address (street, city, state, ZIP code) Number of years at this location _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| If living at present address for less than two years, complete the following | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent Number of years at this location _____ | Last address (street, city, state, ZIP code) <input type="checkbox"/> Own <input type="checkbox"/> Rent Number of years at this location _____ | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |

2. CURRENT HOUSING CONDITIONS

Number of bedrooms (please circle) **1** **2** **3** **4** How many people are **currently** living in your household: _____

Other rooms in the place where you are **currently** living:

☐ Kitchen ☐ Bathroom ☐ Living room ☐ Dining room ☐ Other (please describe) _____

Current monthly rental payment: \$ _____ Housing Voucher Amt (if app):\$ _____

Name, address, & phone number of current landlord: _____

Do you have a current lease (circle one): Yes No If yes, please indicate terms of lease (yearly/monthly/weekly): _____

Do you have accessibility needs (ramp/wheelchair access): _____

3. PROPERTY INFORMATION

Do you own a home, or have you ever owned a home?

If Yes, was this your primary residence?

When did you own the property?

4. EMPLOYMENT INFORMATION

| Candidate | | Co-Candidate | |
|--|-----------------------------|--|-----------------------------|
| Name and address of CURRENT employer | Years on this job | Name and address of CURRENT employer | Years on this job |
| | Monthly (gross) wages \$ | | Monthly (gross) wages \$ |
| Type of business | Business phone | Type of business | Business phone |
| If working at current job less than one year, complete the following information | | | |
| Name and address of previous employer | Years on this job | Name and address of previous employer | Years on this job |
| | Monthly (gross) wages \$ | | Monthly (gross) wages \$ |
| Type of business | Business phone | Type of business | Business phone |

5. SOURCE OF DOWNPAYMENT AND CLOSING COSTS

Successful candidates will need to have \$2,000 at the time of purchase to put towards closing costs. Where would you plan to get this money (for example, savings or parents)? If you borrow the money, whom will you borrow it from, and how will you pay it back?

How did you hear about our program? _____

6. MONTHLY INCOME

Alimony, child support or separate maintenance income need not be revealed if the candidate or co-candidate does not choose to have it considered for repaying this loan.

| Income Source | Candidate | Co-Candidate | Others in household | Total |
|-----------------------|-----------|--------------|---------------------|-----------|
| WAGES | \$ | \$ | \$ | \$ |
| ALIMONY/CHILD SUPPORT | \$ | \$ | \$ | \$ |
| SSI | \$ | \$ | \$ | \$ |
| SSDI | \$ | \$ | \$ | \$ |
| HOUSING VOUCHER | \$ | \$ | \$ | \$ |
| OTHER | \$ | \$ | \$ | \$ |
| OTHER | \$ | \$ | \$ | \$ |
| Total | \$ | \$ | \$ | \$ |

7. DECLARATIONS

Please check the box that best answers the following questions for you and the co-candidate

| | Candidate | Co-Candidate |
|---|--|--|
| a. Are you party to any civil lawsuits? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| b. Do you have any pending criminal action? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| c. Are you a U.S. citizen? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |
| d. Are you a permanent resident? | <input type="checkbox"/> Yes <input type="checkbox"/> No | <input type="checkbox"/> Yes <input type="checkbox"/> No |

8. AUTHORIZATION AND RELEASE

I understand that by completing this request, I am authorizing Habitat for Humanity (HFH) to evaluate my qualifications for the Habitat homeownership program, my housing need, my ability to repay, and my willingness to be a partner family. I understand that the evaluation may include personal visits, employment verification, and financial and credit review. I also understand that even if a community bank provides prequalification, it does not mean that I am guaranteed a Habitat Home.

I authorize Habitat for Humanity of Greater Portland to share my request and supporting financial data with a local community bank(s) for the purposes of financing. I have answered all the questions on this request truthfully. I understand that if I have not answered the questions truthfully, my request may be denied, and that even if I have already been selected to receive a Habitat home, I may be disqualified from the program. The original or a copy of this request will be retained by Habitat for Humanity even if the request is not approved.

I also understand that Habitat for Humanity of Greater Portland screens all candidate families on the sex offender registry. By completing this request, I am submitting myself to such an inquiry. I further understand that by completing this request, I am submitting myself and the people listed on the first page of the form to a criminal background check.

Candidate signature

Date

Co-Candidate signature

Date

X _____

X _____



I (we) authorize _____ to release information to Habitat for Humanity of Greater Portland.

Signature of Borrower

Signature of Co-Borrower

Printed Name of Borrower

Printed Name of Co-Borrower
