,

Habitat for Humanity® Greater Portland

Gray, Maine

Homeownership Application

Due: Friday, December 11th, at 2 PM

November 16, 2026

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

The application 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 application – 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 application by December 11th at 2 PM.

Good Luck,

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

Habitat for Humanity®
Greater Portland

EQUAL HOUSING OPPORTUNITY

QUALIFYING GUIDELINES FOR GRAY HOMEOWNERSHIP

Projected Completion - 2027

How to Qualify for a Home

Each candidate applying for Habitat homeownership is reviewed by the Family Services Committee (a Habitat volunteer group). They are evaluating your:

- 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 $60,000, regardless of your family size**.

# of people in your family	1	2	3	4	5
Maximum annual income	$116,844	$133,536	$150,228	$166,920	$180,274

   The maximum allowable household income is 120% 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+.

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 "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 will expire 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

How the Selection Process Works

1. ***Submit a completed application and copies of your documents no later than 2pm on Friday, December 11th, 2026.***
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 2 PM on Friday, December 11th. 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 hours:

Monday-Thursday, 7:30AM-4PM
(Office closed on Monday, October 12)

ReStore hours:

Friday – Saturday, 10AM-5PM

OR Mail to:

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

If you would like 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 December 11th.

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.

Habitat for Humanity®
Greater Portland

EQUAL HOUSING OPPORTUNITY

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 and/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 additional information is 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 2025, 2024, & 2023
- ☐ Copies of W2's for tax years 2025, 2024, & 2023
- ☐ A current checking/savings bank statement
- ☐ Proof of rental payments (at least four months)

Habitat for Humanity of Greater Portland
659 Warren Ave., Portland, ME 04103
Gray North 2027

Habitat for Humanity® Greater Portland

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

Request for Info

Habitat Homeownership Program

EQUAL HOUSING OPPORTUNITY

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 is for Gray North

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: Name Age Male Female _____ ☐ ☐ _____ ☐ ☐ _____ ☐ ☐ _____ ☐ ☐	**Dependents**: Name Age Male Female _____ ____ ☐ ☐ _____ ____ ☐ ☐ _____ ____ ☐ ☐ _____ ____ ☐ ☐
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) ☐ Own ☐ Rent Number of years at this location _____	Last address (street, city, state, ZIP code) ☐ Own ☐ Rent Number of years at this location _____

2. CURRENT HOUSING CONDITIONS

Number of bedrooms (please circle) **1 2 3 4 5** **How many people *currently* living in your household:** _____

Other rooms in the place where you are currently living:

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

_____

What is your current monthly rental payment? $_____

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

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?	☐ Yes	☐ No	☐ Yes	☐ No
b. Do you have any pending criminal action?	☐ Yes	☐ No	☐ Yes	☐ No
c. Are you a U.S. citizen?	☐ Yes	☐ No	☐ Yes	☐ No
d. Are you a permanent resident?	☐ Yes	☐ No	☐ Yes	☐ 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 ***Rural Development*** 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