



## **Homeownership Program Guidelines and Information**

Applications are now being accepted for the following properties:

- 842 Grove Ave, New Brighton
- 2003 5<sup>th</sup> St, Patterson Township
- Lot at corner of Le Goullon Ave & Boundary St, Monaca

The application period will remain open until a qualifying applicant has been selected.

Please submit completed applications in a sealed envelope marked “*confidential*” to:

***Habitat for Humanity of Beaver County***

***47 Bridge Street***

***Beaver Falls, PA 15010***

## **Every One Deserves a Decent Place to Live**

Habitat for Humanity of Beaver County builds decent, affordable homes with families and individuals who have a housing need and might not qualify for a conventional mortgage.



Since Habitat Beaver County was founded in 1992, over 60 Habitat homes have been built in Beaver County. After being approved for the program, homebuyers work alongside staff and volunteers to build their future home. The house is then sold at the appraised value to the homebuyer, who pays affordable, interest-free monthly mortgage payments toward full ownership.

Moving into and owning a Habitat for Humanity of Beaver County home improves the quality of life for our Homeowners, not only in their physical surroundings, but also by instilling a sense of pride, responsibility, stability, and self-reliance that comes with homeownership.

## Why Own a Home?

Habitat for Humanity has shown that building a home does more than simply put a roof over someone's head.

- **A homeowner's sense of dignity and pride grow**
- **Families can provide stability for their children**
- **Health, physical safety, and security improve**
- **Educational and job prospects increase**

Good housing in communities attracts economic investment and development. It contributes to thriving school systems and community organizations, is a catalyst for civic activism, and is a stimulus for community-based organizations. Safe homes and neighborhoods, in which residents are satisfied with housing conditions and public services, help to build social stability and security.

## Property Location

We are currently accepting applications for new homes to be built at the following locations:

- 842 Grove Ave, New Brighton
- 2003 5<sup>th</sup> St, Patterson Township
- Lot at corner of Le Goullon Ave & Boundary St, Monaca

## Do I Qualify?

Before filling out an application, the first step is to thoroughly review the following eligibility requirements for our homeownership program. As active participants in building a better future for themselves and their families, qualified Habitat Beaver County homeowners demonstrate or have the following:

- Demonstrate a need for improved housing (*need can include any or all of the following: more than 30% of your monthly income goes to rent, poor heating or plumbing, leaks in the roof, overcrowding, unsafe/unsanitary conditions*)
- Have a steady, reliable income providing the ability to pay a monthly mortgage. Your income must be within the HUD qualifying income guidelines (*see page 3*)
- Currently and for at least 1 year have lived and/or worked in Beaver County, PA
- Are willing to partner with us in performing Sweat Equity (*see page 5*)
- Can satisfactorily complete financial and home maintenance workshops provided by Habitat Beaver County
- Are U.S. citizens or permanent legal residents
- Have a debt to income ratio of 43% or less
- Have a credit score above 560
- Provide required escrow start up cash of \$2,000

## Income Guidelines

Household Size	Minimum Income	Maximum Income
1 person	\$35,450	\$56,700
2 people	\$40,500	\$64,800
3 people	\$45,550	\$72,900
4 people	\$50,600	\$80,950
5 people	\$54,650	\$87,450
6 people	\$58,700	\$93,950
7 people	\$62,750	\$100,400
8 people	\$66,800	\$106,900

*Example: A family with 4 people must make at least \$50,600 per year and cannot make more than \$80,950 per year.*

Along with the application, the following items are also requirements in order to qualify candidates for the program:

- Submission of applicant's and co-applicant's pay stubs/proof of income and income tax transcripts
- Credit report check for applicant and co-applicant
- Criminal/Sex offender background checks on persons 18 and over who will reside in the home
- Home visit to determine need for improved housing
- Approval by the Habitat Beaver County Board of Directors

Please review our **Credit Report, Background Check and Privacy Disclosure** (see page 6) for information you will be required to provide during the application process and if selected for the program.

If you are approved for our program, we will order an appraisal or other property valuation to determine the property's value when construction is completed. We will promptly provide you a copy of the appraisal, even if your loan does not close. You have the option to pay for an additional appraisal for your own use at your own cost.

## How to Apply

If you feel you qualify after reviewing the program details, the next step is to fill out an application. Applications are available at the following locations:

- Download from the Habitat for Humanity of Beaver County website ([HabitatBeaverCounty.org/own-a-home](http://HabitatBeaverCounty.org/own-a-home))
- Pick up an application at our office located at 47 Bridge Street, Beaver Falls
- Contact the office at [info@BeaverCountyHabitat.org](mailto:info@BeaverCountyHabitat.org) or 724-846-1630 to have an application mailed or emailed to you

Applications must be submitted in a sealed envelope marked “*confidential*.” Our staff cannot provide written or oral statements to applicants or prospective applicants in regards to qualification or eligibility questions until after your completed application has been received.

***All information we receive from your application is considered confidential and will be used only for Homeownership program selection.***

***For questions, please call (724) 846-1630  
or email: [info@BeaverCountyHabitat.org](mailto:info@BeaverCountyHabitat.org)***



*Habitat for Humanity of Beaver County 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, color, religion, sex, handicap, family status, age, or national origin*



**pennsylvania**  
DEPARTMENT OF COMMUNITY  
& ECONOMIC DEVELOPMENT

*Habitat for Humanity of Beaver County is funded in part by the PA Department of Community and Economic Development and material support is provided by the Beaver County Board of Commissioners.*



## What is Sweat Equity?

Homebuyers selected for our program agree to partner with Habitat for Humanity of Beaver County through the completion of sweat equity hours. Sweat equity refers to the homebuyer's hands-on involvement in building their house, helping in the construction of other Habitat houses, and volunteering at events, in the office, and at the Habitat Beaver County ReStore. The time spent completing financial and homeownership classes is also counted toward the requirement.

### Sweat Equity encourages:

- *Partnership* – Sweat equity provides meaningful interaction between future homeowners, affiliate representatives, and Habitat volunteers.
- *Pride in homeownership* – Investing sweat equity hours in their own homes helps homebuyers begin the transition to homeownership by developing a sense of pride and responsibility in their home.
- *Development of skills and knowledge* – On the build site, future homeowners will gain an understanding of the construction of their home and of the maintenance issues that come with homeownership.

Homebuyers must complete **350 sweat equity hours** before they are able to move into their Habitat home. Out of the total 350 hours, 100 hours must be completed by the homebuyers on their own home. Additionally, 100 hours may be donated by friends and family to help the homebuyers complete the requirement.

A single head of household may select one partner who can assist with completing the hours. The designated partner may also participate in the mandatory classes; however, sweat equity hours for classes are only awarded to the person whose name will be on the deed. Once a partner is chosen, they must remain throughout the program and can only be changed at the discretion of Habitat Beaver County.

**We recommend that homebuyers provide 35 – 40 hours per month in order to complete the sweat equity requirement within the time it typically takes for the house to be constructed.**

Those whose names will be listed on the deed are required to attend and satisfactorily complete financial and home maintenance workshops provided by Habitat Beaver County. Workshops are scheduled by the Homeowner Coach and/or the Homeowner Services Coordinator in collaboration with the homebuyer's schedule. Hours spent in workshops are credited towards sweat equity.

According to Habitat Beaver County's Age Limitation Policy, no person under the age of 16 may be present on an active work site. In the case of homebuyers, if they choose to have their children (16 years old or over) participate in building their new home, they may do so with prior consent from the Construction Manager. Their approval will be on a case by case basis depending on what phase of construction is underway. The scope of work and the amount of time credited toward sweat equity will be determined by the Construction Manager.

All sweat equity hours must be completed prior to the home closing date. Sweat equity hours have no monetary value.



## **CREDIT REPORT, BACKGROUND CHECK & PRIVACY DISCLOSURE INFO**

***Protecting your privacy is very important to us. We want you to understand what information we collect and how we use it. We collect and use nonpublic personal information in order to provide you with financial services. We treat your information with the utmost respect and in accordance with our Privacy Policy.***

**Habitat for Humanity of Beaver County** (hereinafter **Habitat Beaver County**) will obtain your credit report. Credit reports will be used for the purpose of verifying debt to income ratio, and the credit score will be used to evaluate financial readiness to purchase a home. An additional credit report will also be run as a final audit before your loan closes. Authorization to run the credit reports will always be requested beforehand.

Adults and dependent family members 18 and older who will be living in the home must pass the Act 33/34 clearance. A Criminal Background Check is necessary to request a clearance. Habitat Beaver County will incur the costs for the Criminal Background Checks and the Act 33/34 clearance.

The Fair Housing Act does not require that housing be made available to individuals whose tenancy would constitute a direct threat to the health or safety of other individuals or that would result in substantial physical damage to the property of other individuals. Nor are individuals who have been convicted of the illegal manufacture or distribution of a controlled substance protected under this law. However, a criminal record will not automatically disqualify you for a home with Habitat for Humanity of Beaver County.

### **What information we disclose and to whom we disclose it:**

#### **Habitat Beaver County will request the following information:**

- **Copies** of your proof of income for all income sources for two months and copies of income tax forms for the past two years to verify income
- Credit Report to verify credit score and debt to income ratio
- ACT 33/34 clearance and criminal background check (*for applicant/s and any person 18 years of age and older who will be living in the home*)
- Proof of ID (PA driver's license or PA photo ID) for all household members 18 and over
- Authorization to deduct your mortgage from your designated account (*if selected for the program*)
- Banking information for ACH payments (*if selected for the program*)

This information may be collected in person, by mail, fax, or by other electronic means as permitted by law or as expressly requested by Habitat Beaver County.

**Habitat Beaver County Homeowner Support Coach:**

- Name and address
- Checking and savings account information
- Income sources and employment history
- Expenses

The designated Homeowner Coach will utilize the information during the mandatory financial management workshop for the purpose of evaluating financial readiness to be a successful homeowner and to create and maintain a budget.

**Housing Opportunities of Beaver County (HOBC)**

- Name(s) and address and Social Security Number(s)
- Date of Birth
- Amount of income
- Four consecutive pay stubs or other proof of income
- Two consecutive months of most recent bank statements

HOBC will use this information to engage in pre-purchase counseling activities to determine if the program participants are eligible for a homebuyer's grant through Beaver County. This grant is not guaranteed and is only offered when funds are available.

**Community Development Program of Beaver County**

- Name(s) and address
- Income(s) and their source(s)
- Place(s) of employment
- Birthdates of family members
- Number of people in your family
- Race
- Education levels
- Known disabilities
- Status of health insurance

Information is requested for loans and/or grants related to the purchase of homes in order to monitor Habitat Beaver County's compliance with equal credit opportunity, fair housing laws and compliance with HOME Funds regulations.

**Your right to verify accuracy of information we collect**

Keeping your information accurate and up to date is very important to us. You have the right to write to us to request reasonable access to your nonpublic personal information. You may not access your personal information that relates to and is collected in connection with or in reasonable anticipation of a claim or a criminal or civil proceeding. If you believe the information we collected about you is inaccurate, you have the right to request in writing that we amend, correct or delete it. We will notify you of our decision, give you our reasons, and you will have the right to file a concise statement of dispute with us if you do not agree. Your statement will be made a part of our file and sent to persons or organizations that received your information in the past and in the future as required by law.

**Our security procedures**

We restrict access to nonpublic information and only allow disclosures to persons and companies as permitted or required by law to assist in providing products or services to you. We maintain physical, electronic and procedural safeguards to protect your nonpublic personal information. Should your relationship with us end, we will maintain and only disclose your nonpublic personal information in accordance with this Privacy Policy.