



Homeownership Program Information Session

You are **encouraged** to attend an information session to learn more about Habitat Philadelphia's homeownership program and to receive an application!

No registration is required to attend!

All first-come, first-serve basis.

Please arrive on time!

You will not be admitted if you arrive after the starting time of the session.

Program Selection Criteria

Families are selected for the homeownership program based on the following criteria:

1. A Need for Housing

Examples include: living in an overcrowded house, paying a high percentage of your monthly income towards rent, or having heating, plumbing problems, etc.

2. Ability to Repay the Mortgage

Applicants must meet 2016 income guidelines to ensure they are able to pay a monthly mortgage.

Household Size	Minimum Income	Maximum Income
1	\$18,350	\$36,720
2	\$21,000	\$42,000
3	\$23,600	\$47,220
4	\$26,200	\$52,440
5	\$28,300	\$56,640
6	\$30,400	\$68,040

2019 Information Sessions

Thursday, March 7th, 2019

Habitat For Humanity Philadelphia
1829 N 19th Street 19121
6:30 pm—7:30 pm

**Space limited; first come-first serve (no RSVP)!*

Saturday, March 23rd, 2019

The Church of Saint Luke & The Epiphany
10:00am – 11:00 am

**Limited Parking; public transit suggested!*

Saturday April 6, 2019

Habitat for Humanity Philadelphia
1829 N. 19th St., 19121
10:00am – 11:00am

**Space limited; first come-first serve (no RSVP)!*

Thursday April 25th, 2019

Habitat for Humanity Philadelphia
1829 N. 19th St., 19121
6:30pm – 7:30 pm

**Space limited; first come-first serve (no RSVP)!*

Saturday, May 4th, 2019

Mt. Vernon Manor CDC/NAC
631 N. 39th St.
10:00am – 11:00am

**Space limited; first come-first serve (no RSVP)!*

Thursday, May 23, 2019

Habitat For Humanity Philadelphia
1829 N 19th Street 19121
6:30 pm—7:30 pm

**Space limited; first come-first serve (no RSVP)!*

3. Willingness to Partner

Applicants accepted into our program must complete 350 sweat equity hours working with Habitat by building houses, working in our ReStore, and attending Homeowner Education Workshops. Families must also make monthly payments toward settlement costs.

All applicants must pay a \$25 non-refundable application fee.

This fee will be due at the time you turn in your application, **not** at the Information Sessions.

You do not need to bring anything to the information session

We will explain how the program works and hand out applications, but you will not hand anything in at the info session.

**If you have any questions, feel free to call:
Emma Bullock Intake Coordinator 215-765-6000 x18.**

Top 13 Things You Can Do To Prepare for Applying

You must attend one of the Information Sessions listed on this flyer (or another in the future) to completed an application in our Homeownership Program. You do not need to bring anything to the Information Session, just arrive on time! If you choose to apply after hearing about our program and how it works at the information session, you will need to collect copies of the items listed below to submit when you turn in your application. You can get a head start on your application by beginning to gather these items!

Documents are subject to change so please refer to the application for a list of required documents.

1. At the time you turn in your application, we will need a **\$25 Money Order** for the application fee.
2. Collect and save **W-2 statements** from all employers for the past **two** years.
3. Collect and save **tax returns** with all schedules for the past **two** years.
To request a transcript, visit www.irs.gov/individuals/get-transcript. You can view it immediately online or make a request to have it sent via mail.
4. Save your **paystubs**. At the time you apply, we will need pay stubs for most recent **two** months.
5. Collect **proof of ALL other sources of income**, including but not limited to: SSI, Child Support, food Stamps, Alimony, and any other incomes (**2 months** most recent documentation)
6. Save your **bank statements** for all accounts (checking and/or savings). At the time you apply, we will need bank statements for most recent **two** months.
7. Gather complete addresses and telephone numbers for:
 - Landlord
 - Employers for the past two years
 - Banks where you have accounts
 - Creditors that you are paying
8. If you have student loan debt, please provide proof of the following (if applicable):
 - Proof of monthly payment plan for all loans
 - Proof of deferment or forbearance and date deferment or forbearance will end for all loans
9. If applicable, gather copies of all bankruptcy papers and /or divorce or separation papers.
10. Be sure you have a photo ID and a Social Security Card.
11. Verification of U.S. Citizenship or Permanent Residency by providing one of the following documents: passport, birth certificate, Certificate of Citizenship, Permanent Resident Card, or other.
12. Start working on debts on your credit report. We urge all potential applicants to see a financial counselor to discuss any judgments, errors, or debts on their credit report. We do have a "bad debt" limit of \$2500 (not including medical debt) to be eligible for our program. "Bad Debt" includes judgments and items in collections. A great resource for credit counseling in Philadelphia are the Financial Empowerment Centers. They offer free one-on-one financial counseling and debt management. To schedule an appointment, call 855-346-7445.
13. Think positive! Even if you do not get accepted when we take applications next, you can always apply again in the future!

We will not be able to make copies of paperwork in our office

You will have to turn in copies of these important documents if you apply to our homeownership program, but **you should not bring any of these documents to the Information Session.**



Habitat for Humanity Philadelphia transforms lives and our City by building quality homes in partnership with families in need, and by uniting all Philadelphians around the cause of affordable housing.