



Habitat for Humanity®
Pasadena

How does it work?

Habitat for Humanity Pasadena uses volunteer labor and donations to build simple, safe and decent houses. Habitat looks for partner families/individuals who meet our guidelines to partner with for the construction of the house. Once the home is completed, it is sold to the chosen family/individual at a term of 20-30 years with affordable payment amounts based on their income. The homeowners' monthly mortgage payments go back into the fund for Humanity which is used to build more houses.

We do **NOT** help with home remodeling or demolition.

Program Requirements

- Demonstrate a housing need (a need can range from leaking roof, overcrowding, bad neighborhood, etc.)
- Must not qualify for a regular conventional loan
- Anyone who will be living in the home needs to be a citizen or permanent legal resident of the U.S.
- Must have lived in our service area (Pasadena, Galena Park, South Houston, San Jacinto City and Deer Park) for at least one year
- Meets income guidelines – based on area median income; (please take a look at the next page to view the income chart)
- Meet credit guidelines – we look into your payment history (delinquent/deferred/collection accounts and currently opened accounts) not the credit score.
- Be willing to participate in the Habitat [Sweat Equity](#) program (300 volunteer hours)
- Family must give a \$1,500 payment at closing.

If you do not meet all of the qualifications now, there may still be an opportunity for you to apply when your situation changes.

Habitat for Humanity does **NOT** construct on family lots. Habitat for Humanity builds on their own lots; this means families should be willing to relocate.

How do I apply?

- Submit a pre-screening questionnaire with required documents
- Application processing/ financial review
- Home visit and Committee Interview
- Board approval

Our applications will be posted online at www.pasadenahabitat.org and available to pick up at both Pasadena Public Libraries at 1201 Jeff Ginn Memorial Dr. Pasadena, TX 77506 and 4330 Fairmont Parkway, Pasadena, TX 77504 as well as in the Habitat Pasadena Restore.

Leah K. McWhinnie
Executive Director
713-534-6061



Habitat for Humanity Pasadena, Inc.
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FY 2023 Income Limits Summary

| FY 2023 Income Limit Area | Median Family Income Click for More Detail | FY 2023 Income Limit Category | Persons in Family | | | | | | | |
|---|---|---|-------------------|--------|--------|---------------|--------|--------|--------|--------|
| | | | 1 | 2 | 3 | 4 | 5 | 6 | 7 | 8 |
| Houston-The Woodlands-Sugar Land, TX HUD Metro FMR Area | \$93,200 | Very Low (50%) Income Limits (\$) Click for More Detail | 32,650 | 37,300 | 41,950 | 46,600 | 50,350 | 54,100 | 57,800 | 61,550 |
| | | Income limits are established by the US Department of Housing and Urban Development. You may review how these are determined by visiting www.huduser.gov | | | | | | | | |
| | | Low (80%) Income Limits (\$) Click for More Detail | 52,200 | 59,650 | 67,100 | 74,550 | 80,550 | 86,500 | 92,450 | 98,450 |

* Annual income/ Ingresos anuales

- Applicants need to prove they earn sufficient income to be able to pay for the home. They must fall on or either between the expressed limits. If you earn below the minimum or above the cap, we would not be able to partner.
 - Include to your income anyone in the household who is **16 and older** (son, cousin, uncle, friend, etc.) and is **earning money/working**. (SSI, child support, disability, etc.)
- Los solicitantes deben demostrar que ganan ingresos suficientes para poder pagar por el hogar. Deben caer sobre o entre los límites expresados. Si gana por debajo del mínimo o por encima del límite máximo, no podríamos asociarnos.
 - Incluya en sus ingresos de hogar los de cualquier persona mayor de **16 años** (hijo, primo, tío, amigo, etc.) que esté **recibiendo o trabajando**. (SSI, manutención de los hijos, etc.)



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Pre-Screening Questionnaire

Our Mission: Habitat for Humanity Pasadena sells simple, decent, affordable houses to qualifying families with low incomes. See brochure for more information.

How to apply: To begin the application process, please complete this screening questionnaire and return it to our office **along with copies of the following documents:**

- Completed application, signed and dated by applicant(s).
- Current Driver's License or Texas I.D, or other forms of ID (for **applicant and co-applicant**)
- Money order (please read last page for amounts)
- Bank Statements (last 6 months) Currently checking and savings accounts
- Social Security Cards for **EVERYONE** who will be living in the household
- Birth certificate for dependents
- Permanent Residence card(if applicable)
- Last two months of pay stubs (for **EVERY MEMBER IN THE HOUSE HOLD EARNING INCOME**)
- If Self-employed, a year-to-date profit and loss statement
- Your **2022 & 2023** W-2 forms and 1040 's
- Verification of any other source of income and government assistance that the household receives (For example: Child support, SSI/Disability, food stamps, Section 8 housing assistance, etc.)

Note: By completing and submitting this questionnaire to Habitat for Humanity Pasadena, you are beginning the application process. However this questionnaire is not considered a complete application. The questionnaire is simply used to determine whether you might qualify for the program.

Due to the limited number of available lots, not all families that qualify will be approved for a Habitat home.

Next steps: After submitting a questionnaire with **all of the paperwork mentioned above**, Habitat staff will process this information and follow-up with you within 30 days. If something is missing we will leave your application on pending status and not review it until all documents have been submitted.

Drop off completed application to 702 Charles St, Pasadena Texas 77506 before October 31, 2023

Please make sure to answer all the questions before submitting the form. Do not leave any of them blank. Write N/A on questions that do not apply to your situation.

Borrower name: _____
Co Borrower _____

Civil Status (check one)

- Married Separated
- Unmarried (divorce, widowed, or never married)

Address: _____

City, State, Zip code: _____

Phone# Home: _____ Cell _____

Email Address: _____

| Ethnic Categories* | Select One |
|---|-----------------------|
| Hispanic or Latino | |
| Not-Hispanic or Latino | |
| Racial Categories* | Select All that Apply |
| American Indian or Alaska Native | |
| Asian | |
| Black or African American | |
| Native Hawaiian or Other Pacific Islander | |
| White | |
| Other | |



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Narrative of current living conditions. Based on the Program Requirements, please give a reason why you think you might qualify for a home from Habitat for Humanity Pasadena.



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Please answer these questions:

How long have you lived and in the Pasadena/ South Houston area? _____

If approved for the Habitat for Humanity program, how many total persons would live in the house? _____

What are their ages of the people who will live in the home (please include borrower and co-borrower age)?

Please fill in all that apply.

| <u>Income</u> | Borrower | Co-Borrower | Other household member(specify who) | Other household member(specify who) |
|--|----------|-------------|-------------------------------------|-------------------------------------|
| Do you work? For whom? | | | | |
| How long have you been employed there for? | | | | |
| Salary or hourly | | | | |
| Monthly income | \$ | | | |
| Do you have a second job? | | | | |
| Monthly income? | \$ | | | |

| <u>Extra Income</u> | Borrower | Co-Borrower | Other household member(specify who) | Other household member(specify who) |
|----------------------------|----------|-------------|-------------------------------------|-------------------------------------|
| Alimony | \$ | | | |
| Child support | \$ | | | |
| Social Security | \$ | | | |
| Disability | \$ | | | |
| SNAPS(Food stamps) | \$ | | | |
| Other | \$ | | | |
| Other | \$ | | | |

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Please check the appropriate answer below:

Borrower Co-Borrower

- Do you currently own any property? (Land, with or without house)..... Yes ___ No ___ Yes ___ No ___
- Have you been declared bankrupt/gone through foreclosure within the past seven years? Yes ___ No ___ Yes ___ No ___
- Have you owned a house in the last three years..... Yes ___ No ___ Yes ___ No ___
- Are you a US Citizen or legal permanent resident..... Yes ___ No ___ Yes ___ No ___
- Does everyone in the household have a social security card..... Yes ___ No ___ Yes ___ No ___
- Do you have a history (and income tax returns) of steady income for the past 2 years Yes ___ No ___ Yes ___ No ___
- Do you have one year of good rental history (lease or rent contract)..... Yes ___ No ___ Yes ___ No ___
- Are you a US veteran, or anyone who will live in the house served in the US military Yes ___ No ___ Yes ___ No ___

Because lots are donated, we cannot guarantee at any given time in what parts of the valley we will have lots available. Are you willing to relocate and live where Habitat is building at a given time? Yes ___ No ___ Yes ___ No ___

Have you or your spouse applied for housing with Habitat for Humanity in the past? If so, how many times? _____

Do you (and the co-borrower, if applicable) agree with this statement?

- I am (we are) willing to partner with Habitat and put in 300 hours of “sweat equity”, first working on other families’ homes, then building my(our) own. I am (we are) willing to save towards my (our) first year’s property tax and homeowner’s insurance. I (we) will also attend a homeowners education class (8 hour course), and I am (we are) willing to live in the areas in which Habitat is building.

___ Yes ___ No, I (we) don’t agree

Who can we thank for referring you to Habitat? _____

Please return this questionnaire **with the required documents** (see front page and Checklist) to the Habitat for Humanity store located in Pasadena.

- Habitat Office 702 Charles Street, Pasadena, Texas 77506 before October 31, 2023 Deadline

By completing and submitting this questionnaire, you are beginning the application process with Habitat for Humanity. However this questionnaire is not considered a complete application. The questionnaire is simply used to determine whether you might qualify for the program.

Habitat for Humanity Pasadena screens all home ownership applicant families on both Texas and National Sex Offender Public Registries. We also screen families for criminal records. By completing this questionnaire, you are submitting to such inquiries.

By signing below, you certify that the above information you provided is true and complete to the best of your knowledge. Any falsification could be grounds for denial or disqualification from Habitat for Humanity Pasadena program. By signing below you are authorizing Habitat for Humanity Pasadena to obtain and review your credit report for the purpose of evaluating your financial readiness to purchase a home.

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Mail or drop off the completed form along with a non-refundable **MONEY ORDER** for the amount **\$45 (Forty-Five)** if **individually**, and **\$90 (Ninty)** if applying with a **co-borrower or married**.

- Please note: If money order is not included with the questionnaire, or it is not filled out completely we will not be able to proceed with the assessment process. You will receive a mail response within 30 business days.

If this pre-screening form is not approved, you may re-apply on a later date if your living circumstances or job qualifications change. If you believe you have supplied incorrect information within your form submission, please contact the Habitat for Humanity Pasadena office directly to discuss the matter.

NOTE: All Habitats for Humanity Pasadena Family Partners who get accepted into the home ownership program are required to re-qualify before closing on their home. This process includes re-evaluation of current income, credit report, income tax return, references, and criminal background check.

Borrower signature _____ Date _____

Co-Borrower signature _____ Date _____

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Habitat for Humanity Privacy Statement

At Habitat for Humanity Pasadena, we are committed to keeping your information private. We recognize the importance applicants, program families, tenants, and homeowners place on 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 our establishment and trusted name.

When collecting, storing, and retrieving applicant, program family, tenant, and homeowner data – such as tax returns, paystubs, credit reports, employment verifications and payment history – internal controls are maintained throughout the process to ensure security and confidentiality. We collect non-public personal information about you from the following sources:

- Information we receive from you on application or other forms;
- Information about your transactions with us, our affiliates or others; and
- Information we receive from a consumer- reporting agency.

Habitat for Humanity Pasadena employees and volunteers are subject to a written policy regarding confidentiality and access to applicant data is restricted to staff 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 Pasadena has no affiliates or marketing experts with whom we share personal information.

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Statement of Understanding

Between _____ and
Applicant

Co-Applicant

and Habitat for Humanity Pasadena, Inc. (HfHP)

- _____ We understand that we are being given an opportunity to own our home and will need to perform “Sweat Equity” hours during the construction of our home.
- _____ We understand the amount of sweat equity hours required of us and that there is a limit on the number of sweat equity hours that friends and family members can work on our behalf.
- _____ Furthermore, we understand that the performance of sweat equity hours does not guarantee the right to purchase a Habitat Pasadena home.
- _____ We understand that we may be “de-selected” at any time during the construction process on any one or combination of the following:
 - a) Fraud or misrepresentation of material facts or information during the application process or after selection.
 - b) “Failure to partner” by failing to complete the requirements of the “invitation to partner” and sweat equity policy (SE) as explained in the Policies and Procedures.
 - c) Negative changes in economic circumstances which affect the applicant’s ability to meet the monthly payment beyond foreseeable remedy.
 - d) Adverse Credit Report.
- _____ In addition, we understand that sweat equity hours have no monetary value attached to them and if de-selected we will not be compensated for any sweat equity hours performed.

***Please initial next to each bullet to show you understand and agree.**

Applicant Signature

Date

Co-Applicant Signature

Date

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