



Completing Your Application – Frequently Asked Questions (FAQs)

Q: What is the application deadline?

A: You need to apply by the date set in the open window period. You're in the running if we have received your complete application by then (including all the items on the checklist). If you don't make the deadline, we must return your application without further consideration.

Q: Are my chances better if I submit my application earlier?

A: Yes and no.

Yes, because if you send your application earlier, it gives us a chance to let you know if you're missing anything, and you'll have a chance to complete it. But all complete applications received by the deadline are treated the same.

Q: How much does it cost to own a Habitat home?

A: About \$900/month at first, which includes the zero-interest Habitat mortgage, property taxes, and basic home insurance. Over time, your property taxes and home insurance will increase, but your Habitat mortgage payment won't.

Q: Is there anything on top of that \$900/month estimate?

A: Yes, you need to budget for heat and utilities on top of this.

Q: How many bedrooms/bathrooms will the next home have?

A: The Habitat home we typically build has 3 bedrooms and 2 bathrooms. Final design considerations are in process.

Q: I have housing today. What are my chances of being considered as the next Habitat Homeowner?

A: You must have a housing need to be considered. For example, overcrowding, poor heating, unsafe conditions, or paying too much of your monthly income on housing.

Q: I'm not sure I qualify, because of where we live today.

A: Habitat for Humanity of Northwest Connecticut serves Canaan/Falls Village, Cornwall, Norfolk, North Canaan, Salisbury/Lakeville, Torrington and Sharon. If you live or work in any of these towns, you qualify. And you may qualify if you have another close connection to this area.

Q: I'm not sure how to answer one of the application questions. What should I do?

A: Email us or call us right away. We will be happy to discuss it with you. But make sure you don't leave it to the last minute – give yourself enough time to make the deadline.

Q: Who should I list as 'applicant' and 'co-applicant'?

A: Every adult who lives in the household and who would be signing mortgage papers should be listed either as applicant or co-applicant. If there are more than 2 people, give us their information on an extra page.

Q: My partner and I are not married. Does that matter?

A: No, Habitat does not discriminate on the basis of marital status.

Q: My household isn't 'traditional'. Does that matter?

A: Not at all.

Q: I don't have a Social Security Number. What should I do?

A : Habitat would strongly suggest obtaining one, if possible. Otherwise, give us your Tax ID number (for your business); we may be able to do a credit check on that.

Q: Who should I list as 'dependents'?

A : Anyone (children, parents, other relatives, and anyone else) who lives with you most of the time, but who you haven't already listed as an applicant or co-applicant. If you have shared custody of your children, they need space in your home, so please list them. This information helps us understand how many bedrooms you need.

Q: One of my 'dependents' has their own income. What should I do?

A: Include that in the section titled 'Monthly Income and Combined Monthly Bills'. There is a column for it.

Q: I'm concerned that I earn too much to be considered.

A: Habitat is devoted to helping people who could not afford to buy a home through normal means. That's why we have an upper income limit, which is 60% of the median income for households in Litchfield County dependent on family size. Median Income for an area means that 50% of people earn more and 50% earn less.

The 2024 guidelines are below:

Household Size	Income Limit
1	\$ 48,000
2	\$ 54,840
3	\$ 61,680
4	\$ 68,520
5	\$ 74,040
6	\$ 79,500
7	\$ 86,020
8	\$ 90,480

Q: What if we earn more than this?

A: If you earn a little more, please send us your application anyway. We will consider how steady each source of income is, particularly overtime pay, alimony, and child support, and we will let you know if we need more information.

Q: What does 'gross' income mean?

A: It means 'before taxes'.

Q: Why do I need to answer questions about expenses?

A: Like a bank, we will plug in your income and expenses into a spreadsheet to work out how big a house payment you can comfortably afford.

Q: We own more than two vehicles. What should I do?

A: Explain on an extra page.

Q: I have a lot of debt. Does this matter?

A: Almost everybody has debt – and many have a lot more than they would like. But, if you can work out a plan for paying down your debts by the time you move in, you can become a Habitat Homeowner. Send us your application. But if you feel that your debts are really unmanageable, think about whether home ownership would add to your stress.

Q: What about bankruptcy?

A: If your bankruptcy was discharged more than 2 years ago, you could become a Habitat Homeowner. Please attach a note explaining the status of your bankruptcy.

Q: I notice that you're going to get a credit report, and I'm worried that it's not going to look pretty. What should I do?

A: First, relax a bit. Many Habitat homeowners have overcome credit problems to become worry-free homeowners. Consider submitting your application anyway.

If your credit report isn't really horrible, you'll have the chance to discuss it with one of our Family Support volunteers. Expect to commit to a plan to pay down your debts and improve your credit before you are able to move into your Habitat home.

Q: What else will Habitat check, other than credit history?

A: We are required to check your names against sexual offender databases to protect the young volunteers who will help build your house. We will do this as soon as we get your application. We will also check your assets and perform a criminal background check.

Q: What happens once we submit our application?

A: We will open your application to make sure it is complete. If you're missing something, we will ask you for it. It will be up to you to get everything to us by the deadline.



Q: Once Habitat tells us that our application is complete, what happens?

A: First, we will work on understanding your financial picture.

We'll do a simple financial review and a credit check to make sure that your income and expenses are in the right ballpark to become a Habitat homeowner. You need enough income to afford a Habitat home and pay your other expenses, but not so much that you don't need special help.

If it looks like there's a problem, we'll ask you about it.

Q: What should I expect after the open window closes?

A: When we close the application window. And if it looks like Habitat home ownership could work for you, we will ask you for three things; a personal meeting, employment verification, and asset verification.

Q: What happens in the personal meeting?

A: Habitat home ownership is a unique opportunity; we and you need to build a special partnership.

We will ask you and your family to meet with Habitat family support volunteers. This is so that you have the chance to show us why you need better housing. At this meeting, we will explain the Habitat program in more depth, answer your questions, and hear from you what you're hoping for out of the program.

Q: What else will happen before you invite us to partner with Habitat to build our home?

A: We might ask for a letter from your landlord, stating that you're paying rent on time, and we may verify your employment history and your bank balances.

Q: What if we're not invited to partner?

A: We are a small group, and are limited in what can be built. But if you're not invited to partner this time around, we would love to see your application for the next opportunity.