

PRE-APPLICATION QUESTIONNAIRE
GENERAL INFORMATION AND INSTRUCTIONS
Keep This Page for Your Records

Welcome to Sussex County Habitat for Humanity's homeowner selection process. We are very pleased that you have expressed an interest in becoming one of our future homeowners. Sussex County Habitat for Humanity is a non-profit, non-denominational Christian housing ministry that builds simple, decent and affordable homes in partnership with low-income families in Sussex County.

Qualifying for a Home: Partner Families are qualified through an extensive application process that considers the family's *ability to pay* an affordable mortgage, *demonstration of need* for housing, and the family's *willingness to partner* by completing all program requirements needed to be a Habitat partner family. The applicant(s) must live and/or work in Sussex County and maintain a steady and reliable source of income for 12 consecutive months.

Partner Family Program Requirements:

- Meet income guidelines of 30-80% AMI as outlined on the pre-application questionnaire
- Complete 200 sweat equity hours per household (minimum of 100 construction, maximum 50 friends & family, maximum 50 other opportunities)
- Have \$4,000 in a checking and/or savings account at time of pre-application questionnaire submission to contribute to closing costs
- Deposit an additional \$2,000 throughout the duration of the program
- Have no delinquent debt at time of pre-application questionnaire submission and duration of program
- Qualify for an affordable mortgage product in accordance with policies and procedures
- Have a minimum credit score of 640 at time of pre-application questionnaire submission and duration of program
- Have two open and active trade lines for a minimum of 12 months
- Be willing to enter into a land lease agreement. This means the land beneath the home will remain owned by Sussex County Habitat for Humanity, while the homeowner owns the structure. The initial lease has a term of 99 years and is renewable for successive 99-year terms.
- Attend monthly financial coaching and pre-purchase education sessions
- Attend a mandatory one-time post-purchase education class
- Serve as a positive Habitat ambassador in the community

Instructions for Applying for a Home:

Please submit the following documents:

- Pre-application questionnaire (*complete both front and back*)
- Copies of the applicant/co-applicant's two months of recent paycheck stubs showing year-to-date gross earnings for each job.
- Copies of additional income statements/benefit letters (*i.e. child support, disability, SSI, Food Stamp Benefits*)
- Copies of applicant/co-applicant's two most recent bank statements (checking and savings) for applicant and co-applicant.
- Signed authorization form to request a credit check.
- Signed sex offender registry authorization form.
- A \$30 money order payable to SCHFH.
 - You can purchase a money order at your local post office.
 - We **do not** accept check, cash, credit card or debit card.

Answer the following questions to see if you should apply for a Habitat home:

- Do you live and/or work in Sussex County? Yes No
- Do you live in substandard, overcrowded or overly expensive housing? Yes No
- Does your family's yearly gross income fit within the following guidelines? Yes No

2026 HUD Yearly Income Guidelines

Family Size	Income Not Less Than	Income Not More Than
1	\$21,700	\$57,800
2	\$24,800	\$66,050
3	\$27,900	\$74,300
4	\$33,000	\$82,550
5	\$38,680	\$89,200
6	\$44,360	\$95,800
7	\$50,040	\$102,400
8	\$55,720	\$109,000

If you answered "Yes" to these questions, you may qualify for a Habitat for Humanity home!

Sussex County Habitat for Humanity does business in accordance with the Federal Fair Housing Law (Fair Housing Amendments Act of 1988). We do not discriminate based on race, color, religion, sex (including gender identity and sexual orientation), national origin, disability, familial status, age, marital status, or source of income. We are committed to providing equal housing opportunities for all.



Pre-Application Questionnaire

Fill in All Sections, Front & Back, Clearly in Ink.
This questionnaire is not an application

Applicant Information:

Name: _____
 First *Middle* *Last* Social Security Number Date of Birth

Current Mailing Address: _____
 Street *City* *State* *Zip Code*

Phone(s): _____ Home Work Cell

Email Address: _____

Main Employer: _____ Location: _____

How long have you worked here? _____ Full-time Part-time Date Hired? _____ Hours worked each week? _____

Other Information

Have you been employed with the same employer for the past year?
 Yes No

Are you a U.S. citizen or permanent resident?
 Yes No

Have you enclosed two months of recent paystubs showing gross YTD income?
 Yes No

How often do you get paid?
 Weekly Bi-Weekly Twice Monthly Monthly

Is anyone in your household a veteran or on active duty?
 Yes No

Have you lived and/or worked in Sussex County for the last 12 months?
 Yes No

Have you filed for bankruptcy in the last three years?
 Yes No

Co-Applicant Information:

Name: _____
 First *Middle* *Last* Social Security Number Date of Birth

Mailing Address: _____
 Street *City* *State* *Zip Code*

Phone(s): _____ Home Work Cell

Email Address: _____

Main Employer: _____ Location: _____

How long have you worked here? _____ Full-time Part-time Date Hired? _____ Hours worked each week? _____

Other Information

Have you been employed with the same employer for the past year?
 Yes No

Are you a U.S. citizen or permanent resident?
 Yes No

Have you enclosed two months of recent paystubs showing gross YTD income?
 Yes No

How often do you get paid?
 Weekly Bi-Weekly Twice Monthly Monthly

Is anyone in your household a veteran or on active duty?
 Yes No

Have you lived and/or worked in Sussex County for the last 12 months?
 Yes No

Have you filed for bankruptcy in the last three years?
 Yes No

Additional Household Income (Monthly)

Additional Applicant Income: \$ _____
 (Not Listed Above)
 what is the source of this income? _____

Additional Co-Applicant Income: \$ _____
 (Not Listed Above)
 what is the source of this income? _____

Child Support: \$ _____

Food Stamps: \$ _____

Disability Income: \$ _____

Monthly Debt/Expenses:

Rent Amount: \$ _____

Car Payment (s): \$ _____

Student Loan Payments: \$ _____

Personal Loans: \$ _____

Other Loan Payments: \$ _____

Child Support Payments: \$ _____

Credit Card Payments: \$ _____

Need for Adequate Housing:

Number of bedrooms in current residence _____

Number of people living in current residence _____

Total number of people who would be living in your Habitat home _____

List all individuals other than the applicant and co-applicant who will be living in your Habitat home:

Age	Male	Female	Age	Male	Female
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>
_____	<input type="checkbox"/>	<input type="checkbox"/>	_____	<input type="checkbox"/>	<input type="checkbox"/>

Describe your current housing situation. Tell us why you need a Habitat home. If additional space is needed, please attach a separate sheet of paper. _____

Your Willingness to Partner with Sussex County Habitat for Humanity:

If selected, is your family willing to meet the requirements for our housing program?

- Complete 200 sweat equity hours per household (minimum of 100 construction, maximum 50 friends & family, maximum 50 other opportunities)
 - Have \$4,000 in a checking and/or savings account at time of pre-application questionnaire submission to contribute to closing costs
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 - Attend monthly financial coaching and pre-purchase education sessions
 - Attend a mandatory one-time post-purchase education class
 - Serve as a positive Habitat ambassador in the community
- Yes, I am/we are willing to meet these requirements if selected for the program.
- No, I am/we are not willing to meet these requirements for the program.

Once you have signed and completed all sections of the pre-application questionnaire, and have attached all required documentation, please return the pre-application questionnaire to the address listed below.

- Within **30 days** of submitting your pre-application questionnaire, the Homeowner Services staff will review and verify the following:
 - Your ability to pay an affordable mortgage.
 - Confirm that your income is within SCHFH's income guidelines,
 - Confirm that you have **\$4,000** in your checking and/or savings accounts,
 - Request your credit report to confirm that you have no delinquent debt and a minimum credit score of **640**,
 - Confirm that the names of all members in your household do not appear on state and national sex offender registries.
- Families who meet our pre-qualification requirements are invited to attend an **application appointment** where the homeownership program is discussed in detail and the family completes the SCHFH housing application.
- Once the application appointment is conducted, a site visit may be scheduled.
- The application will then be presented to the Homeowner Services Committee who will make a recommendation to the Board of Directors. The Board of Directors will determine which application(s) are selected for partnership.

By signing and submitting this pre-application questionnaire, I/we request consideration for the Sussex County Habitat for Humanity homeownership program. I/we understand that this form is a pre-application questionnaire and not an application. I/we understand that my/our credit report will be printed and used to help determine my/our eligibility and that my/our name(s) will be checked against the state and national sex offender registries. I/we have answered all questions truthfully.

Applicant Signature

Date: _____

Co-Applicant Signature

Date: _____

Please Return This Pre-Application Questionnaire To:

Mailing Address: P.O. Box 759 Georgetown, DE 19947 / Office Address: 206 Academy Street, Suite 1
Georgetown, DE 19947 / Office Phone: 302-855-1153 / Website: sussexcountyhabitat.org
For additional questions, please contact: the Homeowner Services Department: (302) 855-1153



Authorization to Provide/Release Information

You are hereby authorized to provide Sussex County Habitat for Humanity or its designated representative's any and all information that you have relating to my credit history, employment history, income, bank and similar balances, and copies of my income tax returns. I hereby release you and Sussex County Habitat for Humanity from all legal responsibility or liability that may arise from your honoring this authorization and its use of the same. I also authorize Sussex County Habitat for Humanity to refer me to additional non-profits for support services. A photocopy of this authorization shall be considered as effective and valid as the original.

Applicant's Signature

DATE

Co-Applicant's Signature

DATE

Notice of Sexual Offender Registration Check

Please take notice that in accordance with the policy of Habitat for Humanity International and Sussex County Habitat for Humanity, the names of all applicants and co-applicants for a Habitat house or the Repairs Program, and all members of their household that are age 16 or older will be checked against one or more sexual offender registration data bases. If your name, the name of a co-applicant or the name of any member of your household appears in such a registry, you should immediately notify Sussex County Habitat for Humanity. A photocopy of this authorization shall be considered as effective and valid as the original.

Applicant's Signature_____
DATE_____
Co-Applicant's Signature_____
DATE

FOR OFFICIAL USE - DO NOT WRITE IN THIS SPACE**Registry checked by:** _____ **Date:** _____

Name of Registry Checked: _____

Applicant Name: _____

 Does **Not** appear in the registries **Does** appear in the registries

Co-Applicant Name: _____

 Does **Not** appear in the registries **Does** appear in the registries

Additional Household member: _____

 Does **Not** appear in the registries **Does** appear in the registries

Additional Household member: _____

 Does **Not** appear in the registries **Does** appear in the registries