

York Habitat for Humanity

Homeownership FAQs

Sometimes there are other questions that are not addressed in the presentation. Check our FAQs below for more information and clarification

1) Is Habitat for Humanity an Equal Opportunity Lender?

A: Yes. Habitat for Humanity is an equal housing lender and does not discriminate based on race, creed, color, religion, national origin, sex, marital status, family status, age, or disability.

2) What if I had filed for bankruptcy in the past?

A: Applicants that have filed for bankruptcy within the last 3 years would be disqualified from the Homeownership Program. At the time of the application, we are seeking three years of re-established credit since the bankruptcy's discharge date.

3) What if I have had a foreclosure or short sale?

A: Applicants that have had a foreclosure or short sale within the last 3 years would be disqualified from the YHFH Homeownership Program. In order to apply, applicant will need to provide 3 years of re-established credit since the closing date of the foreclosure or short sale.

4) Sex Offender Policy – YHFH checks all qualified applicants against the National Offender Registry.

A: Applicants who have a record of sex offenses will not be accepted into the program.

5) I am Self Employed. Can I get a Habitat home?

A: ECOA regulations prohibit discrimination based on the source of an applicant's income. Habitat's homeownership program only includes income that can be reasonably guaranteed to last for three years or more. If the income is from being self-employed, proof of income from documented sources that have at least a six month or longer income record will be required.

6) What is a judgment? Can I still get a Habitat home?

A: A judgement is a filed lien against a person for a debt owed. This type of lien can attach to all assets owned by the judgement debtor (applicant) and therefore would attach to the home upon closing. YHFH requires all applicants to be free and clear of judgements/liens prior to closing.

7) I own a home/property. Can I apply for a Habitat Home?

A: Applicants that have owned a home/property within the last 3 years would be disqualified from the YHFH homeownership program.

8) How much debt is too much to qualify for a Habitat home?

A: Applicants with more than \$2,000 in collection debt will not qualify for a Habitat Home until the debt is reduced or eliminated. Once the debt is eliminated, an applicant can apply.

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9) I own and live in a trailer. Would I qualify to apply for a Habitat home?

A: Yes, trailers are considered personal property unless the land is also owned.

10) I am separated from my spouse. Do you count their income for a Habitat Home?

A: As long as we have documentation that the spouse waives their right to claim on the home, as well as does not support the family, we would not count their income.