

#### CRITERIA FOR FAMILY SELECTION

### A. **GENERAL CRITERIA**

• Resident of Kent County for at least 1 year or longer <u>OR</u> has been working in Kent County for at least 1 year or longer

### B. **DEMONSTRATION OF NEED**

- Inadequate current shelter because of problem with heating, water supply, electricity, bathroom(s), kitchen or accessibility
- Physically unsafe in that the deteriorating structure, chronic vermin infestation, lack of sanitation or location poses a continuing threat to the health of its occupants.
- Inadequate numbers of bedrooms as determined by
  - o Number of persons in the household
  - Ages of household members
  - Sex of household members
- Unaffordable housing in that the family's existing housing costs more than 30% of family income.

# C. ABILITY TO PAY

- No other way to meet the need for decent housing as determined by:
  - o Ineligibility for conventional home financing
  - o Cost to rent an adequately sized facility exceeds that of a Habitat mortgage
- Able to provide "Sweat Equity" 250 hours per adult of volunteer work on house and/or with Habitat organization
- Household income is not threatened by home ownership (i.e. no qualifying source of income stops or is decreased by home ownership).
- Income must be 60% or below median income. See chart below for maximum income based on family size.

### D. <u>FINANCIAL GUIDELINES</u>

• <u>Eligibility</u>: – is based in part on total family income AND family size as listed below. While families earning more than the listed amount are generally disqualified from consideration for CDHFH housing, there may be other compelling factors why they should be considered.

FAMILY SIZE	MAXIMUM INCOME
1	\$27, 780.00
2	\$31, 740.00

3	\$35,700.00
4	\$39,660.00
5	\$42,840.00
6	\$46,020.00
7	\$49,200.00
8	\$52,380.00

This table represents the allowable annual income for Kent County as determined by the US Dept. of HUD (2015).

#### Affordability

- Maximum of 36% of gross monthly income can be spent on housing expenses and other long-term debt (credit card and auto loan payments, medical bills, child support and student loan repayments).
- Ability to pay approximately \$450 to \$550 per month in mortgage payments (including escrowed property taxes and insurance) will be calculated. Actual Home cost and monthly payments will not be known until home is completed.
- o Credit Report must demonstrate history of financial responsibility.
- o If currently renting, a history of on-time rental payments for 12 consecutive months

### E. **DESIRE FOR PARTNERSHIP**

- Complete the application on time with all requested information.
- Full disclosure and verifiability of all financial and personal data including:
  - Household income and expenses
  - Household assets and liabilities
- Compliance with application and contractual requirements
- Willingness to volunteer and provide sweat equity for a total of 250 hours per adult.
- Ability to properly maintain and repair the Habitat mortgaged home during occupancy
- Attend all Partner Family Workshops which may include:
  - 1. Overview of Central Delaware Habitat policies and procedures for building and purchasing a home.
  - 2. Closing workshop on the aspects of purchasing a Central Delaware Habitat home.
  - 3. Financial Literacy classes

Contact our office at (302) 526-2366 for more information on the application process or stop by our office at 544 Webbs Lane, Dover.

Approved 6/2010 - Updated 3/2015





# APPLICATION COVER LETTER

The following documentation must be provided for an applicant to be considered for a Habitat home. Please send all information listed below to the address below. Be sure to send copies when noted; originals will NOT be returned.

# ALL DOCUMENTATION MUST BE SUBMITTED AT ONE TIME INCLUDING THIS COVER CHECKLIST!

Completed Application
FOR VETERANS ONLY: Copies of unedited DD Form 214
Copies of Applicant's paystubs for last two months
Copies of Co-Applicant's paystubs for last two months
Copies of Applicant's tax returns for last <b>two years</b>
Copies of Co-Applicant's tax returns for last two years
Photocopies of three most recent <u>rent payments</u> , <u>utility bills</u> and <u>credit card bills</u> (check, money order or receipt)
Photocopies of photo identification and social security card for all applicants
Photocopies of birth certificates or legalization papers for all family members.
Photocopies of <b>two</b> most recent bank statements (checking and savings)
Completed "Monthly Expense Worksheet"
Completed "Employment Verification" form for all applicants
Completed "Landlord Questionnaire"
Completed "Personal Information Release Authorization" for all applicants
Signed "Build Plan Disclosure"
Completed "Special Populations Served"
\$20.00 Credit Check Fee (if not already submitted)
Verification for <u>ALL</u> sources of household income
Attended a Homeownership Workshop
General Assistance Alimony Food Stamps Child Support SSI Survivor Benefit SSI Disability AFDC or TANF

Mail or Hand Deliver to: CDHFH 544 Webbs Lane, Dover, DE 19904 Phone: (302) 526-2366 Fax: (302) 526-7506



### APPLICATION FOR HOUSING





We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

Do you know anyone associated with for CDHFH?□yes □No	
If yes who?	

Dear Applicant: We need you to complete this application to determine if you qualify for a Habitat for Humanity house. Please fill out the application completely and accurately. If something does not apply please state that. Any incomplete applications will be disqualified. All information you include on this application will be kept confidential.

this application will be kep	ot confidential.							SE
	Hall kelely		1. AP	PLICANT INFORMATI	ON			
	Applicant					Co-appli		
Applicant's Name	(Plea	ase circle) Male	or Female	Co-applicant's Name			(Please circ	e) Male or Female
Social Security Num.	Home Phone	(	DOB: Age:	Social Security Num.		Home Phone		OB ge:
□Married □Separated □U	Inmarried (single	, divorced, wido	wed)	□Married □Separated	d <b>□</b> Unmai	rried (single, divorc	ed, widowed)	
Dependents and others wi	ho will live with	h you (not list	ted by Co-	Dependents and other	ers who w	ill live with you	(not listed by App	licant.)
Applicant.)								
Name: First Last	Age	Male	Female	Name: First	Last	Age	Male	Female
				-				
		<u> </u>		-				
Present Address (street, cit	ty state zin)	Own	☐ Rent	Present Address (stre	et city, st	ate zin)	□ Own	☐ Rent
Fresent Address (Street, on	y, state, rip,		- No.	FIESERIC AUGICUS (S.C.C.	et, 614, 54	مرد, داب		_ 1.5
Number of Years:		Amount of F	Rent:	Number of Years:		- Table 10	Amount of Rent	:
	If	CONTRACTOR OF THE PARTY OF THE		or Less Than Two Years	, Complet	e the Following		
Last Address (street, city, st	tate, zip)	□ Own	☐ Rent	Last Address (street, c	ity, state,	zip)	□ Own	☐ Rent
Number of Years:		Amount of R	Ront.	Number of Years:			Amount of Rent	
Number of rears.		Airiount	tere.	The state of the s		THE NAME OF		A PARTY CONTRACTOR
			2. WIL	LLINGNESS TO PARTN	ER			
To be considered for a Habi home and the homes of oth other approved activities.			nily must be will	lling to complete a cert	ain numbe		uction, working ir	the Habitat office, or
I AM WILLING TO COMPLET	E THE REQUIR	ED SWEAT-EC	QUITY HOURS:			Applicant Co-applicant	Yes	No □
		A 71 ST 20	2 00505	NE LOUISING CONDIT	KONG.	SAMO DANCE	or the trace	
Number of bedrooms (pleas	es single)	1 2 3	3, PRESEN	NT HOUSING CONDIT	IONS	Sherry	A STATE OF THE PARTY.	
Other rooms in the place wi  Kitchen Bathroom  f Other, please describe:		Living roo	====	☐ Dining room		□ Other		
If you rent your residence, v Please submit a copy of your lease	2000 St 20	57 (8 10.0)	• 0 0 0	\$/mo.	2			
Name, Address, and Phone i	number of curr	rent landlord:	:					_
n the space below, des	scribe the co	ondition of	the house or	apartment where	you live	. Why do you	need a Habita	at home?

	THE WAY	4.	PROPERTY INFORMATION	CONTRACTOR	A WAY HOLD	
		r monthly mortgage paymen	nt? \$/mo.	Unpaid Balance	\$	
If you are selected how	do you plan to s	sell your mobile home or sat	tisfy the unpaid balance?			-
Do you own land?	lo 🗖 Yes I	f yes, please describe, includ	ding location:			
Is there a mortgage on the	he land? 🗖 N	lo	\$/mo.	Unpaid Balance	\$	
. Attache a consequence and a consequence and		and different processing and an experience of the processing and a second contract of the processing of the pro-	names(s) appear on the legal do e a applicant or co-applicant.)	ocuments?		
		S EM	IPLOYMENT INFORMATION			
	Applicant		PLOTIVIENT INFORMATION	Co-applica		A STATE OF THE PARTY OF THE PAR
Name & Address of Curre	Applicant ant Employer	Years on This Job:	Name & Address of Current		Years on Th	is lob:
Name & Address of Corre	aut embiosei	Tears on this job.	Name & Address of Current	Employer	Teals on in	15 100.
		Monthly (Gross) Wages		1	Monthly (Gross) Wages	
Type of Business	e of Business Phone Business Phone		Type of Business Business P			one
Alternation	lf w	vorking at Current Job Less	Than One Year, Complete the F	following Informatio	n:	
Name & Address of Last Employer		Years on This Job:	Name & Address of Last Employer		Years on This Job:	
		Monthly (Gross) Wages \$			Monthly (Gr	oss) Wages
Type of Business		Business Phone	Type of Business		Business Ph	one
Additional Comments:		6. MONTHLY INCO	OME AND COMBINED MONT	HLY BILLS		
Gross Monthly Income	Applicant	Co-applicant	<sup>2</sup> Others in Household	<sup>3</sup> Monthly	bills	Amount
Base Empl. Income	\$	\$	\$	Rent		\$
AFDC/TANF				Utilities		4. 1995 - 1990
ood Stamps		3 8		Car Payments	1	
Social Security				Insurance		
SI			ž.	Child Care		
isability				School Lunch		
limony	+		-	Avg. Credit Card Payment		
hild Support	+			Student Loans		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
Other	10		Ś	Alimony/Child Sup	port	\$
otal Self-employed applicants(s) v	\$ 	\$	<sup>2</sup> List add'l. household members of		oma:	Þ
ocumentation such as tax re			Name	Age		Monthly Wages
Please attach copies of past t	hree months of b	oills.				

			7. ASSETS			
		List Checki	ng and Savings Accounts	Below		
Name & Address of Bank, Savings & Loa	an, or Credit U	nion	Name & Address of Bar	nk, Savings & Loan, or	Credit Union	, , ,
Account Number:	Balance: \$		Account Number:	Bal	lance: \$	
Name & Address of Bank, Savings & Loa	an, or Credit U	nion	Name & Address of Bar	nk, Savings & Loan, or	Credit Union	
Account Number:	Balance: \$		Account Number:		ance: \$	
Name & Address of Bank, Savings & Loa	ın, or Credit U	nion	Name & Address of Bar	ık, Savings & Loan, or	Credit Union	
Account Number:	Balance: \$		Account Number:	Bala	ance: \$	
Do you <u>own</u> a:			Do you <u>own</u> a:			
Stove	□ Yes	□ No	Car #1	□ Yes	□ No	
Refrigerator	□ Yes	□ No	Make and Year:			
Washer	□ Yes	□ No	Car #2	☐ Yes	□ No	
Dryer	□ Yes	□ No	Make and Year:	*		
		34774111				
	ALC: THE	a and the holes	8. DEBT	ELEKERATE ME	RANGE M	
	T	o Whom Do You	and the Co-applicant O	we Money?		
Car	Monthly Payment	Unpaid Balance	Name and Address of Co	ompany	Monthly Payment	Unpaid Balance
	Mos. left to p	pay:			Mos. left to pay	v:
Furniture	Monthly Payment		Name and Address of Co	ompany	Monthly Payment	Unpaid Balance
	Mos. left to p	pay:			Mos. left to pay	/:
Credit Card	Monthly		Alimony/Child Support		S	/month
	Payment		Job-Related Expenses		S	/month
			(Child Care, Union Dues,	etc.)	S	/month
	Mos. left to p	ay:				
Medical	Monthly Payment	Unpaid Balance				
			Column 2: Subtotal of Pa	ayments	S	/month
	Mos. left to p	ay:	Column 1: Subtotal of Pa	ayments	S	/month
Column 1: Subtotal of Payments	S	/month	<b>Total Monthly Expenses</b>		S	/month

		9. DECLARATION	ONS	10,150.74		Marketty of Williams	
	Please Check the Box That Best An	swers the Followin	g Questions for yo	u and the Co-	applicant.		
78.00			Appl	icant	Co	o-applicant	
a. Do you h	ave any debt because of a court decision against you? (judgemen	its, liens, etc.)	□ Yes	■ No	Yes	□ No	
b. Have yo	ou been declared bankrupt within the past 7 years?		□ Yes	■ No	Yes	□ No	
c. Have yo	ou had property foreclosed on in the past 7 years?		□ Yes	□ No	Yes	□ No	
d. Are you	currently involved in a lawsuit?		□ Yes	■ No	Yes	□ No	
e. Are you	paying alimony or child support?		Yes	□ No	□ Yes	□ No	
f. Are you	a U.S. citizen or permanent resident?		Yes	□ No	Yes	□ No	
Answerin	ng "yes to these questions does not automatically d	isqualify you. If y	ou answered "y	es" to any qu	estion <u>a</u> throug	th <u>e</u> , <u>please explain</u>	
on a sepa	rate sheet of paper.						
Tile yek	10. AU	JTHORIZATION A	ND RELEASE				
l understar	nd that by filing this application, I am authorizing Habitat	for Humanity to e	valuate my actual	need for a Hab	itat home, my al	oility to repay the no-	
I understar	nd that Habitat for Humanity screens all potential staff (v	vhether paid or un	paid), board meml	bers, and appli	cants on the sex	offender registry. By	
completing	g this application, I am submitting to such an inquiry.						
Applicant S	Signature Date	Co-applicant Si	gnature			Date	
					The last of the same	es on warm office	
	OTE: If more space is needed to complete any part of this		e use a separate sl	neet of paper a	and attach it to th	is application. Please	
mark your	additional comments with "A" for Applicant or "C" for Co	-applicant.				***	
Applicant's	Nama	Co-Applicant's I	Namo				
Applicant's				PACE		Control of the Control of the Control	
Date Re	11. FOR OFFICE USE ONLYDO NOT WRITE IN THIS SPACE  Date Received:  Date Letter Sent:						
	More Information Requested?						
l	Date Application Completed: Date Letter Sent:						
□ Accepted □ Denied							
12. INFORMATION FOR GOVERNMENT MONITORING PURPOSES							
Please Read This Statement Before Completing the Box Below: The following information is requested by the federal government for loans related to the							
purchase of	f homes, in order to monitor the lender's compliance wit	h equal credit opp	ortunity and fair h	ousing laws. Yo	ou are not require	ed to furnish this	
	n, but are encouraged to do so. The law provides that a le						
	urnish it or not. However, if you choose not to furnish it,						
	rvation or surname. If you do not wish to furnish the info					e above material to	
assure that	the disclosures satisfy all requirements to which the lend	der is subject unde	r applicable state i				
	Applicant  I do not wish to furnish this information.		□ I de net v	Co-applica	this information.		
Dage /Blatic		Pace/National		VISTI LO TUTTIISTI	this information.		
Race/Natio		Race/National C	American Indian o	r Alackan Nativo			
	American Indian or Alaskan Native  Native Hawaiian or Other Pacific Islander		Native Hawaiian o				
			Black/African Ame		initiaei		
	Black/African American Caucasian		Caucasian	i icani			
			Asian				
	Asian  American Indian or Alaskan Native AND Caucasian		Asian American Indian or	· Alaskan Nativo	AND Caucasian		
	Asian AND Caucasian		Asian AND Caucasi		Curo Cancasian	1	
	Black/African American AND Caucasian		Black/African Ame		sian		
	American Indian or Alaskan Native AND Black/African		American Indian or			American	
	Other (specify)		Other (specify)				
Ethnicity:	other (specify)	Ethnicity:	other (specify)				
	□ Non-Hispania		П.	Non-Hispanic		1	
☐ Hispanic	☐ Non-Hispanic	☐ Hispanic		von-mapanic		J	
Marital Ct-4	nie.	Marital Status:					
Marital Stat	us.	Marital Status:					
☐ Married	4	□ Separated					
	1	i - Separated					
Separated	d (incl. single, divorced, widowed)	1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1	cl. single, divorced	widowed			

# **MONTHLY EXPENSES**

Central Delaware					
The Habitat for Humanity					
vii navitat ivi nuillallity	/				
HOUSING			MEDICAL		
Rent / Mortgage	\$	-	Hospital bills	\$	-
Equity Loan(s)	\$	-	Doctor co-pays	\$	-
Lot rent	\$	-	Dental co-pays	\$	-
Electric	\$	-	Medications	\$	-
Gas/Oil	\$	-	Other (Specify)	\$	
Telephone	\$	-	TOTAL	\$	-
Water/Sewage	\$				
Trash removal	\$			-	
Cable TV	\$		PERSONAL		
Other (Specify)	\$	_	7 ENGOTALE		
TOTAL	\$		Barber/Beauty shop/Nails	\$	_
TOTAL	Ψ		Clothing	\$	
			Tobacco/Alcohol	\$	
GROCERY ITEMS	\$		Gifts/Cards	\$	
Food bill	\$		Donations (church/charities)	\$	
Dining out	\$		SAVINGS	\$	
School/work lunches			TOTAL	\$	
Household items	\$		TOTAL	Φ	-
	\$		WORK EXPENSES	V	
Toiletries/cosmetics	\$	-	WURK EXPENSES	-	
TOTAL	\$		Objid Oarra	•	
			Child Care	\$	-
			Uniforms	\$	
			Misc. (dues, fees, advances)	\$	
TRANSPORTATION			TOTAL	\$	-
Car payment	\$				
nsurance (auto)	\$				
Routine maintenance	\$	-	ADDITIONAL EXPENSES		
Public Transportation	\$		Birthdays, anniversaries, holidays	\$	
Parking/tolls	\$	-	Credit card(s)	\$	
Gasoline	\$	-	Rental/financed items	\$	-
TOTAL	\$	-	Recreation/Entertainment	\$	
			Education	\$	-
			Newspaper/magazines	\$	7.
NSURANCE			Alimony/Child Support	\$	-
lome/Renters	\$	-	Clubs/hobbies/interests	\$	
lealth	\$	-	Loan(s)	\$	-
ife	\$	-	Fine(s)	\$	
Other	\$	-	Cellular Phone/Pager	\$	-
TOTAL	\$	-	Internet	\$	-
	•		TOTAL	\$	-
			NET MONTHLY INCOME		
			TOTAL EXPENSES	\$	-
	EQUAL HO		SURPLUS	¢	7
	08th #8 60		Date	\$	-

Applicant Name:	
-----------------	--

# Central Delaware Habitat for Humanity

# **Request for Employment Verification**

TO:	Date:
	Employee:
	Social Security #
Humanity and has given Habitat the from you. Your responses to the foll application for this individual. Pleas mail it to CDHFH 544 Webbs Landhave any questions regarding this required.	lied for homeownership with Central Delaware Habitat for written permission to receive employment verification owing questions will assist Habitat in processing the ecomplete this form and return it to your employee or a Dover, DE 19904 or fax it to (302) 526-7506. If you quest or about Habitat, please don't hesitate to contact us at ting us in helping another family to become a homeowner!
Title:Phone Number:	Signature:
Habitat for Humanity. Information obt	e of the requested information to Central Delaware ained under this consent is limited to information that is isted above. This information includes recorded
Signature	Date





# **Request for Employment Verification**

TO:			
		Employee:Social Security	#
The above named individual has appl Humanity and has given Habitat the v from you. Your responses to the folloapplication for this individual. Please mail it to CDHFH 544 Webbs Lane have any questions regarding this requ (302)526-2366. Thank you for assisting	vritten perm owing quest e complete Dover, DE uest or abou	nission to receive emptions will assist Habita this form and return 19904 or fax it to (3 th Habitat, please don't	oloyment verification at in processing the at it to your employee or 802) 526-7506. If you at the sitate to contact us a
Employment History: Date of hire Employee's present position: Salary Verification: Hourly Wage: Pay Period: Average work time per week:  During the last 12 months of employm	day(s)	hour(s)	overtime hour(s)
Person completing this form: Name (Please Print): Title: Phone Number: Date:			
Release: I hereby authorize the release Habitat for Humanity. Information obtarelevant to the requested information I employment status and history.	ained under	r this consent is limite	ed to information that is
Signature		Date	



Applicant Name:	
-----------------	--



544 Webbs Lane Dover, DE 19904

# PERSONAL INFORMATION RELEASE AUTHORIZATION

To Whom It May Concern:

I/We hereby authorize the release of any and all financial information requested by Central Delaware Habitat for Humanity, including the following;

- Checking and Savings Account Information
- Personal and Credit References
- Credit Report
- Landlord Statements
- Social Service Payment Verification
- Wage and Salary Information and/or Records

A photographic copy of this authorization may be deemed equivalent to the original and may be used as a duplicate original.

I/We understand that requests to third parties for any/all of the above information may be made by Central Delaware Habitat for Humanity's authorized agents.

I/We hereby release you and Central Delaware Habitat for Humanity from all legal responsibility or liability that may arise from you honoring this authorization and Central Delaware Habitat for Humanity's use of the same.

I/We understand that Central Delaware Habitat for Humanity will run applicants names against the sex offender registry

Applicant's Name - Print	Date	Co-Applicant's Name - Print Date	
Applicant's Signature		Co-Applicant's Signature	
Applicant's Date of Birth		Co-Applicant's Date of Birth	
Applicant's Social Security Number	umber Co-Applicant's Social Security Num		
applicant's Current Address		Co-Applicant's Current Address	



	Applicant Name:	
	intral Delaware labitat for Humanity <sup>®</sup>	
544 V	Vebbs Lane	
Dove	r, DE 19904	
Date:		
Dear l	Landlord:	
applie to the	tenant,, who resides at, has ad for homeownership with Central Delaware Habitat for Humanity. Your response following questions is a critical component to the application process. Please lete this form and return it to your tenant or mail it to CDHFH 544 Webbs	
	Dover, DE 19904 or fax it to (302) 526-7506. If you have any questions while	
compl	eting this form, please contact us at (302) 526-2366.	
1.	Please specify the date this tenant began renting from you:	
1	Month Year	
	Amount of current monthly rental payments:  How many times has this tenant been late with their rent from	
۷.	1-5 days; 6-15 days;	
	over 30 days, o 15 days, 15 50 days,	
	Please provide any relevant comments.	
3.	How well does this tenant maintain the property? (Scale 1 (very poor) to 5 (very well) Please explain.	
4.	Would you rent to this tenant again? YES / NO	
Signati	ure of current landlord:	
Print N	lame and Date:	
Contac	et Telephone Number:	
Habitat that is	e: I hereby authorize the release of the requested information to Central Delaware t for Humanity. Information obtained under this consent is limited to information relevant to the requested information listed above. This information includes ed Tenant status and history.	
Signatu	ure Date	





# **2015 BUILD PLAN DISCLOSURE**

For the foreseeable future Central Delaware Habitat for Humanity will be building houses in the downtown Dover area.

While the build schedule is subject to change, your application is being considered specifically for a home on South Kirkwood Street in Dover.

If I am accepted as a Habitat partner family, I agree that I will be willing

to live/purchase a house in Dover.			
Applicant	Date		
 Co-Applicant	 Date		

544 Webbs Lane, Dover, DE 19904 Office: (302) 526-2366 Fax: (302) 526-7506 www.centraldelawarehabitat.org





Dover, DE 19904

Applicant Name: \_\_\_\_\_

# Special Populations to be Served As Required by Funding Sources

Yes □	No   1. Physically and/or mentally disabled — A person (1) with a physical and/or mental (i.e., psychiatric disorder) impairment that results in substantial functional limitations and who is receiving disability benefits from federal or state government or (2) who is deemed physically and/or mentally disabled by a qualified professional who attests that by reason of this impairment, the person is unable to perform life roles in at least one of the major domains of living, working, learning or socializing.
Yes □	No   2. Developmentally disabled – A person (1) with a severe chronic developmental disability who has been diagnosed with mental retardation and who is receiving disability benefits from federal or state government or (2) who is deemed developmentally disabled by a qualified professional who attests by reason of this impairment, the person is unable to perform life roles in at least one of the major domains of living, working, learning or socializing.
Yes □	No $\square$ 3. Persons recovering from domestic abuse (physical abuse) – A person who has been subjected to a willful action of inflicting bodily injury or physical mistreatment as documented by a qualified service provider.
Yes 🗆	No   4. Persons recovering from domestic abuse (emotional abuse) — A person who has been subjected to a willful action of inflicting emotional mistreatment, but has not been physically abused, as documented by a qualified service provider.
Yes 🗆	No   5. Persons recovering from chemical dependency — A person with a history of substance abuse and/ or dependency who is receiving treatment for the abuse and/ or dependency from a qualified service provider.
Yes 🗆	No 6. Persons with HIV/ AIDS – A person with a medical diagnosis of Auto Immune Deficiency Syndrome or who is medically diagnosed by a qualified professional as HIV positive and who is receiving medical care for the condition diagnosed.
Yes 🗆	No  7. Veteran – Branch of Military:
	Year(s) Served:
Additio	nal Comments:



# Other Homeownership Options

Each of these affordable housing agencies have their own programs and services, so please call to get information because you may qualify for one of their programs.

#### NCALL

363 Saulsbury Road Dover, DE 19904 302-678-9400 www.ncall.org

\*Credit repair and financial management classes are available to work towards homeownership.

# Milford Housing Development Corporation

977 Masten Circle
Milford, DE 19963
302-422-8255
www.milfordhousing.com
\*Homeownership available thr

\*Homeownership available throughout Kent & Sussex County

# Delaware State Housing Authority

18 The Green Dover, DE 19901 302-739-4263 www.destatehousing.com

\*Houses for Sale at Delawarehousingsearch.org

### First State Community Action

655 South Old Bay Rd. Dover. DE 19901 (302) 674-1355 www.firststatecaa.org

# Diamond State Community Land Trust

P.O. Box 1484 Dover, DE 19903-1484

9 E. Lookerman St, Suite 205 Dover, DE 19901 800-282-0477 www.diamondstateclt.org \*Homeownership throughout Delaware

### USDA/Rural Development

1221 College Park Drive, Suite 200 Dover, DE 19904 (302) 857-3595 \*Kent & New Castle County

# Central Delaware Habitat for Humanity

544 Webbs Lane Dover, DE 19904 (302) 526-2366 www.centraldelawarehabitat.org \*Homeownership in Kent County

# Repairs/Weatherization

# Milford Housing Development Corporation

977 Masten Circle Milford, DE 19963 302-422-8255 Kent & Sussex County

#### Kent County Levy Court

Community Development Block Grant 555 Bay Road, Dover, DE 19901 (302) 744-2480

#### USDA/Rural Development

1221 College Park Drive, Suite 200 Dover, DE 19904 (302) 857-3595 \*Kent & New Castle County

# First State community Action Agency (302) 856-7761 Ext. 273

Delaware Health & Human Service Referrals: Dial 2-1-1