

How to Apply for a Kennebunkport Heritage Housing Home

- Review the Kennebunkport Heritage Housing Trust (KHHT) <u>Eligibility Requirements</u> and Land Lease & Protective Covenants Summary.
- Obtain a mortgage pre-approval letter through Bangor Savings Bank. To complete this 2-3 day process, please contact Eric Nixon at Bangor Savings Bank- Office Phone: 207.420.3918, Cell/Text: 207.251.1695 or via email: eric.nixon@bangor.com
- Complete the **KHHT** Application.
- Submit your completed application, including a copy of your mortgage pre-approval letter and your signed KHHT Lease & Protective Covenants Summary either:
 - o By online submission: Via our website at www.khht.org under "Submit My Application"
 - By mail to: Kennebunkport Heritage Housing Trust P.O. Box 333 Kennebunkport Maine 04046 Attn: Administrative Committee

PLEASE NOTE: Applications will be reviewed and accepted as they are received.

- Upon receipt, applicants will receive an email invitation to complete the online background check process via SmartMove (\$38.00), which must be completed within 48 hours of receipt.
- Pre-qualification factors that the KHHT will consider include:
 - Household income within income guidelines;
 - Mortgage Pre-Qualification letter;
 - Criminal History;
 - Local preference;
 - Available housing stock;
 - Household composition;
 - Application received by the deadline.
- Applications for homeownership of "Beaver Pond" (two-story home) will be immediately
 reviewed upon receipt. Applicants will be contacted to discuss their application. Applications for
 homeownership of a single-story home in Heritage Woods will be reviewed on a rolling basis,
 and applicants will be notified if their application has been accepted and placed on the waiting
 list.