

The Habitat for Humanity home ownership program is unique. It is based on our Core Policies:

- A. **Christian Ministry** - Habitat for Humanity is an ecumenical Christian Ministry.
- B. **Habitat is a Partnership** - Not a Charity - Habitat provides a "hand-up" - not a hand out" which promotes an atmosphere of partnership with volunteers and homeowners. What was once a social issue turns into partnership as we work together in the home construction of one special family. We are not a give-away program. We believe that low-income families need capital, not charity. Each family will be assigned a family support partner.
- C. **Our Habitat Homes** - Our homes are sold under the terms of no-profit construction and no-interest mortgages. Each family's monthly home payment goes into our revolving fund for humanity that is dedicated to pay for the construction of additional homes.
- D. **Homeowner Selection** - The selection of homeowners will use criteria that do not discriminate on the basis of religion, race, or ethnic background. All applicable federal and state laws regarding mortgage lending will be followed. Our selection criteria are:
  - Family income is 25 - 50% of median income for Marshall County with adjustments for family size
  - Ability to repay with verifiable credit experience with a good credit history (bankruptcies must be fully discharged for 3 years)
  - Employment with at least 6 months on the job.
  - Currently living in substandard housing (as determined by HUD guidelines)
  - Willingness to partner through sweat equity
- E. **Sweat Equity** - We believe in sweat equity or the principle of families helping to build their own homes and the homes of others. We allow families to recruit friends and family to assist them in their sweat equity hours. We require 300 hours of sweat equity from each adult member of the partnership family.

## I'm Interested in Helping

Habitat for Humanity International, a nonprofit ecumenical Christian housing ministry, works in partnership with people in need to improve the conditions in which they live. Habitat partners are at work in all 50 States and over 40 nations worldwide.

Habitat challenges people of compassion to provide the initial funding, through donations of money and materials, to build or renovate simple, decent houses for the inadequately sheltered. Houses are sold at no profit, with no interest mortgages repaid over 20 years. House payments are recycled to help build more houses.

If you don't need adequate housing, but know of someone who does, contact HFHMC or tell that person about Habitat. For HFHMC to continue to build decent houses with families in need, we rely on the generosity, talents, and hard work of the community.

HFHMC is made possible by tax deductible donations of money and materials from businesses and individuals. We use volunteer labor and management expertise in our projects and administration.

**Please call (574) 935-4214, for more information.**

e-mail  
marshallcountyhabitat@embarqmail.com

## Habitat for Humanity of Marshall County P.O. Box 524, Plymouth, IN 46563- Phone: (574) 935-4214

### Could You Become a Habitat Homeowner?

Thank you for your interest in becoming a Habitat Homeowner. Please take a few minutes to review this information and answer the qualifying questions.

If your answers to the qualifying questions are all in the outlined boxes, we invite you to return this completed form to request an Application for Homeownership.

If you have an answer that is not in an outlined box, please read the information given in this brochure and try to remove any barriers which may be keeping you from qualifying for a Habitat Home or contact our office for more information to see if we can help.

To see if your family may qualify, please answer the following:

**1. Do you want to live in Marshall County?**

- Yes - Please continue
- No - Habitat for Humanity of Marshall County serves only those who wish to live here and work within reasonable driving distance.

**2. Have you been employed with the same employer for at least 6 months or have another steady source of income? As a home buyer, it is important that you have a stable income. If you have income from sources than employment, you may still be considered.**

- Yes - Please continue
- No - If you have specific questions, please ask.

**3. Have you established good credit over the past 24 months?**

- Yes - Please continue
- No - Since you are buying a home, your application for acceptance into the Habitat program is actually a mortgage loan application. As part of the evaluation process, a credit check will be made on your past payment history. The history will be evaluated on the basis of your repayment history for other accounts that you have. If you do not know what your credit status is, we strongly recommend that you contact a credit bureau and obtain a copy of your credit report. If there are errors or misinformation in the credit report, we encourage you to work with the credit bureau to correct it prior to making application. If you have previous slow or late payments, you may still be considered. We will need to see that your payments during the past 12 months have been made on time. Only families who demonstrate the ability to repay the mortgage in a timely manner are accepted.

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**4. Does your total household income from all sources and from all wage earners living with you, fall within the following ranges?**

Family Size	1	2	3	4
Minimum	\$12,850	\$14,650	\$16,500	\$18,300
Maximum	\$21,350	\$24,400	\$27,450	\$30,500
Family Size	5	6	7	8
Minimum	\$19,800	\$21,250	\$22,700	\$24,200
Maximum	\$32,950	\$35,400	\$37,850	\$40,300

- Yes - Please continue
- No - If you exceed these income ranges, you may qualify for other housing programs.

**5. Have you ever filed for Bankruptcy?**

- Yes - Filing for Bankruptcy does not disqualify families from the Habitat program, but we require that the bankruptcy be fully discharged by the court for a minimum of 3 years at the time of application. In addition, there needs to be a current record of good credit (see #3 above). If you meet these conditions, please continue.
- No - Please continue

**6. Are you presently in need of adequate housing? As part of the application process, a visit to your current home will be made to answer any questions that you may have. Using HUD guidelines, we will evaluate problems with your current housing.**

- Yes - Please continue
- No - One of the purposes of the Habitat program is to eliminate inadequate housing.
- Yes, I am in need of decent affordable housing.

**7. Are you willing to work 300 sweat equity hours per adult member of your household in the process of building your home over the next 12-18 months? Consider that this may involve 20 - 30 hours per month of extra work in addition to your current employment.**

- Yes - Please complete the information requested below and return this form to our office.
- No - Home ownership is only offered to families who are willing to partner with the Habitat program.

**Yes, I feel that I meet all the requirements listed above and may qualify as a Habitat for Humanity Homeowner. Please send me an application package to complete.**

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

Address: \_\_\_\_\_

City, State, Zip: \_\_\_\_\_

Telephone: \_\_\_\_\_

Date: \_\_\_\_\_

Signature: \_\_\_\_\_

Return to:

Habitat for Humanity of Marshall County  
 Attn: Family Selection  
 P.O. Box 524  
 Plymouth, IN 46563-0524