

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

1. Do you want to live in Starke or Pulaski County?

Yes - Please continue

No - Starke/Pulaski Habitat for Humanity, Inc. 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 (12) 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 other 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 recommend going to www.freecreditreport.com to 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.

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 Income	\$11,650	\$13,300	\$15,000	\$16,650
Maximum Income	\$23,325	\$26,625	\$29,965	\$33,300

Yes - Please continue

No - If you exceed these income ranges, you may qualify for other housing programs. PLEASE ASK.

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 living in substandard housing? As a 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 substandard housing. Those living in substandard housing through no fault of their own will be given a higher priority in the selection process.

7. Are you willing to work 250 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 (7) requirements as listed and may qualify as a Starke/Pulaski Habitat for Humanity Homeowner. Please add (my/our) name(s) to your applicant listing to be considered for Starke/Pulaski Habitat For Humanity, Inc. financial assistance.

NAME: _____

Address _____

City _____

State, Zip Code: _____

Date: _____

Signature: _____

(Return to :)

**Starke/Pulaski Habitat
for Humanity, Inc.
417 Lane Street
North Judson, IN 46366**

PHONE: 574 896-2811

**Mon – Fri 7:30am - 5:30pm CT
Saturday – 7:30am - 4:00pm CT**



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 30 – 60% of median income for Starke / Pulaski 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 (12) 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 require 250 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 HFH to help continue to build decent houses with families in need. We rely on the generosity, talents, and hard work of the community.

HFH 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) 896-2811 for more information.

You may e-mail Starke/ Pulaski Habitat For Humanity at:

StarkePulaski@sphabitat.org

6/2009

STARKE / PULASKI HABITAT For HUMANITY, INC.

417 Lane Street
North Judson, IN 46366

PHONE: (574) 896-2811

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 Home Ownership**.

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

