

HABITAT FOR HUMANITY OF MORGAN COUNTY

39 W. Pike Street
P.O. Box 1929
Martinsville IN 46151
765-349-9003

Could You Become a Habitat Homeowner?

Applicant Name: _____ SS # _____

Co-Applicant Name: _____ SS # _____

Address: _____ City, State, Zip: _____

Telephone numbers where we can reach you: _____

Date: _____

Thank you for your interest in becoming a Habitat Homeowner. Habitat for Humanity assists qualified families to obtain adequate, affordable housing. To qualify, a family income must fall between 30 and 80 percent of the Average Median Income for Morgan County (see income table under question 7).

We have very specific requirements that each of our Partner Family Homeowners must meet in order to qualify. Please take a few minutes to review and answer each of these pre-qualifying questions.

After reviewing the questions below, if you feel you might qualify, we invite you to fill out this form and return to the Habitat office. In order to protect your information, we require that you **hand-deliver** this document to our office. If you pass this "pre-qualification," we will then schedule a private appointment in the Habitat office to further process your application.

If you think you do not qualify at this time, we encourage you to address the issues and reapply in the future.

PRE-QUALIFICATION QUESTIONS TO ANSWER:

1. Do you currently live in Morgan County? Yes No
2. If yes, how long have you lived in the county uninterrupted? _____
3. Are you and your adult family members willing to work 500 sweat equity hours of time (including 250 hours before your home build is started) in the process of building your and other peoples' homes over the next 12-18 months? Consider that this may involve 20-40 hours per month of extra work in addition to your current responsibilities. Yes No
4. Are you willing to attend our Family Education Program? As part of the education portion of Partner Family training, all families accepted by Habitat must attend ALL of the educational classes, which could take a total of 12 months (1 to 2 meetings a month). Partner families receive sweat equity hours for this attendance. Yes No
5. Have you or any other adult in your household been steadily employed for at least 1 year, with a steady income, or do you have another steady source of non-employment income? As a homebuyer it is important that you have a stable income. Please include any regular non-employment income. (SSI, child support for example) Yes No

6. How many people will live in your home? _____
7. What is the household monthly income before deductions (include the income of the applicant, co-applicant and all family members living in the home over the age of 18)? _____

Habitat For Humanity of Morgan County Income Guidelines – Monthly									
Family Size									
	1	2	3	4	5	6	7	8	
Minimum	\$1,167	\$1,335	\$1,680	\$2,025	\$2,370	\$2,715	\$3,061	\$3,408	
Maximum	\$3,113	\$3,558	\$4,004	\$4,446	\$4,804	\$5,158	\$5,517	\$5,871	

- If your income is within the established guidelines, Habitat for Humanity of Morgan County will pull a credit report to further assess your ability to pay. By completing this form, you are submitting to such inquiries.

8. Have you or an adult member of your family ever filed bankruptcy? Yes No
 If yes, has it been discharged? Yes No If yes, when? _____
 NOTE: Applicants with bankruptcies discharged less than two years will not qualify.

9. Are you presently living in what you consider to be substandard, overcrowded, or unsafe housing? Yes No

10. Have you or any adult living in your home ever been convicted of a sex offense ? Yes No

11. Have you or any adult living in your home ever been convicted of a felony criminal offense? Yes No

- Habitat for Humanity of Morgan County screens all potential applicant families on the National Sex Offender Public Registry and will conduct a criminal background check . By completing this form, you are submitting to such inquiries.

Hand deliver completed form to:
Habitat Office
39 W. Pike Street
Martinsville, IN



HABITAT FOR HUMANITY OF MORGAN COUNTY FAQ'S

WHAT IS HABITAT'S MISSION?

Habitat for Humanity is a Christian organization with a mission to make home ownership of affordable, basic, decent homes available to families in Morgan County who would otherwise not be able to afford owning a home.

ARE THE HOMES A FREE GIFT?

No, partner families will have a zero interest mortgage for the "hard costs", less amounts provided by home ownership grants. The mortgage payments will be much less than the costs of renting an apartment or home.

HOW DO I KNOW IF MY FAMILY QUALIFIES FOR A HABITAT HOME?

Call our Habitat office and set up a time to speak with our Family Services Coordinator.

WHERE DOES THE MONEY COME FROM TO BUILD THE HOMES?

Donations of cash, services, and materials; grants; homeowner mortgage payments; profit from sales at the ReStore.

HOW DO YOU DECIDE WHERE TO BUILD?

We build on land that is donated to or purchased by Habitat.

HOW MANY HOUSES ARE BUILT EACH YEAR?

For the last three years, we have built two new homes each year.

DO YOU ONLY BUILD NEW HOMES?

We can rehab existing houses if the total costs are comparable to new construction.

WHAT IS THE RESTORE?

The ReStore is Habitat's brand name for a hard goods thrift store. While some ReStores carry soft goods such as clothing, Morgan County's ReStore does not. At the ReStore you can find new and used furniture, building materials, appliances, and many items for the home, garage, and lawn/garden. Morgan County's ReStore is located at 39 West Pike Street in Martinsville.

WHEN IS THE RESTORE OPEN?

The ReStore is open from 10:00 a.m. to 5:00 p.m. Tuesday through Saturday.

HOW CAN I HELP AND TO WHOM DO I SPEAK TO GET STARTED?

In addition to the need for money to operate the organization and build homes, in-kind donations of new or gently-used items for the ReStore are needed. Volunteers are needed for the building the homes, working in the office or Restore, serving on committees or the Board of Directors, working as a partner family advocate, and helping out at fundraisers and community events. Contact the office or ReStore to get started.

WHAT ARE THE HABITAT COMMITTEES?

Site Selection; Construction; Family Selection; Family Support, Youth Development, Restore, and Fundraising.

Habitat for Humanity of Morgan County, Inc.

P.O. Box 1929, Martinsville, IN 46151 (mailing address)

39 West Pike Street, Martinsville, IN 46151

Office and ReStore Telephone: (765) 349-9003

FAX: (765) 349-1321

Web Site: www.morgancountyhabitat.org

Email: apainter@morgancountyhabitat.org

HABITAT FOR HUMANITY OF MORGAN COUNTY, INDIANA, INC.

P.O. Box 1929
Martinsville IN 46151

SELECTION CRITERIA FOR HABITAT HOUSING

The selection of families who will purchase homes from Habitat for Humanity of Morgan County will be done by the Family Selection Committee using these criteria in a way that does not discriminate on the basis of race, sex, color, age, handicap, religion, national origin, marital status, ethnicity, or because all or part of income is derived from any public assistance program.

Habitat for Humanity is a non-profit, ecumenical Christian housing ministry that seeks to eliminate substandard housing from the face of the earth by partnering with low-income families to build or renovate adequate, affordable housing that is sold to the family without profit or interest.

Partner families are selected on the basis of the following criteria:

- Need for adequate shelter
- Ability to pay
- Willingness to partner with Habitat

Need for adequate shelter

Housing need, as we define it, must be very evident because it is not possible for us to assist everyone. Families who qualify for other options should pursue them. Our affiliate seeks to assist families who have the goal of becoming independent homeowners. We select low-income partner families whose present housing is inadequate. These families desire to become homeowners but are unable to do so. They are, nevertheless, willing to do what they can to help themselves improve their housing situations.

Ability to pay

Using factors such as a minimum income guideline, debt-to-income ratio, monthly payment consistency along with other factors, we can determine whether our applicants have the resources necessary to purchase housing from Habitat.

Willingness to partner

The affiliate must confirm that applicants are willing to commit to the 500 hour sweat-equity requirement, mortgage closing cost escrow, initial maintenance fund payment, and homeowner education as outlined in the letter of acceptance.

The potential partner family must be able to prove residence in Morgan County, Indiana, for at least one year prior to the date of application.

