



PLEASE READ THIS CAREFULLY BEFORE RETURNING YOUR APPLICATION

The attached application is for homes to be built in Putnam County within 2009-2010

RETURN THE APPLICATION AS SOON AS POSSIBLE

Habitat for Humanity will accept applications from January 1 through March 15, 2008

You will be notified by letter of the status of your application by or before June 30, 2008

PLEASE NOTE

You must complete the entire application. Sign and date pages three, five and six.

DO NOT SEND DOCUMENTATION WITH THIS APPLICATION. You will be asked later for documentation if you meet the selection criteria based on the information on this application.

The \$20.00 application fee must be enclosed with your application. It is not refundable.

Income from all household members over 18 years old **MUST** be reported even if the person is not the co-applicant. Failure to report all household income will result in denial or removal from the Habitat program.

Part of the selection process will include a credit check and a criminal background check.

Habitat for Humanity is an equal opportunity housing lender.

RETURN YOUR APPLICATION BY MAIL OR IN PERSON TO THE HABITAT ADDRESS ON THE APPLICATION. If you have questions, please call the Habitat office at 931-528-1711.

SELECTION CRITERIA

To qualify for consideration, you must be able to answer “yes” to the following questions

- Do you live in housing with poor structure, plumbing or electrical systems - or lack enough space for all family members - or have to pay a high percentage of your income for rent - or currently live in public housing - or your housing could be considered “inadequate” in some other way?
- IF you have ever applied for a home mortgage, were you denied because you did not make enough money?
- Do you have enough steady and reliable income to afford a no-interest mortgage payment of \$260 to \$300 per month and still be able to pay your other monthly living expenses? Income can include wages (earned income), social security, SSI, disability, food stamps and child support. Habitat accepts all sources of legal, dependable income. You may choose NOT to reveal child support or alimony as income if you do not want these sources considered in computing your ability to repay the loan.
- Have you or your co-applicant been in your main job for at least six months?
- Do you have a “reasonable” credit history (have you paid most of your bills on time)?
- Are you willing to work at least 500 hours helping to build Habitat for Humanity homes or doing other work as a partner with Habitat?
- Are you able to pay \$850 in closing costs for your mortgage, or able to make regular payments toward these costs? Closing costs are due in full when your Habitat home is completed, usually a year or more after family selection.
- Have you lived OR worked in Putnam County for at least 12 months?
- Are you a legal resident of the United States?

ELIGIBLE INCOMES

IS YOUR FAMILY INCOME NO MORE THAN THIS AMOUNT FOR YOUR FAMILY SIZE?							
1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
\$18,535	\$21,230	\$23,870	\$26,510	\$28,655	\$30,745	\$32,890	\$34,980
IF YOU HAVE A DISABLED FAMILY MEMBER, IS YOUR INCOME NO MORE THAN THIS AMOUNT?							
1 Person	2 People	3 People	4 People	5 People	6 People	7 People	8 People
\$20,223	\$23,133	\$26,022	\$28,911	\$31,233	\$33,534	\$35,877	\$38,178

KEEP THIS PAGE FOR YOUR INFORMATION

If you move or change phone #'s, it is recommended that you call our offices to update your file!