

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 advocate.
- 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 building 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%-60% of median income for Washington County with adjustments for family size.
 - Ability to repay with verifiable credit experience with a good credit history (bankruptcies must be fully discharged for 2 years).
 - Employment with at least 6 months on 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 250 hours of sweat equity from each adult in the family with a maximum of 500 hours.

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 more than 60 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 a 20 year period. House payments are recycled to help build more houses.

If you don’t need adequate housing, but know of someone who does, contact WCHfH, or tell that person about Habitat.

For WCHfH to continue to build decent houses with families in need, we rely on the time, talent and treasure of the community.

WCHfH 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.

**Call 724-222-4340
for more information.**

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Dreaming of owning your own home?



could be the answer.

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 appointment to complete a full Family Application for review.

If you have an answer that is not in an outlined box, please read the information given in this brochure and try to correct the problem. Once you feel that you have corrected the item, we invite you to request an appointment to complete a full Family Application for review.

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

1. Do you currently own a home?

Yes – The Habitat Program is for first time home buyers only (if divorced, you may qualify). You may wish to contact HUD for further assistance with your housing needs.

No – Please continue

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 other than employment, you may still be considered.

Yes – Please continue

No – If you have 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 an application. If you have previous slow or late payments, you may still be considered. Applicants whose credit report indicates prompt payments during the

past 12 months will be given first preference. Only families who demonstrate the ability to repay the mortgage in a timely manner are accepted.

4. Does your annual 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	13,150	15,000	16,900	18,750
Maximum	26,250	30,000	33,750	37,500
Family Size	5	6	7	8
Minimum	20,250	21,750	23,250	24,750
Maximum	40,500	43,500	46,500	49,500

(*as of June 2009)

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 1 year at the time of application. In addition, there needs to be a current record of good credit (see #3 above). If you meet these restrictions, please continue.

No – Please continue

6. Are you presently living in substandard 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 substandard housing. Those living in substandard housing through no fault of their own will be given a higher

priority in the selection process.

7. Is each adult in the household willing to work sweat equity hours of time 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 continue

No – Home ownership is only offered to families who are willing to partner with the Habitat Program.

8. Have you ever applied for a Habitat home before?

Yes – If you have questions, please ask.

No - Please complete the information requested below and return this form to our office.

Yes, I feel that I meet all the requirements listed above and may qualify as a Habitat for Humanity Homeowner.

Would you give permission to WCHfH to run a credit check as part of this pre-screening?

Yes _____ No _____

If yes, please complete the additional information sheet and return it with this brochure.

Name: _____

Address: _____

City, State, Zip: _____

Telephone: _____

Date: _____

Signature: _____