



About Habitat Homes:

- A Habitat home is not free housing. We build homes in partnership with people who are unable to secure a normal bank loan. When the home is completed, the partner family will have a zero interest mortgage loan they must repay.
- Partner families and construction experts volunteer their time in the construction of the home, keeping the cost of the home lower than normal.
- When the home is complete the partner family makes a minimum \$2,000 down payment and purchases their home with an interest free mortgage.
- The monthly mortgage payment the homeowner makes goes into a fund to help other families build homes.
- In addition to monthly house payments, each homeowner must pay for their own utilities, home maintenance, taxes, insurance and other standard expenses.

If you can answer yes to our basic guidelines, then please complete and submit the attached pre-application form. We will notify you if you are qualified to continue the application process, which includes filling out a long form application, providing proof of income, credit worthiness and attending orientation meetings with our family selection committee.

Basic Habitat Housing Guidelines

1. Do I have a need for housing: Is your present housing unsafe, too crowded or too expensive? (Defined by Habitat as more than 30% of monthly family income. _____)
2. You do not currently and have not previously owned a home? _____
3. My income falls within the following minimum income guidelines for Paulding County, OH? _____
4. Are you a U.S. citizen or Legal Permanent Resident? _____

<i>Family Size</i>	<i>Minimum Income</i>	<i>Maximum Income 60% of Median</i>
1	\$13,250	\$26,544
2	\$15,150	\$30,336
3	\$17,050	\$34,300
4	\$18,950	\$37,920
5	\$20,500	\$40,954
6	\$22,000	\$43,987
7	\$23,500	\$47,021
8	\$25,050	\$50,054

Based on 2015 HUD Minimum income levels for Ohio and change annually.

5. I have the ability: _____
 - I do not have excessive credit card debt or multiple bills in collection. _____
 - I have not declared bankruptcy in the last 24 months or had a foreclosure in the past 4 years. _____
 - I pay my rent on time. _____ (rent will be verified)
 - My credit within the past two years is fair – good, demonstrating I can make the mortgage payments? _____

- I have had stable income for the last 12 months. _____
- I will be able to save \$2,000 over the next 18 – 24 months from a monthly savings plan, income tax return or gift from family? _____

6. I am willing to partner with Habitat and provide 200 hours of "sweat equity" per family, first working on other family's homes, then in building my own.

- I will attend budget classes and monthly home owner workshops. _____
- I am willing to live in an area where Habitat is building: _____

Pre-Application for Housing

Date: _____

Name (Applicant) _____

Street Address _____

City _____ State _____ Zip _____ County _____

Phone: (Home) _____ (Work) _____ (Cell) _____

Name (Co-Applicant) _____

Street Address _____

City _____ State _____ Zip _____ County _____

Phone: (Home) _____ (Work) _____ (Cell) _____

Individuals in household:

Name	Age
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Why do you believe your current housing is inadequate?

List annual gross income (before taxes) for everyone in your household and the source. Name Source of Annual Income (include jobs, tips, social security, disability, KTAP, food stamps, pension, etc. (Tax returns and W2s will be required to verify income at a later point in the process.)

Income Source	Gross Amt (Before Taxes)	Pay Frequency

Release: *By my signature, I affirm that the above information is true. I understand that providing false information could cause me to be disqualified to purchase a Habitat home or from receiving other help.*

I also give permission to Habitat for Humanity of Paulding County to do a credit check and background check on me during the full application process. Habitat for Humanity of Paulding County screens all potential applicant families against the sex offender registry. By continuing with the application process, you will eventually be screened against such a registry.

Applicant Signature Date

Co-Applicant Signature Date

Please return the completed pre-application to:

Habitat for Humanity of Paulding County
6663 State Route 500
Payne, OH 45879

If you have any questions regarding the pre-screening process or questions asked, please call: 419-399-4791 or email us at: contact@habitatpauldingcounty.org