



Dear Applicant:

Thank you for your interest in Habitat for Humanity. Gibson County Habitat for Humanity (GCHFH) is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build homes with families and sell the houses at no profit to families who could not otherwise afford a home.

Attached to this letter is a preliminary application for housing which you may use to apply for a Habitat home. If the information you give us meets our general qualifications, we will contact you and set up an appointment with you to obtain more detailed information.

PLEASE READ THE FOLLOWING TO SEE IF YOU MEET OUR GENERAL QUALIFICATIONS
****YOU MUST MEET THE FOLLOWING GUIDELINES TO QUALIFY****

1. Need for adequate shelter:

- * Current shelter has problems with the heating system, water supply, electricity, bathroom(s), kitchen, structure, etc.
- * Current shelter has an inadequate number of bedrooms as determined by number, ages, and sex of household.
- * The current neighborhood is unsuitable (unsafe or unsanitary).
- * The family is unable to obtain a conventional or government-assisted mortgage loan to purchase a home. Applicant has proof of inability to receive other loans.
- * You are rent burdened.

2. Ability to pay for a Habitat home:

- * The family selected for a Habitat home must pay a cash down payment of \$1,000. \$500 is required during construction and the remaining \$500 is due before closing on the home.
- * The family must have the ability to make monthly house payments in addition to their current debt. The total mortgage payment, taxes, insurance, and all other debt should not be greater than 38% of the total gross income.
- * Credit history will be checked.
- * Home ownership must not threaten household income, ie., household income must not stop or substantially decrease if the applicant owns a home.

3. Willingness to Partner with Habitat:

- * If you are approved you are required to work 250 sweat equity hours per family.
- * Maintaining the home upon occupancy.
- * Join programs to learn budgeting, home repair, maintenance, etc.

4. Applicant must live in Gibson County and plan on establishing permanent occupancy.

- * Your total annual family income should be within the following range for a family of your size:

1 person = \$15,400 - \$25,650	2 persons = \$17,600 - \$29,300	3 persons = \$19,800 - \$33,000
4 persons = \$22,000 - \$36,650	5 persons = \$23,700 - \$39,600	6 persons = \$25,500 - \$42,500

All information is considered confidential and will be used only for family selection purposes. Falsifying or misrepresenting any information on your application or failing to disclose all relevant information could result in denial or removal from the program. You will be notified within 30 days of your provisional acceptance or non-acceptance as a candidate for housing.