



Thank you for your interest in Habitat for Humanity of Kosciusko County, Inc. Our goal is to partner with low-income families in Kosciusko County to build affordable housing.

Enclosed you will find information that includes the following:

- “Who is Habitat for Humanity of Kosciusko County?”
- “Required Criteria for Partner Family Approval”
- Pre-Qualifying Information Worksheet (**Not an application**)

Please look over the information carefully. If you decide you would like to work with Habitat for Humanity of Kosciusko County, please mail the Pre-Qualifying Information Worksheet back to us:

Habitat for Humanity of Kosciusko County  
P.O. Box 1913  
Warsaw, IN 46581

Habitat has moved to a rolling application process, meaning applications will be accepted on a continuous basis and placed before the Family Selection Committee at their next meeting. Once the Pre-Qualification worksheet has been completed an application will be forwarded for completion to those that meet the range of guidelines. The application process is lengthy and exhaustive, please be prepared to submit further information upon request.

If you have any questions, feel free to call the office at 574-269-4104.

Sincerely,

Mickey Kaufman  
Executive Director  
Habitat for Humanity of Kosciusko County





## **Who Is Habitat for Humanity of Kosciusko County?**

Habitat for Humanity of Kosciusko County, Inc., is a non-profit organization working in partnership with God and people everywhere, from all walks of life to build decent, affordable housing with God's people in need. The aim is to create an environment of hope and dignity for all people...not just to build houses, but to build lives!

Houses will be built and sold with no profit or interest added. The homes that Habitat builds are *not* given away, they are sold to the homeowner whom then pays a low monthly mortgage back to Habitat. All income from house payments will be used for construction of more low-cost housing.

Construction will reflect the Habitat philosophy of building simple decent houses as defined in the Habitat design criteria, while also being highly efficient.

A committee using criteria which do not discriminate on the basis of race, creed or ethnic background makes the selection of families who will partner with Habitat to purchase houses.

Habitat is a Christian ministry that appeals to the stewardship of those of goodwill in the sharing of their resources with those in need. Funding of Habitat for Humanity of Kosciusko County comes from individuals, foundations and corporations.



## **Required Criteria for Partner Family Approval**

1. One year of either: (1) continuous residency or (2) continuous employment in Kosciusko County. The continuous residency requirement in Kosciusko County can be reduced to six months with two years of continuous employment. Applicants must hold documented proof of legal U.S. Residency.
2. Houses will be built only for the families who do not presently have adequate housing and who do not have the financial means to build or buy according to current conventional means.
3. Family size and need will be considered. Only immediate family members may occupy the partner family home.
4. Only families with a good reputation for honesty will be selected.
5. Families chosen for homes must save and pay to Habitat a down payment of 1 percent of the anticipated mortgage.
6. Families must have a steady income in order to pay the mortgage payment on a monthly basis. Income must be between 30% and 60% of Area Median Income as defined by HUD.

(Applications will be accepted and reviewed on a rolling basis.)

### **The Family Selection Committee of Habitat for Humanity of Kosciusko County bases their decision in part on the following three main criteria:**

- **The family's current need for a better living situation.** After the committee has narrowed down the applications they will assess the remaining applicants' living situations. A family's current living situation is evaluated during a home visit by committee members.
- **The family's financial ability to pay for the house.** Income guidelines are included in this packet of information. Other financial factors include debt responsibilities and financial history. This criteria is to make sure the family will be able to afford the monthly house payment and other bills associated with being a homeowner.
- **The family's commitment to becoming a partner with Habitat.** Each family is expected to complete 250 volunteer hours per able bodied adult in the household ("sweat equity" hours.) The family accumulates these hours by helping build their home, other Habitat homes or other projects benefiting Habitat or the community. Families must also complete financial literacy and homeownership classes.



## Pre-Qualifying Information Worksheet

Thank you for your interest in the Habitat housing program. To find out if you qualify, please answer the following questions. **THIS FORM IS NOT AN APPLICATION**; it is a tool for Habitat to use in the future application process.

Write **Clearly**—If we cannot read it, you will not get further information.

Name: \_\_\_\_\_ Phone: \_\_\_\_\_

Email: \_\_\_\_\_ Date of Birth: \_\_\_\_\_

Address: \_\_\_\_\_

City: \_\_\_\_\_ Zip Code: \_\_\_\_\_

Gender:  Male  Female Age: \_\_\_\_\_

Are you the Head of Household?: (check one)  yes  no

Are you Classified as Handicapped?: (check one)  yes  no

Are you a veteran?: (check one)  yes  no

**Please complete the table below.** Income information is required to determine your eligibility for this program.

**First**, identify the number of people in your family and circle the correct number in the left column. (A family is comprised of persons related by blood, marriage or adoption who live with you. Do not count emancipated children and their dependents.)

**Second**, write the amount of your household's gross income in the right column on the line that corresponds with your family size.

**Financial Guidelines 2015:**

Number in Household	Yearly Income Minimum	Yearly Income Maximum	Your Yearly Gross Income
One	\$12,600	\$25,200	
Two	\$14,400	\$28,800	
Three	\$16,200	\$32,400	
Four	\$18,000	\$36,000	
Five	\$19,450	\$38,900	
Six	\$20,900	\$41,800	
Seven	\$22,350	\$44,700	
Eight	\$23,800	\$47,600	

(Worksheet continued on next page)



1. Have you owned a home within the last three years?  Yes  No
2. Have you been employed with the same employer for at least 6 months?  Yes  No  
If not, do you have another steady source of income?  Yes  No
3. Have you established good credit over the past 24 months?  Yes  No
4. Does your TOTAL household income fall within the financial guidelines?  Yes  No
5. Have you ever filed for bankruptcy?  Yes  No If so, When was the bankruptcy complete? \_\_\_\_\_ (We require that bankruptcies be fully discharged by the court. )
6. Do you presently need better housing?  Yes  No
7. Each adult must commit to working 250 hours on their own home, on other families' homes, or other projects benefiting Habitat or the community. Are you willing to work our "sweat equity" requirement?  Yes  No
8. Are you able to pay \$40 per month toward a down payment (approximate total of down payment is \$700-800) due at closing?  Yes  No
9. Are you willing to live in any area of the county where Habitat for Humanity has the ability to build?  Yes  No (If no, state what area you desire \_\_\_\_\_)
10. If approved for the Habitat Program, are you willing to maintain the property, internally and externally, in good condition?  Yes  No
11. Are you willing to attend the financial management and home ownership classes required by Habitat?  Yes  No

Certification: I certify this information to be true and correct to the best of my knowledge as of the date this form was signed.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_

Printed Name: \_\_\_\_\_