ECUMENICAL CHRISTIAN MINISTRY

Habitat for Humanity of Evansville is an ecumenical Christian ministry. We believe all God's people deserve a safe, decent and affordable place to live. We do not expect our families, volunteers or donors to believe in the same Christian values, but we are very open about our beliefs. One way we openly show our Christian values is by presenting a portion of the money we receive in donations and house payments to build homes in Jordan and Haiti. We also present the families with a Bible at the house dedication.

NO PROFIT NO INTEREST

Each family has a 25-year zero-interest mortgage on their home. Habitat is not out to make money on the sale of these houses. Instead, we are here to provide a decent place to live for qualified families. We also do not make money on the down payment or closing costs. The money we collect in house payments is placed in the "Fund for Humanity" which is used to build more homes.

PARTNERSHIP

Habitat is built on partnerships. The sponsors pay for the homes up front so we can provide the zero-interest mortgage for the families. The volunteers build the home so we don't have to hire laborers. This allows us to sell the home for the cost of the materials. Another key partnership is with the families. This is why we call them Partner Families. Each Partner Family commits to complete at least 300 hours of sweat equity and repay the 25-year mortgage.

Habitat for Humanity of Evansville

1401 N. Fares Avenue
Evansville, IN 47711
(812) 423-5623
www.evansvillehabitat.org

*Payments and qualifications are subject to change so call the Habitat for Humanity of Evansville office or visit our website.

Habitat 101

EQUAL HOUSING OPPORTUNITY

Habitat for Humanity® of Evansville

Begin your journey to homeownership by calling
812-423-5623

step 1 ABILITY TO PAY

All applicants must call or visit the Habitat office or visit our website, evansvillehabitat.org and complete a credit check form. Once a credit check is complete, families may be invited to complete an application. Each family must have enough income to pay for the home*, utilities and maintenance.

# of people in family	Low Income	High Income
One	$12,900	$34,400
Two	$16,000	$39,300
Three	$20,200	$44,200
Four	$24,300	$49,100
Five	$28,400	$53,100
Six	$32,600	$57,000

If your application and credit check meet the Ability to Pay qualifications, you will move to Step 2. If you do not qualify, we will recommend you to a supporting agency to help you work toward qualification.

step 2 NEED FOR HOUSING

Once your application is approved, a team from the Habitat Family Selection Committee will schedule a home visit to meet you. After the visit, this Committee will give a recommendation to the Board of Directors who will decide to approve or deny your final application.

step 3 WILLINGNESS TO PARTNER

Each family approved for the homeownership program must be willing to complete **300** hours of sweat equity. The first 50 must be completed by the applicant, but after that point family and friends are welcome to participate. In addition, partner families must also be willing to complete a series **of homeownership classes**, as well as the **Partner Family Advocate Program**.

Habitat Homeowner Process

Call the Habitat Office
812-423-5623
or visit evansvillehabitat.org

Complete Application
Document Collection

⇩

Family Selection Visit

Habitat Board Approval

⇩

Sweat Equity Begins

Homeownership Classes

Advocate Program

150 Hours
Home Selection:
Style and Site

200 Hours
Construction Begins

BECOMING A HOMEOWNER

We build 2,3,4 & 5 bedroom homes which is based on the number of people in the house. Each applicant must be able to pay $870 for the down payment and closing costs, and monthly house payments. Habitat's monthly house payment is approximately **$350*** for a 3-bedroom home with a 25-year zero-interest mortgage. The approximate mortgage is based on house size. All homes come equipped with a washer, dryer, refrigerator and stove. **To get started, call 812-423-5623 or visit evansvillehabitat.org/apply.**