

## About Habitat for Humanity of Evansville

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.

Founded in 1984, Habitat is anchored by the conviction that housing provides a critical foundation for breaking the cycle of poverty.

By partnering with the community, Habitat enables low-income families to become homeowners in Vanderburgh and Posey counties.

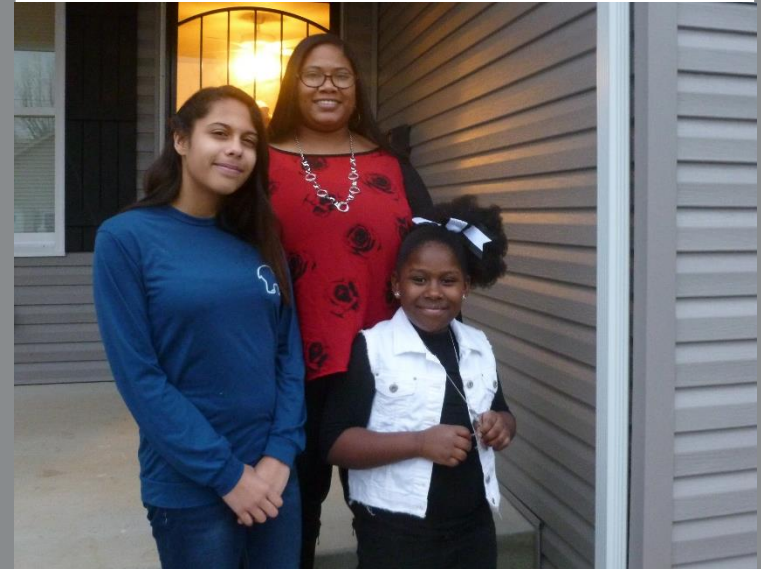
To be eligible for homeownership, applicants must have an income at or below 80 percent of the area median income. They must also have a need for housing, a willingness to partner by contributing 300 hours in sweat equity and attending homeownership classes, and have the ability to pay a 25-year, no-interest mortgage.

In 2015 Habitat launched *Transforming Lives, Changing Neighborhoods*, a \$6.4 million campaign to build the 500<sup>th</sup> home by 2018, develop a transformational family support program, and achieve organizational sustainability.

**Habitat for Humanity of Evansville**  
**560 E. Diamond Avenue**  
**Evansville, IN 47711**  
**(812) 423-5623**  
**[www.evansvillehabitat.org](http://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



## Step 1

### ABILITY TO PAY

All applicants must call or visit the Habitat office or visit our website, [evansvillehabitat.org](http://evansvillehabitat.org) and complete a credit check form. Once a credit check is complete, applicants may be invited to complete an application. Each applicant must have enough income to pay for the home, utilities and maintenance.

2017 Income Guidelines		
# of people in family	Low Income	High Income
One	\$16,048	\$36,680
Two	\$18,340	\$41,920
Three	\$20,633	\$47,160
Four	\$22,925	\$52,400
Five	\$24,759	\$56,592
Six	\$26,593	\$60,784

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

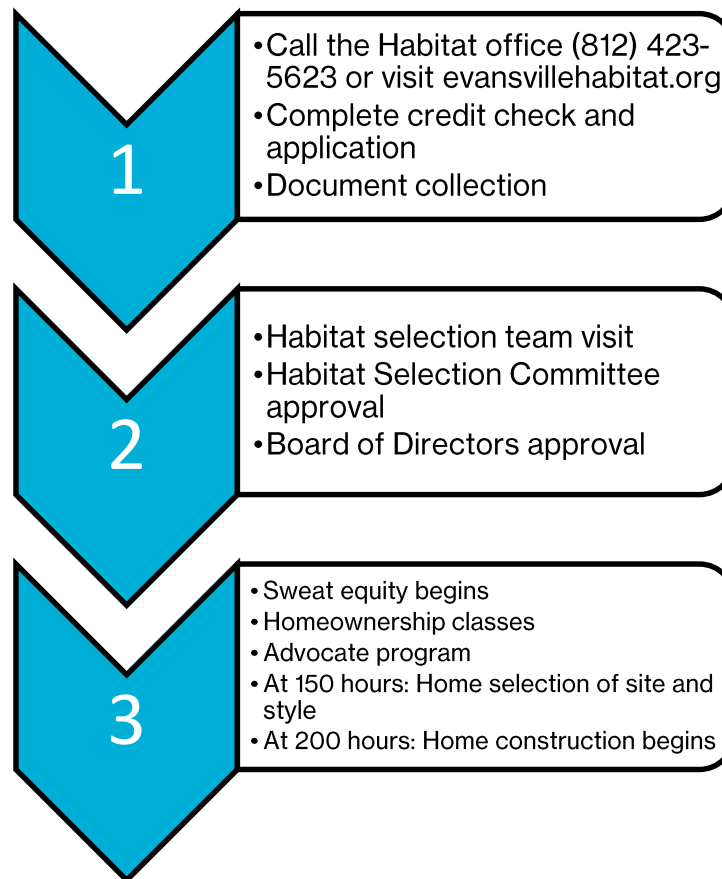
Once your application is approved, a team from the Habitat Selection Committee will schedule a home visit to meet you. After the visit, this team will give a recommendation to the committee who will decide to approve or deny your program participation.

## Step 3

### WILLINGNESS TO PARTNER

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

# Habitat Homeowner Process



## 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](http://evansvillehabitat.org/apply).**

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