

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.

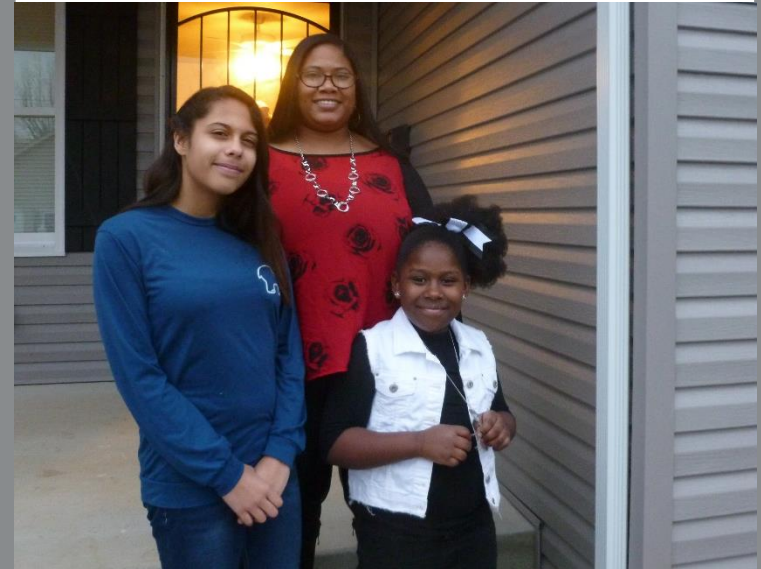
Founded in 1984, Habitat is anchored by the conviction that housing provides a critical foundation for breaking the cycle of poverty.

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

To be eligible for homeownership, an applicant's income must be between 35 to 80 percent of the area median income – see the guidelines inside. The applicant(s) must also have a need for housing, a willingness to partner and the ability to pay a 25-year, no-interest mortgage.

Habitat for Humanity of Evansville
560 E. Diamond Avenue
Evansville, IN 47711
(812) 423-5623
www.evansvillehabitat.org

Habitat 101



PROGRAM PARTICIPATION IS BASED ON THREE CRITERIA

- 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, applicants may be invited to complete an application. Each applicant must have enough income to pay for the home, utilities and maintenance.

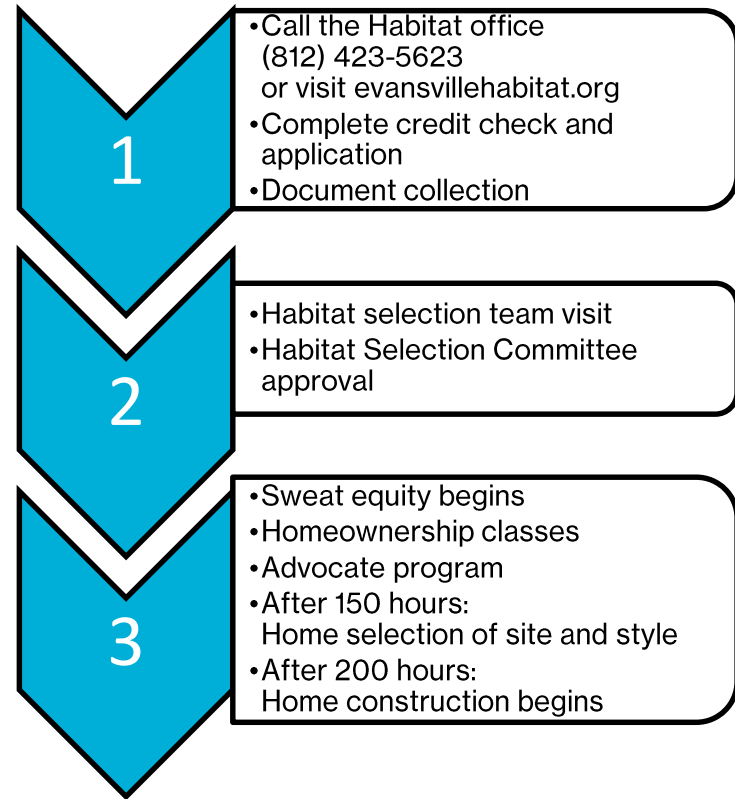
2018 INCOME GUIDELINES		
Household Size	Low Income	High Income
One	\$15,950	\$36,456
Two	\$18,228	\$41,664
Three	\$20,507	\$46,872
Four	\$22,785	\$52,080
Five	\$24,608	\$56,246
Six	\$26,431	\$60,413

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 refer you to a supporting agency to help you work toward qualification.

- 2 NEED FOR HOUSING**
 A team from the Habitat Selection Committee will schedule a home visit to meet you, assess your need for housing and discuss what it means to partner.

- 3 WILLINGNESS TO PARTNER**
 Each future homeowner must be willing to complete **300** sweat equity hours within a year and be willing to live where Habitat is building. The first 50 hours must be completed by the applicant(s), but after that point, family and friends are welcome to participate. **Sweat equity includes construction, homeownership classes, community volunteering and meeting with a Budget Partner.**

Habitat Homeowner Process



BECOMING A HOMEOWNER

We build homes based household size. Each applicant must be able to pay an \$870 deposit, the first year of homeowner's insurance and monthly house payments. Habitat's monthly house payment is under **\$400 per month** for a 3-bedroom home with a 25-year, zero-interest mortgage. The mortgage is based on the appraised value of the home. All homes come equipped with a washer, dryer, refrigerator and stove.

To get started, call 812-423-5623 or visit evansvillehabitat.org/apply.

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

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