



Pre-screening questionnaire

Please note this is not the application for homeownership. You will be contacted within several months if you qualify for a pre-application meeting.

Could you become a Habitat homeowner?

Thank you for your interest in becoming a Habitat homeowner. Please take a few minutes to review this information and answer the qualifying questions.

Please answer questions 1-7, fill in your name, address, phone number and return this form to the Habitat office at 2313 S Prairie Ave., Pueblo, CO 81005

The Habitat for Humanity homeownership program is unique. It is based on our core Principles:

- A. Habitat for Humanity is a Christian ministry.
- B. Habitat is a partnership – not a charity. Habitat provides a “hand up- not a handout,” which promotes an atmosphere of partnership with volunteers and homeowners. We are not a giveaway program. Each family will have partnership responsibilities.
- C. Our Habitat homes are sold under the terms of no-profit construction and no-interest mortgages. Each family’s monthly home payment goes into our revolving Fund for Humanity that is dedicated to pay for the construction of additional homes.
- D. The selection of homeowners will use criteria that do not discriminate on the basis of religion, race or ethnic background. All applicable federal and state laws regarding mortgage lending will be followed. Our selection criteria are:
 - Family income is 35 percent to 70 percent of the median income for Pueblo County, with adjustments for family size.
 - Family has the ability to repay, with verifiable credit experience and a good credit history. (Bankruptcies must be fully discharged for two years.)
 - Family has a consistent monthly income for the past six months.
 - Family currently lives in inadequate housing (as determined by HUD guidelines).
 - Family is willing to partner through sweat equity.
- E. We believe in sweat equity: the principle of families helping to build their own homes of others. We currently require 350-500 hours of sweat equity.

“Habitat is a hand-up not a handout.”

To see if you may qualify to attend an application meeting, please answer the following questions:

- 1. Have you been employed with the same employer for at least six months or have another steady source of income?**

As a homebuyer, it is important that you have a stable income history. If you have a steady income from sources other than employment, you can still be considered.

- Yes, please continue.
- No, If you have specific questions, please ask.

- 2. Have you established good credit over the past 24 months?**

- Yes, please continue.
- No, since you are buying a home, your application for acceptance into the Habitat program is actually a mortgage loan application. As part of the evaluation process, a credit check will be made on your past payment history. Contact the Credit Bureau of Columbus and obtain a copy of your credit report to correct prior to making application. If you have previous slow or late payments, you may still be considered. We will need, however, to see that your payment during the past 12 months have been made on time. Only families who demonstrate the ability to repay the mortgage loan in a timely manner are accepted.

- 3. Does your total household income from all sources and from all family members living with you fall within the following ranges?**

(Please circle your income)

Median Income
\$50,500

2017

	1	2	3	4	5
70%	\$24,745	\$28,280	\$31,815	\$35,350	\$38,254
35%	\$12,373	\$14,140	\$15,908	\$17,675	\$19,227

	6	7	8	9	10
70%	\$41,087	\$43,921	\$46,754	\$53,555	\$60,809
35%	\$20,544	\$21,960	\$23,377	\$26,778	\$30,405

For each additional family member, add \$3,000 to the minimum and maximum income.

- Yes. Please continue.
- No.

4. Have you ever filed for bankruptcy

- Yes. Filing for bankruptcy does not disqualify you from the Habitat program, but we require that the bankruptcy be fully discharged by the court for a minimum of two years at the time of application. In addition, there needs to be a current good credit record (see Nos. 2 and 3 above).
- No. Please continue.

5. Are you presently living in inadequate housing as defined by HFHP?

- Inadequate housing refers to the physical condition of your residence as well as other factors – this is not the same as subsidized. As part of the application process, a visit to your current home will be made to answer any questions that you may have.
- Yes. Please continue
 - No. Homeownership is only offered to families who are willing to partner with the Habitat program.

6. Are you willing to work 250-500 hours in the process of building your home, including assisting with construction, required workshops, classes and other Habitat programs, over the next 12–18 months?

- Consider that this may involve 20-30 hours per month of extra work in addition to your current employment.
- Yes. Please complete the information requested below and return this form to our office.
 - No. Homeownership is only offered to families who are willing to partner with the Habitat program.

Yes, I believe I meet all the selection requirements listed above and may qualify to attend a Habitat for Humanity application meeting.

NAME _____

ADDRESS _____

City, State, zip _____

Telephone _____

Date _____

Signature _____

Where did you hear about Habitat? _____

“We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.”

