

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

**Ardmore Habitat for Humanity is now accepting applications for home ownership. Applications can be obtained from the office at 301 West Main on the lower level of the First Bank building or at www.ardmorehabitatforhumanity.org.**

Habitat for Humanity is a Christian housing ministry financed through private donations and volunteer labor. Our purpose is to build homes for families in need, and provide them at no profit to families who could not otherwise afford them. If you are interested in applying for home ownership through our organization, please first read the following items to see if you have an interest in our ministry AND TO SEE IF YOU MEET OUR GENERAL GUIDELINES.

* To qualify you must have a housing need. For example: no indoor plumbing, poor heating, leaks in the roof, overcrowding (three to a bedroom), unsafe or unsanitary conditions.
* You must have lived or worked at a physical address in our geographic service area (Ardmore city limits) for a minimum of SIX MONTHS, You must meet this requirement continuously from date of application through closing of mortgage.
* With your permission, we will verify employment and other income, verify checking and saving account balances, get a statement from your current and previous landlords. We will ask you for credit references and the names of two people who know you and who we can contact.
* You will have to provide a credit and background check.
* If you are approved for a Habitat home, we ask that you be willing to join the programs to learn and practice budgeting, home repair, and maintenance.
* If approved for a home, we ask that you are willing to work 300 hours of sweat equity, 75% of those hours before construction can begin on your own home.
* If you are approved for a Habitat home and if you meet the sweat-equity and nurturing requirements, then we will sell you a home at our cost or the appraised value, whichever one is less, with no interest. Home payments including taxes and insurance will cost approximately $550.00 a month. The house payments will be used by Habitat to help in the administrative cost and build more houses with other people like you. This requires that your payment be electronically debited from either your checking or savings account on a date, which you will select, from the first to the fifteenth of the month.
* At closing, you will have to pay your 1st year’s homeowner’s insurance, approximately $1,200.00. You will have to demonstrate a savings plan that ensures you have this amount on hand at the time of closing.

Please note that your application must be filled out completely - every page included, signatures complete where requested. If married, both must sign all forms. Copies of all of your income, showing the amount of money available each month, copies of all monthly bills and copies of the last two years of income tax returns must accompany your application. FAILURE TO COMPLETE THE APPLICATION AND PROVIDE THE REQUESTED COPIES IS CONSIDERED AN INCOMPLETE APPLICATION AND WILL RESULT IN YOUR APPLICATION BEING DENIED. IF ANY INFORMATION PROVIDED CHANGES…TELEPHONE NUMBER, ADDRESS, PLACE OF EMPLOYMENT, ETC YOU MUST ADVISE IMMEDIATELY. If we cannot reach you at the contact information provided, your application will be denied and you will have to re-apply. Please address any question or changes to (580) 223-1540 or (580) 504-1182.



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**HOME APPLICATION CHECK LIST**

1. Did you have a witness sign the Authorization for Release of Information form?
2. Did you fill in all blanks front and back, and if the question did not apply, place NA in the application?
3. Did you make copies of all of your income, SS, disability, etc. showing the amount of money that is available each month?
4. Did you make copies of all your monthly bills, i.e. phone car electric gas, water, credit cards, loans, etc.?
5. Did you make copies of your last two years of income tax returns?
6. Have you lived or worked at a physical address in the Ardmore city limits for at least six months?
7. Do you own a home?