**Pre- Application for Screening**

**Date: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_**

POB 832, Decatur, IL 62525-0832

(217) 425-6446 [jm.decaturhabitat@att.net](mailto:jm.decaturhabitat@att.net)

**Are you interested in becoming a Habitat Homeowner?**

Please print clearly and you must answer all questions to be considered. Thank you.

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| --- | --- | --- | --- |
| **What is your Name?** | Last | First | Middle Initial |

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| --- | --- | --- | --- | --- |
| 1. Are you a resident of Macon County for one year? | | | Phone Number: | |
| What is your address? | How long have you lived there? | | PO Box | |
| Street | | City | | Zip Code |

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| --- | --- | --- |
| 1. Do you have a legitimate housing need? | | |
| My family’s current residence meets the following living conditions: (please check all that apply). | | |
| ⭘ Section 8/Public Housing | ⭘ High Crime/traffic/drugs | ⭘ Overcrowding |
| ⭘ Maintenance Problems | ⭘ Homelessness | ⭘ Rent |

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| 1. Is your credit repairable? ⭘ yes ⭘ no   Applicant is **not** eligible if bankruptcy has been filed within the last 12 months. |

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| 1. Any Adults filed for bankruptcy in past two years? ⭘ yes ⭘ no |
| Explain: |

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| 1. Are you willing to complete 300 “Sweat Equity” hours? ⭘ yes ⭘ no |

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| 1. Are you willing to attend 3 Financial Counseling sessions? ⭘ yes ⭘ no   Will you supply the Financial Counselor with necessary documents needed to review your current financial situation? ⭘ yes ⭘ no |

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| 1. Are you a: U.S. Citizen or Permanent resident? ⭘ yes ⭘ no |

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| 1. Can you save $500.00 for a down payment? ⭘ yes ⭘ no |

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| My families’ gross MONTHLY payment is (rent, utilities, car payment) $ |

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| --- | --- | --- |
| Employer Name: | Employer Phone: | |
| Have you worked for current employer at least 9 months? | | How Long? |
| How did you hear about Habitat for Humanity? | | |

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| **Income Guidelines**  The table to the right shows Eligibility Guidelines for salary and number of persons living with you. If your income aligns with the amounts to the right, if you can answer yes to the questions and can provide information requested, we would like to invite you to an Orientation to get more information, answer any questions and complete an Application. This meeting is required and when a date has been established, we will contact you. Thank you! |

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| --- | --- | --- | --- | --- |
| **Family Size** | **Minimum Income** | | **Maximum Income** | |
|  | Annual | Monthly | Annual | Monthly |
| 1-3 persons | 15,500 | 1,290 | 30,960 | 2,580 |
| 4 persons | 17,200 | 1,430 | 34,380 | 2,870 |
| 5 persons | 18,600 | 1,550 | 37,140 | 3,100 |
| 6 persons | 20,000 | 1,670 | 39,900 | 3,330 |
| 7 persons | 21,350 | 1,780 | 42,660 | 3,560 |
| 8 persons | 22,750 | 1,896 | 45,420 | 3,785 |



# **The Decatur Area Habitat for Humanity Homeownership Program**

##### **For those people interested in becoming a Partner with Habitat for Humanity and wish to attend a mandatory Orientation Meeting, please call Habitat at: (217) 425-6446 to obtain a Pre-Application. You will be notified when the next meeting is scheduled from the contact information you supply on the Pre-Application.**

Can You Purchase A Home? YES, you can, IF:

1. You have a need for decent affordable housing
2. You are not able to obtain a conventional home mortgage from a bank or other lending institution
3. You have income sufficient to pay all current financial obligations including monthly house payments of approximately $300.00, utilities, homeowners insurance, property taxes and other debt obligations.
4. You have a reasonable history of income and debt control.
5. You can afford a $500 down payment, 1st year proof of paid insurance, $200 additional if an air conditioner is wanted in the home.
6. You are able and willing to enter a full partnership with the Decatur Area Habitat for Humanity by completing the following Requirements:

## Requirements

1. Must attend a mandatory Orientation meeting
2. Complete and sign a Habitat For Humanity Application for housing
3. Complete and sign a Credit Report Request
4. Complete 24 hours of Volunteer work (sweat equity) at our work sites, usually within 7 weeks of Orientation
5. Be visited in your current living quarters by members of the Family Selection Committee to verify:
   * Your need for adequate & decent housing
   * Accuracy of information on Application for housing
   * To verify information on the Credit Report
   * Evidence of cleanliness and proper upkeep of living quarters
6. Complete a total of 300 hours (200 immediate family, 100 may be by others) of Sweat Equity prior to closing.
7. Deposit $ 500 down payment (plus $200 for air conditioning if wanted) with the Decatur Area Habitat for Humanity at least three months prior to closing date.
8. Have one year of Homeowners Insurance paid at closing date.

Decatur Area Habitat for Humanity

PO Box 832, Decatur, IL. 62525

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