



Pre-Application Screening

A first step to owning your own home

Do you have a legitimate housing need? (please check all that apply)

- Health hazards
 Section 8/Public Housing
 High crime/drugs area
 Overcrowding
 Mobile home
 Maintenance Problems
 Homelessness
 Inefficient

Yes No Are you willing to work 200 hours (per adult) to help build your home?

Yes No Is your credit good or repairable?

Yes No Have you filed bankruptcy in the last 12 months?

If yes, it will take longer to become eligible for a home. When filed? _____

Yes No Do you have any liens or judgements against you?

If yes, details: _____

Yes No Do you have bills turned over to a collection agency?

If yes, details: _____

Yes No Can you save \$1,000 for a down payment within 12 months?

Number in household: _____ Adults _____ Children

My family's monthly gross income: _____ (See guidelines p2) Employer(s) _____
 Include Social Security, Disability, Child Support, Alimony, Wages, Earned Income Tax Credit, & any other income for all wage earners.

Applicant

Name: _____
 Address: _____
 City/State/Zip: _____
 Home Phone: _____
 Work Phone: _____
 Cell Phone: _____
 E-mail: _____
 Date of Birth: _____
 SSN: _____

Co-Applicant

Name: _____
 Address: _____
 City/State/Zip: _____
 Home Phone: _____
 Work Phone: _____
 Cell Phone: _____
 E-mail: _____
 Date of Birth: _____
 SSN: _____

I / we understand that a workable credit history is one of the requirements for being approved to buy a house with Habitat for Humanity of Cass and Schuyler Counties. I realize Habitat for Humanity of Cass and Schuyler Counties may refer me for consumer credit counseling and other financial counseling. I hereby give my explicit permission for Habitat for Humanity of Cass and Schuyler Counties to obtain a credit report, criminal background check, and sex offender check, for the purpose of evaluating my credit worthiness and ability to pay for a Habitat home.

 Signature Date

 Co-Applicant Signature Date



How does Habitat work?

What is Habitat for Humanity?

Habitat for Humanity of Cass and Schuyler Counties (HFHCSC) is a not-for-profit, Christian ministry that builds homes in partnership with low-income families. Volunteers join partner families in building their homes. Families repay Habitat by making monthly payments on a zero-interest mortgage. HFHCSC makes no profit.

Who qualifies for a habitat home?

Successful applicants for home must:

- 1) Have a problem with their current housing such as overcrowding, housing in bad condition, unsafe neighborhood, etc.
- 2) Have been unable to secure and/or maintain a conventional mortgage.
- 3) Have a low, but steady, earned income.
- 4) Be willing to work on their own home as well as on other Habitat projects.
- 5) Before taking ownership of your home, you must volunteer a total of 200 hours per adult.
- 6) Have the ability to repay Habitat for the cost of the home by means of monthly mortgage payments.

Financial qualifications

Family size	Maximum Annual Gross Income	Monthly Gross Income
1	\$22,980	\$1,915
2	\$26,220	\$2,185
3	\$29,520	\$2,460
4	\$32,760	\$2,730
5	\$35,400	\$2,950
6	\$38,040	\$3,170
7	\$40,680	\$3,390
8	\$43,260	\$3,605

Include Social Security Income, Disability, Child Support, Alimony, Wages, Earned Income Tax Credit, & any other income for all wage earners. Above are just guidelines. Families falling slightly outside of these income requirements may still be eligible.

We help you help yourself

HFHCSC offers a hand up, not a hand out. Families are expected to work alongside other volunteers in planning and building. Potential homeowners are paired with individuals who will assist with budgeting, maintenance, and other aspects of home ownership.

What does a habitat house cost?

The average home costs between \$45,000- \$60,000. Monthly mortgage payments are \$125 - \$175. Owners must also pay into an escrow account for property taxes and home insurance, averaging about \$175 - \$250. **The monthly payment will not exceed 30% of gross family income.** Mortgages are based on the actual cost of the home, and no interest is collected. Payment schedules are geared to the needs of the homeowner, and range between 20 and 30 years.

How long will it take to get a house?

The length of time depends on the speed with which applicants complete sweat equity hours, the number of applicants, the relative needs of those in our applicant pool, the number of volunteers available for construction, and other factors.

What is the next step?

If you're interested and think you qualify, fill out a pre-application screening form (downloadable from www.habitatcassschuyler.org). Contact Habitatcsc@yahoo.com or call 217-322-3328 or 217-323-1770 with questions. You will be contacted by a Habitat volunteer within three weeks after receipt of your preapplication.

Habitat for Humanity of Cass and Schuyler Counties

The local affiliate of Habitat for Humanity International has been active since 2005 in the Cass and Schuyler Counties area. HFHCSC is Christian but not affiliated with any denomination. We do business in accordance with the federal fair housing laws. Race, color, religion, sex, handicap, familial status, national origin and social and economic status have no bearing on eligibility for home ownership.



Contact Habitatcsc@yahoo.com

217- 322-3328 or 217-323-1770

Web site: www.habitatcassschuyler.org

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