

## HOMEOWNER PROGRAM



### HOW IT WORKS

Lake-Geauga Habitat for Humanity is a Christian based non-profit organization that builds and renovates homes in partnership with qualified families. Habitat is committed to making decent and affordable housing available to families who have need, willingness and the ability to pay a zero or low interest loan.



Habitat homeowners are unique because our program is a partnership with families involving training in home construction and finances, home maintenance, and volunteering to help other families.

After the application process, families invest in the Habitat process by volunteering in the building of their own home. Upon completion, you will purchase your home with a zero or low interest mortgage.

Take the first step and complete this Pre-Qualification Application today!  
You could be living in your very own home within one year.

Lake-Geauga Habitat for Humanity

Home Ownership Program

100 Parker Court, Suite 6 · Chardon, OH 44024



LAKE-GEAUGA

**HOME OWNERSHIP**  
with  
Habitat for Humanity

**HOMEOWNER**  
Pre-Qualification Application





Lake-Geauga  
**Habitat**  
for Humanity®

## Do I Qualify?

If you can answer YES to our 3 basic questions, then please complete this Pre-Qualification Application and mail it in. Lake-Geauga Habitat for Humanity will let you know within 30 days if you are eligible to continue the application process. The application process can take up to 90 days and the entire home ownership process can take as little as 12 months.

**Yes!**

- I have a need for adequate shelter.**
- I currently do not own a home.
  - I am responsible and pay my rent on time.
- I have the ability to pay.**
- I can prove my steady income falls between the minimum and maximum requirements (shown below) .
  - I am/have not been involved in any bankruptcy procedure within the last 2 years.
- I have time to give to get my home.**
- I will help build my own home and/or volunteer for other projects.
  - I will attend classes about home ownership and financial management.

### Minimum and Maximum Income Requirement Chart

Family Size	Minimum Annual Income	Maximum Annual Income
1	\$21,000	\$37,350
2	\$24,000	\$42,650
3	\$27,000	\$48,000
4	\$30,000	\$53,000
5	\$32,400	\$57,600
6	\$34,800	\$61,850

# Take the first step! Let Us Pre-Qualify You Today!

Date of issuance \_\_\_\_\_

## Homeowner Application:

Name \_\_\_\_\_ Street \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Zip \_\_\_\_\_ Phone \_\_\_\_\_

Age \_\_\_\_\_ Marital Status (please check one)    Unmarried    Married    Separated

Are you a U.S. citizen or legal permanent resident?    YES    NO

## Who will be living in the house?

List everyone who will be living in the house and their income including wages from employment, social security, disability, etc.

Name	Age	Source of Income	Monthly Gross Amount (before taxes)
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____
_____	_____	_____	_____

How did you hear about Lake-Geauga Habitat for Humanity? \_\_\_\_\_

\_\_\_\_\_  
**Applicant Signature**

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

Release: By my signature I affirm that the information I provided is true. I understand that providing false information could cause me not to qualify to purchase a Habitat home. I also give Lake-Geauga Habitat for Humanity permission to do a credit report on me.



**NOTICE:** The federal Equal Credit Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status or age (provided the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The federal agency that administers compliance with this law concerning this creditor is the federal Trade Commission, Washington, D.C. 20580. If your Pre-Qualification is approved, you will be eligible to continue the application process for final disposition.

**Lake-Geauga Habitat for Humanity**

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Lake-GeaugaHabitat.org