

Building Houses...
Building a Community



Looking
for an
affordable
home?

Brown County
Habitat for Humanity
is looking for you.



PO Box 260 · Nashville, IN 47448
812-988-4926 · www.bc-habitat.com



PO Box 260
Nashville, IN 47448



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Building Houses...
Building Lives

Please tell me more about applying for home ownership.

Name

Address

City State Zip

Home Phone Other Phone

Best Time to Call Email

Comments

Family Selection Criteria

Brown County Habitat for Humanity will look at three distinct criteria when reviewing potential Partners.

1 Need

- **You will be considered for a Habitat home if your present home is not adequate, and if you are unable to obtain a home mortgage through conventional means.** Lack of adequate housing may include overcrowding, or problems with the current structure: water, electrical, septic, etc.
- The percentage of your monthly income that you currently spend on housing is considered to determine need. **You will be required to openly and fully discuss your financial situation with a Habitat interviewer.**
- **You must currently live in Brown County.**
- **You and your family will be considered if your total family income falls within the approved range.**

FOR EXAMPLE

In 2012, the range for a family of four is \$20,050 – \$50,175.

2 Ability to Pay

Since you will actually be buying your home from Habitat, you must demonstrate your ability to pay the monthly mortgage payment. The monthly payment will include not only the mortgage payment, but payment for real estate taxes and insurance as well. Therefore, a family will need to meet **minimum** income requirements. (See example: family of four in first column.) Habitat does not want to jeopardize your ability to meet all your other family financial obligations, and once you qualify, we will work with you to establish an affordable payment plan and a workable family budget.

MORTGAGE

+

PROPERTY TAXES

+

INSURANCE

3 Willingness to partner with Habitat

- **Once selected, you will become a “partner family” in Habitat.** As such, you will be expected to make a commitment to help advance the Habitat mission. Habitat is a Christian organization, open to all faiths. We believe we are called to show Christ’s love through our actions, building homes as well as lives.
- **A partner family makes a commitment to provide at least 250 hours of “sweat equity”** in helping to build their own house as well as assisting with other Habitat projects.
- **A partner family will be responsible for maintenance and repair of the Habitat house** from the time they move in.
- **A partner family will need to complete at least 8 hours of homeowner training classes** (provided by Habitat) which includes financial counseling and household maintenance education.



The selection of families who will purchase homes from Brown County Habitat for Humanity will be done by the Family Selection Committee using these criteria in a way that does not discriminate on the basis of race, sex, color, age, handicap, religion, marital status, or because all or part of the applicant’s income is derived from public assistance programs. We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation.