



LaPorte County Habitat for Humanity is a non-profit organization working in partnership with God and people everywhere, from all walks of life to build decent, affordable housing with God's people in need.
Our Mission. Build Homes. Build Hope.

Applying for a LaPorte County Habitat for Humanity Home

Welcome! Applications open **November 1st and close 1st December 2020.**

In 2021 we plan to build in the City of LaPorte. The covid-19 pandemic may affect our build schedule.

Home ownership is a long-term financial commitment offering security and stability to families who are financially responsible. Habitat for Humanity offers approved applicants 0% financing on a home mortgage of up to 30 years. Home buyers enter into a legal contract with LaPorte County Habitat for Humanity to faithfully repay their mortgage.

Monthly payments (including property taxes and insurance) average between \$450 and \$550, depending on the value of the home.

Applications are confidential and handled by an independent Habitat Family Services committee.

Your Annual Income

First, check your annual income against the LaPorte County, Indiana HUD* guidelines below.

Income Guidelines from HUD 2020

Potential families' income should fall between VERY LOW and LOW INCOME – see the figures shown below.

The Median Family Income is \$65,200

Persons in Family	1	2	3	4	5	6	7	8
VERY LOW INCOME 50% Minimum	\$ 22,900	\$ 26,150	\$ 29,400	\$ 32,650	\$ 35,300	\$ 39,900	\$ 40,500	\$ 43,100
LOW INCOME 80% Maximum	\$ 36,600	\$ 41,800	\$ 47,050	\$ 52,250	\$ 56,450	\$ 60,650	\$ 64,800	\$ 69,000

This will show us your ability to make monthly mortgage payments.

Documents and information needed to apply

- **PAY SLIPS** - Monthly pay slips for the year prior to application.
- **CREDIT REPORT** - A full credit report.
www.annualcreditreport.com is free and recognized by the 3 major consumer credit companies.
- **DEBT** - Have a list of any debt owned. Allow two years to have passed since any bankruptcy was discharged.
- **CLOSING COSTS** - \$2,000 required. This includes \$800 down payment, first year's insurance, initial escrow payment and closing costs. *(Property tax rates and insurance premiums will vary for each home and homeowner).*
- **PROOF OF RESIDENCY** - Show that you have lived or worked in LaPorte County for 1 year prior to the application. Applicants must hold documented proof of legal U.S. Residency.
- **BANK STATEMENTS** - 3 months' worth - to show your monthly expenses.
- **RENT PAYMENTS** - Proof of current property payments. Confirm you do not currently have a mortgage.

*The Department of Housing and Urban Development (HUD) sets income limits that determine eligibility for assisted housing programs.



All applicants will be considered without regard to race, color, national origin, ethnic or religious background, age, gender, marital status, sexual orientation, height, weight or disability.

How to Apply

Download the application form at www.laportehabitat.org, print and complete.

Include your email and a phone number at the end of the form.

If necessary, use extra paper to fully describe your situation.

1. **YOUR INFORMATION** Complete your (*and co-applicant if necessary*) personal information and your current address. List your dependents and others who will live with you. Include your email and a phone number at the end of the form.
2. (*For office use only*)
3. **WILLINGNESS TO PARTNER** You must be willing to share in the building of your home with 250 hours of 'sweat equity' and participate in financial wellbeing and homeowner classes.
4. **PRESENT HOUSING** Describe your current housing conditions.
5. **PROPERTY INFORMATION** If you own a property, you will need to show mortgage payments and land documentation.
6. **EMPLOYMENT** Provide your current employers details.
7. **MONTHLY INCOME** List your income and anyone in your household, from all the sources shown.
8. **DOWN PAYMENT** Tell us the source of your down payment (*example savings, parents etc*).
9. **ASSETS** List any savings, property, investments or other assets.
10. **DEBT AND EXPENSES** Tell us in detail about any money you may owe and list your monthly expenses (*examples rent, utilities etc.*).
11. **DECLARATIONS** Please declare judgements, bankruptcies or lawsuits (*see the list for further details*). You can use more paper to explain.
12. **AUTHORATION AND RELEASE** Read carefully before you sign.
13. **GOVERNMENT MONITORING** Read carefully. You are encouraged to complete this section.

Return your application to:

LaPorte County Habitat,
PO Box 8874,
Michigan City IN 46361-8874

Note: Homes can take up to a year to build. The covid-19 pandemic may affect our build schedule.

For any questions about our home ownership program or be mailed an application form call Sophia or Amanda on 219-814-4985 or email exdir@laportehabitat.org



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