

## How to Apply:

1. Return the enclosed **Quick-Apply Form** or call our office to request one. 419-335-7000
2. If you meet the basic criteria:
  - and the Application Process is OPEN at the time, a full Application Packet will be mailed.
  - and the Process is NOT OPEN at the time, we must deny your Application, but your information will be documented and a full Packet will be mailed when the Process opens. You will be notified of this action.
3. If you do not meet the basic criteria, you will be notified by letter.

### Full Application Packets:

These are very detailed and require additional proof of income, expenses and debt. Once your application is received, trained staff will review the details to see if you meet our qualifications. If so, the Family Selection Committee will review your application.

- If additional information is required, you will be notified by letter and/or may be called.
- If you meet the qualifications, the Family Selection Committee will contact you to set up a Home Visit.
- If you do not meet the qualifications, you will be notified by letter.

We can assist you through the application process which will include filling out an application, providing income and expense documentation, and pulling a credit report.

If you have additional questions, visit our website, [habitatfco.org](http://habitatfco.org), or contact our office: (419) 335-7000.

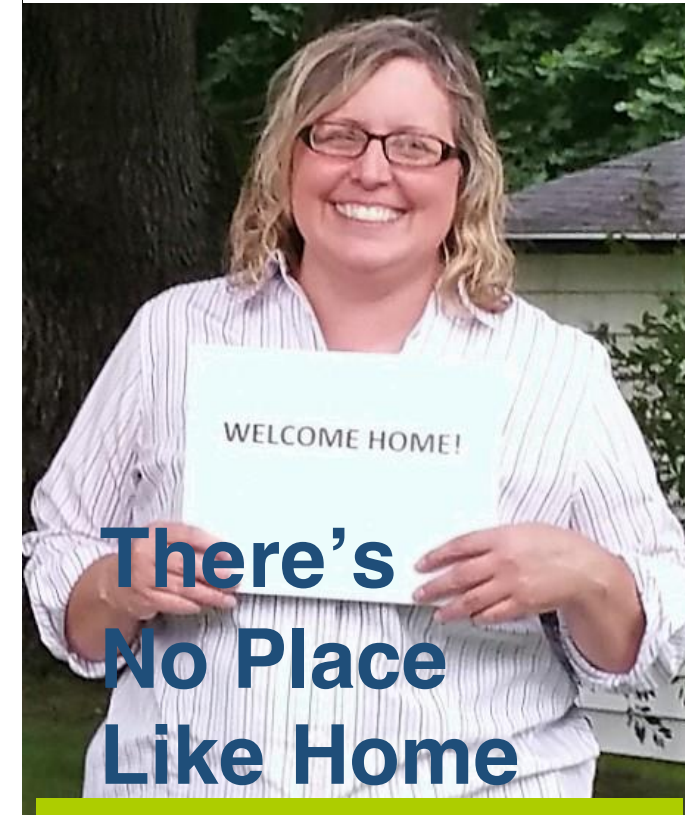


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*Habitat for Humanity has always believed that everyone deserves a decent place to live. We follow fair housing laws and do not discriminate based on race, color, religion, sex, familial status, ancestry, military status, disability or national origin. We also, in accordance with the Equal Credit Opportunity Act (ECOA) do not discriminate against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age, or source of income.*



# There's No Place Like Home

*Become a  
Future  
Homeowner*

# every one

**deserves a decent place to live.**  
What will you build?

Habitat for Humanity provides a pathway to fulfill the dream of owning your own home. Through our education program focused on financial management and home maintenance, you will learn how to take on the responsibilities of homeownership. Building your own home teaches you skills and how to maintain your home. Community volunteerism and financial management education will prepare you for how to manage your future and to be a good neighbor. New homes are purchased with a no-interest mortgage.

*Together we build strong foundations.*

The education program and construction experience are the main parts of “Sweat Equity” which is the time Future Homeowners spend in partnership with us to prepare for homeownership.

**Let us help you understand if Habitat’s Homeownership Program might be right for you. If you aren’t sure and want to learn more, just give us a call.**

**From single adults to families of any size, everyone is welcome to apply!**

Habitat for Humanity does more than put a roof over our Homeowners’ and their families’ heads. Compared to renters, homeowners of safe, decent and affordable housing experience the following progress:

- Children of homeowners are 116% more likely to graduate from college
- Physical and mental health improve
- A family’s sense of dignity and self-reliance grows
- Wealth accumulation is possible and a legacy is passed on

### Homeownership Program Qualifications:

#### 1) Need:

Total income must be less than 65% of the Area Median Income (AMI) for Fulton County. Also, your current living situation must be inadequate due to:

- Overcrowding
- Safety Concerns
- Poor Maintenance by Landlord
- Lack of Disability Access
- Excessive Rent Payment (more than 30% of your gross income)

#### 2) Ability to Pay:

Income must be more than 30% of AMI. You must demonstrate the ability to pay a monthly mortgage. We do check your credit history but do not use a credit score.

- Income must be steady, reliable, and documented
- Monthly debt obligations must be less than 43% of your income
- Collection debts cannot be more than \$5,000
- You cannot have any outstanding liens or judgments

#### 3) Willingness to Partner:

Willingness to complete requirements of the Habitat for Humanity of Fulton County Homeownership Program.

- Complete 250 sweat equity hours per applicant: includes attendance at required monthly education meetings, completing financial management courses and actively participating in the home building process.
- Accept a home location where we are building in Fulton County, Ohio.
- Make no-interest mortgage payments.  
\*\*Be a positive ambassador for Habitat for Humanity of Fulton County, Ohio.

