## Homeownership Interest Form 2024



By completing the form below, you are submitting an interest form for homeownership. Once submitted, you will be contacted by a representative of Habitat for Humanity of Bowling Green/Warren County when the next information meeting is scheduled.

## Before completing read the back of this form for more information on homeownership.

Check all that apply:

- ☐ I have read and understand the Income Limits & Requirements sections on the back of this form.
- $\Box$  I have owned a home in the past three years.

□ I have been denied mortgage financing within the last six months.

□ I have lived or worked in Warren County for the past 12 months.

I was displaced from my home due to the tornadoes of December 2021 and/or January 2022.

| First Name: |        | Last Name:               |
|-------------|--------|--------------------------|
| Email:      |        |                          |
| Address:    |        | Cell Phone:              |
| City:       | State: | Home Phone if different: |

| What is your marital status?  | What is your residency status?         |
|-------------------------------|--|
| <ul> <li>Unmarried</li> </ul> | <ul> <li>US Citizen</li> </ul>         |
| <ul> <li>Married</li> </ul>   | <ul> <li>Permanent Resident</li> </ul> |
| <ul> <li>Separated</li> </ul> | o Other                                |
| ○ Other                       |  |
| If other, explain:            | If other, explain:                     |
|                               |  |

| How many people live in your household?                 |  |
|---|--|
| How many years have your lived at your present address? |  |

## **PROGRAM REQUIREMENTS:**

- You must be a first-time homeowner.
- You must be a Legal Permanent Resident of the United States.
- You must have lived or worked in Warren County for at least 12 months. Affiliates for other areas can be found at habitat.org.
- Your yearly income must fall within our income guidelines, which are adjusted for family size. Use Monthly Gross Income when reading the chart below.
- You must have proof of one year of continuous income.
- You must have a reasonably good credit history. It must be at least 18 months since you discharged any bankruptcies, and you must be making regular, on-time payments on your debts.
- You must have a need for housing because your current housing is unaffordable, unsafe, or overcrowded.
- You must be willing to meet the savings requirements for closing costs.

• You must partner with Habitat for Humanity and contribute "homeowner in progress hours," helping to build your home as well as other families' homes, and attend educational workshops.

| Family | Maximum<br>Monthly Gross |
|--------|--------------------------|
| Size   | Income                   |
| 1      | \$3,621                  |
| 2      | \$4,138                  |
| 3      | \$4,654                  |
| 4      | \$5,171                  |
| 5      | \$5,588                  |
| 6      | \$6,000                  |
| 7      | \$6,413                  |
| 8      | \$6,829                  |

