

# Homeownership Interest Form 2023



By completing the form below, you are submitting an interest form for homeownership. Once your form is submitted you will be contacted by the Habitat Team with an invitation to attend an informational meeting on the process, guidelines, and timeline of the application process.

**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.
- 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? <input type="radio"/> Unmarried <input type="radio"/> Married <input type="radio"/> Separated <input type="radio"/> Other	What is your residency status? <input type="radio"/> US Citizen <input type="radio"/> Permanent Resident <input type="radio"/> Other
If other, explain:	If other, explain:

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

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

# Income Limits

<b>Family Size</b>	<b>Maximum Monthly Income</b>	<b>Minimum Monthly</b>
1	\$2,570	\$1,800
2	\$2,940	\$1,800
3	\$3,305	\$1,919
4	\$3,670	\$2,312
5	\$3,965	\$2,705
6	\$4,260	\$3,099
7	\$4,555	\$3,492
8	\$4,845	\$3,855

## Requirements and Qualifications

- 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](http://habitat.org).
- Your yearly income must fall within our income guidelines, which are adjusted for family size. Income includes wages, Social Security, disability, SSI, TANF and child support.
- 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 "sweat equity," helping to build your home as well as other families' homes, and attend educational workshops. All families must complete a total of 350 hours.