

Looking for an affordable opportunity to buy a simple, decent home?



**Habitat
for Humanity**[®]
of Greene County, Ohio

The selection of families who will purchase homes from Habitat for Humanity of Greene County will be done by the Family Selection Committee 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.

Family Selection Criteria:

Habitat for Humanity of Greene County will look at three distinct areas when reviewing potential "Partner Families."

Selection criteria include:

1. Your family's actual housing need based on the suitability of your current shelter.
2. Your income and ability to pay for a Habitat house.
3. Your willingness to participate as a "Partner Family" with Habitat.

Please fill out and send the attached form to receive an application.

Contact us:

Phone: 937-374-8726

www.hfhgc.org
info@hfhgc.org

Please tell me more about how to get an application for homeownership.

Name _____

Address _____

City/State/Zip _____

Home Phone/Other Phone _____

Email address _____

Best Time to Call _____

Other Comments: _____

Please fill out the information at the left and mail this form to:

**Habitat for Humanity of Greene County
Family Selection Committee
PO Box 866
Xenia, OH, 45385**



1. Need

A. You will be considered for a Habitat home if your present housing is not adequate and if you are unable to obtain adequate housing through other conventional means.

Lack of adequate housing may include problems with: the present structure; water, electrical or sewage service systems; heating system; or failure to meet city property maintenance standards. Also taken into consideration are the number, the ages, and the gender of children compared to the number of bedrooms in your present home.

B. 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.

C. You must currently live in Greene County for one year.

2. Ability to Pay

Since you will be actually buying your home from Habitat, you must demonstrate your ability to pay the monthly mortgage payment. This

payment will include not only the mortgage payment, but the payment for real estate taxes and insurance. We will help you to determine if this payment will jeopardize your ability to meet all your other family financial obligations and expenses. We can also help you if you need to develop a budget to determine your eligibility. There is no interest on the loan for a Habitat home.

As part of the selection process, your credit history will be checked. Debt-to-income ratio should not exceed 35%.

3. Willingness to Partner with Habitat

A. When selected, you become a "Partner Family" with Habitat for Humanity. As a "Partner Family," you must complete 300 - 500 hours of volunteer work with Habitat before becoming a homeowner. Your assistance in constructing your home and the homes of others is called "sweat equity," and may include clearing the lot, painting, helping with construction, providing food for

volunteers or working in the Habitat office. Your family can receive up to 75 -100 hours by applying time put in on your behalf by friends and relatives who join in the work.

B. You will be responsible for maintenance and repairs of your house from the time you move into your home.



We are pledged to the letter and spirit of U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin.

