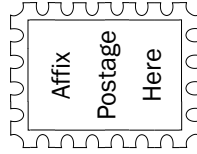


Homeowner Qualification and Partnering Process

- ✓ **Submit the attached pre-screening application.**
- ✓ **If you meet income and credit guidelines and currently live in substandard housing, you will be given information about Habitat for Humanity and the home-building process. Your need for acceptable housing, willingness to partner and your ability to pay a 30 year, interest free mortgage will be evaluated. If both you and Augusta/CSRA Habitat for Humanity representatives agree that a Habitat home is appropriate for your family, you will be given a full application to complete and return.**
- ✓ **After you return the full application, the Family Selection Committee will review your application, evaluate its completeness, and if necessary, meet with you to discuss needs for further information. This process can be lengthy and will include a home visit to evaluate your need for housing.**
- ✓ **If approved, you'll attend an orientation, start earning your "Sweat Equity" hours and attending financial counseling. To earn hours, you will attend classes, participate in construction and maintenance programs, work on your own home and others along with other volunteer opportunities.**
- ✓ **Once you've earned 100 hours, you'll be eligible to select the lot on which your home will be built. Lot selection depends on the properties we own and current building location. Lots are assigned without consideration of race, religion, gender, family status or national origin.**
- ✓ **After your lot is selected, you'll work along side volunteers to build your own home! Your final "Sweat Equity" hours are usually earned on the jobsite.**
- ✓ **Once complete, you will purchase your home, receive paperwork and become a homeowner.**
- ✓ **After everything is completed Augusta/CSRA Habitat for Humanity will host a dedication ceremony at which your home will be blessed and you will be presented with a Bible and the keys to your home.**

Return Address:



Augusta/CSRA Habitat for Humanity, Inc.
P. O. Box 657
Augusta, GA 30903-0657

Fold and Tape



DO YOU QUALIFY TO BUY A HABITAT FOR HUMANITY HOME IN RICHMOND OR COLUMBIA COUNTY?

Building houses in partnership with God's people in need





This is a pre-screening application, not a final application.

Thank you for your interest in homeownership through Habitat for Humanity. We do not have emergency shelter or houses already built. The Habitat process can take 18 months or more.

To purchase a Habitat home you will be required to pay \$1000.00 at the time of closing. You will also have to make a monthly mortgage payment of about \$300 to \$500 for 25 to 30 years to cover principal, taxes and insurance. At the end of this period your home will be completely paid for and you will no longer have to make principal payments.

Seeking to put the love of Jesus into action through our work and commitment to the mission of Augusta/CSRA Habitat for Humanity, Inc.

Augusta/CSRA Habitat for Humanity houses are built by volunteers, homeowners and licensed professionals. They are financed interest free to keep the cost of homeownership low. All homes are simple, decent and affordable.

**Augusta/CSRA Habitat for Humanity
P.O. Box 657
Augusta, GA 30903-0657**



**Phone: 706-481-8681
E-Mail: info@augustahabitat.org**

Applicant Name _____

Co-Applicant* Name _____

Address _____ City _____ State _____ Zip Code _____

Home Phone _____ Work Phone _____ Cell Phone _____

Are you a U. S. citizen? Yes / No (Circle Answer) How much are you currently paying for rent? \$ _____

Do you live in Richmond or Columbia County? Yes / No (Circle Answer)

Note: We can only build homes for residents of Richmond or Columbia County.

How long have you lived in Richmond/Columbia County? _____ years _____ months

If approved, how many people, including yourself, will be living in the house? _____ Adults _____ Children

Gross Income (before taxes): Applicant \$ _____ weekly / bi-weekly / monthly (Circle Answer)

Gross Income (before taxes): Co-Applicant \$ _____ weekly / bi-weekly / monthly (Circle Answer)

Retirement/Pension: Applicant \$ _____ per month Co-Applicant \$ _____ per month

Disability: Applicant \$ _____ per month Co-Applicant \$ _____ per month

SSI: \$ _____ Who receives SSI? _____

Other Monthly Household Income \$ _____ (explain) _____

How much debt do you and/or co-applicant have? \$ _____ (Total amount needed to pay off)
(include car loan, credit cards, finance companies, other loans, medical bills) \$ _____ (Total Monthly Payments)

Will you be able to provide **proof** of income? Yes / No (Circle Answer)
(paycheck stubs for the past 30 days, W2s for the past two years, child support payments, Social Security letters, etc.)

Are you** willing to partner with Augusta/CSRA Habitat for Humanity, Inc.? Yes / No (Circle Answer)
This includes: completing your application, going to free financial counseling, sweat equity (which includes working in the ReStore, houses other than your own and your own home) and paying \$1,000.00 at closing (when you actually buy your house after it is built).

Why is your current housing situation not meeting your needs? _____

*Co-applicants will be included on the mortgage application and the house will be in both individual's name. Both applicant and co-applicant are required to run a credit check, if eligible for the full-length application.

**Includes co-applicant, if applicable.

Hand delivery: Habitat ReStore 1004 Walton Way or 3112 Washington Road
Mail Delivery: Augusta/CSRA Habitat for Humanity, P. O. Box 657, Augusta, GA 30903-0657