

Fighting Poverty One Household at a Time



Criteria for Selection:

- 1 You must have a **NEED FOR HOUSING** and be unable to obtain conventional financing.
- 2 You must have enough income to **REPAY THE HABITAT MORTGAGE** and your monthly living expenses, and have an acceptable payment history.
- 3 You must be **WILLING TO PARTNER** with Habitat which includes working at least 255 hours of "Sweat Equity" or volunteering to help build Habitat homes.
- 4 You must be a resident of Louisiana.
- 5 You must be legally able to own property and enter into a contract.

Eligible Income:

1. Habitat accepts sources of legal, steady, documentable income including (but not limited to) Earned income, Child Support, Social Security, SSI, Disability, that you have been receiving for at least 2 months and be expected to receive for at least 3 years.
2. Income from ALL members of the household MUST be reported even if the person is not applying to own the home with you.

What We Build:

2, 3 & 4-bedroom, 1-2 bath homes
(depending on family size)

15-30 year affordable mortgages at
ZERO percent interest

Frequently Asked Questions:

- 1 **How long does it take to get a home?**
Habitat is ***NOT*** an emergency housing program. The application process takes 3 to 5 months. If you are approved, you must work on your sweat equity, attend homeownership classes and complete other financial requirements ***before*** qualifying for a mortgage. This can take ***2 or more years*** to complete.
- 2 **What about my credit?**
If you have had problems with your credit in the past we recommend you ***apply anyway***. It might not be as bad as you think and you can always reapply! For help with your credit contact an agency such as Money Management International for **FREE** counseling advice. 866-889-9347
- 3 **Where does HFH of Greater Baton Rouge build?**
Habitat builds homes only on lots we own. While we cover 4 parishes, East & West Baton Rouge, Iberville & Ascension, ***almost all homes currently available are in the city of Baton Rouge.***

"We know we can change the world - one house, one family at a time."

—Millard Fuller

Who Can Apply:

Habitat for Humanity is an equal opportunity housing lender. At Habitat we are pledged to the letter and the spirit of US 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.

Approximate Monthly Gross (Before Taxes) Income Ranges (Subject to change): Ascension, East & West Baton Rouge

Family Size	Income at least	No more than
1	\$ 1,158	\$ 2,573
2	\$ 1,323	\$ 2,940
3	\$ 1,488	\$ 3,308
4	\$ 1,654	\$ 3,675
5	\$ 1,786	\$ 3,969
6	\$ 1,918	\$ 4,263
7	\$ 2,051	\$ 4,557
8	\$ 2,183	\$ 4,851

Approximate Monthly Gross (Before Taxes) Iberville Parish

Family Size	Income at least	No more than
1	\$ 931	\$ 2,069
2	\$ 1,068	\$ 2,364
3	\$ 1,197	\$ 2,660
4	\$ 1,330	\$ 2,955
5	\$ 1,436	\$ 3,191
6	\$ 1,543	\$ 3,428
7	\$ 1,649	\$ 3,664
8	\$ 1,755	\$ 3,901

Note: Income ranges are adjusted annually and are used as guidelines only. Final eligibility will be determined during the application process. Use all sources of income to calculate your monthly income - includes wages, child support, Social Security, SSI, Disability, etc.

To compute monthly income: If you are paid every other week, multiply your gross (before tax) wage by 26 and then divide by 12. If you are paid every week, multiply by 52 and divide by 12. If you are paid twice a month, multiply by 24.

Are you ready to become a Habitat Partner?

If you think Habitat is a program you could partner with, then the first step is to apply during an open application period.

To get information about the next open application period, contact the Habitat office at 225-927-6651 or check the web site at www.habitatbr.org for updates.

- Step 1:** Return completed signed application with the credit report fee, ALL required income documentation & copy of I.D. by the deadline.
- Step 2:** Habitat evaluates your income and credit to determine your eligibility for the next step.
- Step 3:** Attend an Orientation Meeting to learn more about the program and decide if you want to continue with the application process.
- Step 4:** Attend Habitat Financial Review to evaluate ability to repay an HFH mortgage. Then submit all required financial and other documentation by deadline.
- Step 6:** Criminal Background check of anyone 18 and older who will be living in the Habitat home.
- Step 7:** Financial file evaluated by Selection Committee.
- Step 8:** Habitat does a Home Visit of your current home to assess your Housing Need.
- Step 9:** Selection Committee and Board of Directors review full file for partnership approval or denial.
- Step 11:** If approved as a Partner you begin working on Sweat Equity and fixing finances to qualify for the HFH mortgage!

Habitat for Humanity of Greater Baton Rouge, Inc.
6554 Florida Blvd., Suite 200
Baton Rouge, LA 70806
225-927-6651
www.habitatbr.org

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Want to become a homeowner?

- ◆ Are you willing to work hard?
- ◆ Pound some nails?
- ◆ Attend homeowner classes?
- ◆ Make mortgage payments on time?

You might be the perfect Habitat for Humanity partner!



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