



Does Habitat provide emergency housing?

No, Habitat is not an emergency solution. The entire process can take 2 or more years. You must apply and become eligible to buy a home, complete sweat equity, attend classes, and otherwise show that you can be a positive representative of yourself and Habitat for Humanity of Greater Baton Rouge.

Are Habitat homes free?

Habitat for Humanity does not give away free homes. Habitat Homeowners must complete an application, submit required documents, and be approved to buy a home through our Homeownership Program. If you qualify, Habitat will build and sell you a home at 0% interest with no hidden fees or unknown costs to you. **That means that you are working towards qualifying for a Mortgage with Habitat for Humanity while in the Homeownership Program.**

Will Habitat check my credit?

Yes, we will pull a credit report to determine your credit worthiness. We do not use your credit score to determine your eligibility, however, we do consider the amount and type of debt you have on your report. **You may be approved into the Homeownership Program if you have less than \$750 of bad debt and/or \$3000 of bad medical debt.**



Is Habitat for single moms?

Habitat for Humanity is for everyone, including single moms. We **do not** discriminate against any persons based on their race, color, religion, sex, national origin, familial status, or handicap. **Everyone is welcomed to apply.**

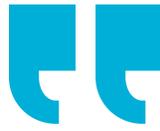
How does Habitat look at my income?

Our staff will look at a minimum of 2 months worth of income for everyone planning to live in the Habitat Home to establish Ability to Repay a Mortgage and to calculate if you fall within our income requirements, which is **27% to 80% of the Average Median Income for their family size.** To check if you qualify, look for the "Income Limits" link on our website at habitatbrla.org/homeownership

Where does Habitat build?

Habitat for Humanity of Greater Baton Rouge services Ascension, East Baton Rouge, Iberville, and West Baton Rouge parishes. **We are currently building in East Baton Rouge, where we have property.**





How do I submit my completed Homeownership Program Application?

To be considered for the Homeownership Program, you must submit your completed application and all required documents by the deadline given on the application. We will not accept original documents, so be sure to bring copies of your documents before turning in your application. Make sure you double check that your application is completely filled out before turning it in. **No applications will be accepted after the deadline.**

Can I mail in my completed application packet?

No. A big part of our Homeownership Program is demonstrating a Willingness to Partner. To do so, applicants will frequently have to visit our office and construction sites in Baton Rouge. **By returning your application in-person, you are demonstrating your Willingness to Partner.**



Is there an application fee?

Habitat for Humanity of Greater Baton Rouge does not charge a fee for their applications. However, if it is necessary for our staff to pull a credit report in order to process your application, you will be required to provide \$25 for a single applicant or \$50 for a co-applicant. **This is a credit report fee, not an application fee.**

What happens after I turn in my application?

Our staff will give you a letter confirming that we have received your application and all required documents. Then, they will have 30 days to review your application and update you on the status of your application.

What if my application is denied?

Applicant's who have been denied from the Homeownership Program must wait a minimum of 1 year before they can reapply. This gives the applicant(s) time to improve their financial situation before reapplying again.



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 marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status, or national origin. Habitat is a nonprofit, Christian-based ministry building homes for low-income families with help from the community, volunteers, and Habitat homeowners.



EQUAL HOUSING
OPPORTUNITY