

## A Few Key Points...

- We work with those who are unable to secure a traditional bank loan.
- Habitat builds for individuals and families.
- Most of the labor on Habitat homes is done by volunteers with help from future homeowners.
- When the house is completed, the homeowner makes a down payment and purchases their home. Habitat mortgages are interest free.
- The monthly mortgage payments that homeowners make go into a fund to help others achieve homeownership.
- Habitat builds and rehabs homes in Mahoning, Trumbull, and Columbiana Counties.
- Habitat's vision is a world where everyone has a decent place to live. Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.



**BECOME A HABITAT  
HOMEOWNER!**



**Please deliver or mail your application to:**  
**Habitat for Humanity of Mahoning Valley**  
**1919 E Midlothian Blvd**  
**Youngstown, OH 44502**

Phone: 330-743-7244

[www.HabitatMahoning.org](http://www.HabitatMahoning.org)

**Habitat for Humanity of  
Mahoning Valley**  
Serving Mahoning, Trumbull, & Columbiana Counties

**330-743-7244**

# Qualifying...

In order to buy a home from Habitat for Humanity, you must meet **THREE** basic requirements:

1. Have a **need** for decent housing.
2. Have the **ability to pay** for a home.
  - Steady income
  - Reasonable Credit
3. Be **willing to partner** with Habitat. This partnership will involve sweat equity of volunteer work with us in addition to your regular employment. We can customize the process to accommodate your abilities and/or physical limitations.



As an **equal opportunity housing** provider, Habitat for Humanity of Mahoning Valley, provides **housing** opportunities regardless of race, color, national origin, religion, sex, physical or mental disability, familial status or any other classification protected by applicable federal, state or local law.

To proceed with the pre-application, you **MUST** sign your consent for Habitat for Humanity of Mahoning Valley to do a credit check and a sex offender database check.

Applicant Signature \_\_\_\_\_

Date \_\_\_\_\_

Co-Applicant Signature *(if applicable)* \_\_\_\_\_

Date \_\_\_\_\_

### APPLICANT

NAME	
ADDRESS	
CITY, STATE	
ZIP	
PHONE	
BIRTH DATE	
SSN #	
MARTIAL	MARRIED UNMARRIED SEPARATED (Circle one)

### CO-APPLICANT

NAME	
ADDRESS	
CITY, STATE	
ZIP	
PHONE	
BIRTH DATE	
SSN #	
MARTIAL	MARRIED UNMARRIED SEPARATED (Circle one)

If approved, how many people will be living in the house? \_\_\_\_\_

Applicant Gross Monthly Income (from employment): \$ \_\_\_\_\_

Co-Applicant Gross Monthly Income (from employment): \$ \_\_\_\_\_

Child Support: \$ \_\_\_\_\_ per month    SSI: \$ \_\_\_\_\_ per month    Disability: \$ \_\_\_\_\_ per month

Other Income: \$ \_\_\_\_\_ per month    Other Income: \$ \_\_\_\_\_ per month    Section 8: YES    NO

Have you ever filed for bankruptcy: YES    NO    If so, what year \_\_\_\_\_

Have you ever applied to Habitat before? YES    NO

How did you hear about Habitat? \_\_\_\_\_

What County are you interested in for a house? MAHONING TRUMBULL COLUMBIANA ANY

**As part of the application process, a credit check will be made on your past payment history. Moderately bad credit will not automatically disqualify you.**