

How can I apply for a Habitat Home?

1. Submit your name and address to Starkville Area Habitat for Humanity.
2. Come to an applicant information meeting. We will notify you when and where the next meeting will be held.
3. Fill out the information below, cut and send it to Starkville Area Habitat for Humanity.

Starkville Area Habitat for Humanity,
P. O. Box 784, Starkville Mississippi
39760

ASK ABOUT THE NEXT
APPLICANT INFORMATION
MEETING!

BUY YOUR OWN HOME
FOR \$330 A MONTH!



STARKVILLE AREA

HABITAT
FOR
HUMANITY

662-324-7008

hhumanity@bellsouth.net
www.starkvillehabitat.com

A United Way Agency

Name: _____	Date: _____
Address: _____	No. in Household _____
City: _____	Zip: _____
Phone: _____	Current Employment _____

How can I qualify for a Habitat for Humanity Home?

1. You must need a better place to live.

You will be considered for a Habitat home

- If your house is bad
- If you pay more than ¼ of your income for rent
- If you have lived in the Starkville area for more than one year

Bad housing means problems like

- Leaky roof
- Bad plumbing
- Bad wiring
- No insulation
- Poor heating

Bad housing can also mean

- Female and male children share a bedroom
- Teenagers share bedrooms with very young children
- Three or more children share a room

2. You must be able to make payments.

You will be buying your house from Starkville Area Habitat for Humanity. You must be able to make interest free mortgage payments every month.

Mortgage payments are usually about \$330. This includes

- All taxes on your house
- House insurance

You must make at least \$1250 per month take home and have been employed in the same job for over a year.

We will determine your ability to pay for a house by looking at your

- Credit history
- Expenses
- Debts
- Income

3. You must partner with Starkville Area Habitat for Humanity

When you and your family are approved for a Habitat house, you become a Habitat partner family.

As a partner family you must complete 300 hours of volunteer work per family.

You and your family earn hours by

- Helping construct your home or other Habitat homes.
- Painting your home or other homes
- Feeding Habitat volunteers
- Working in the Habitat office
- Serving your community
- Attending educational classes

You must complete all these steps before you can buy your home.