



Become a Habitat Homeowner

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A Habitat home isn't a giveaway. It's a partnership.

Habitat for Humanity of McDonough County works with people who need a safe, affordable place to live and who are ready to take an active role in becoming homeowners.

Habitat homeowners purchase their homes with an affordable mortgage and partner with Habitat throughout the process. Habitat International describes three central considerations for homeownership: *need for affordable housing, willingness to partner with Habitat, and ability to pay an affordable mortgage.*

[Learn more here.](#)

Who should apply?

We look at many factors, and here are just some of them:

- Your current housing situation,
- Your commitment to home ownership;
- Your income – is it regular and stable, is it enough to cover a mortgage;
- Your understanding of the responsibilities of owning a home, paying utilities, upkeep on the yard, and repairs to common troubles—among many other things.

Youtube is an excellent resource for home repair videos, new homeowner videos, and generally letting you know what it's really like to own your own home.

The last thing we want to do is set you up for failure. However, don't assume you won't qualify. If you're unsure, **ask us**. We'd rather answer your question than have you decide not to apply because something was confusing or intimidating.

How the application process works

1. Get an application.

- a. Download one from our website or request one via email. You can also pick one up in person in the lobby at the Wesley United Methodist Church of Macomb (1212 W Calhoun).
- b. Right now is the best time to start saving for your down payment. There will be one, and people are often shocked when it arrives. Not having a down payment is the easiest way to lose your option on the home.

2. Fill out the application and turn it in.

- a. Complete the application and provide the requested documentation. If you have questions while filling it out, contact us. We're happy to explain what we're asking for. If you need translation, contact us. We may be able to find a translator to help you.

3. We carefully consider all applications.

- a. Habitat reviews the information you provided, including your housing need and financial information. Habitat's homeownership program is designed around an affordable mortgage, so the review includes determining whether the household can reasonably make the required payments.
- b. Habitat follows a nondiscriminatory policy in line with the Fair Housing Act and Equal Credit Opportunity Act. Race, sex, color, national origin, religion, familial status, age, marital status, disability and income from public assistance are **not a factor** in choosing homeowners.
- c. We are cautious, however, when considering candidates who are neither American citizens nor legal residents. If you are here on a work visa, please call us (309-837-1716) before filling out an application so we can help you determine whether you qualify for the process.

4. Meet with the Selection Committee.

- a. Applicants who move forward in the process meet with Habitat representatives. This gives us an opportunity to learn more about you and

your current housing situation—and gives **you** an opportunity to ask questions and learn more about partnering with Habitat.

- b. You will have a chance to tour the home so you can decide whether it's the right fit for you.

5. Next, the Selection Committee chooses a candidate.

- a. Habitat does a sex offender's registry check on you (approved by you when you sign the application) and confirms your financials. You may be asked to provide more documentation to support the financial claims you made in your application: receipts, debt statements, bank activity, and paperwork.
- b. The Selection Committee decides whether to recommend you to the Board of Directors or not.

6. If you pass the Board of Director's scrutiny, then you enter the Bank's approval process.

- a. Ultimately, the bank will manage your mortgage. They will request to see your records and will meet with you to approve you for your mortgage. The bank has its own process that Habitat has no hand in.

7. If you pass all of Habitat's and the Bank's requirements, you will enter the standard legal process for transfer of title, mortgage establishment, and closing.

- a. You will be required to produce a downpayment.
- b. Your partnership with Habitat begins.
- c. Future homeowners must take homeowner education courses. You'll work toward being ready not simply to *buy* a home, but to successfully own one. Habitat homeowner education can cover subjects such as budgeting, mortgages, saving, home maintenance, and repairs.
- d. You will complete a predetermined number of sweat equity hours working on your own home and other renovation projects. Sweat equity can include working alongside volunteers on Habitat homes and other approved activities.

8. Purchase your home.

- a. You will complete the closing process (bank paperwork and such) and purchase your Habitat home with an affordable mortgage.

9. Welcome home.

- a. Then comes the best part: moving into a place you can call your own.

Always remember, you don't have to figure this out alone.

Home ownership involves tons of paperwork and unfamiliar terminology. It takes many months to go through this process. Nothing is fast. Questions are normal.

If you're interested in Habitat homeownership, contact us by email at director@habitatforhumanitymcd.com. We'll help you understand the process and what comes next.

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