

**HABITAT FOR HUMANITY, LBPC
PRE-QUALIFICATION WORKSHEET
TO AID ELIGIBILITY DETERMINATION FOR A HOME BUILD**

Habitat for Humanity of LaSalle-Bureau-Putnam Counties, Inc., the local Habitat affiliate of Habitat International, has begun planning a new home build in Princeton, IL during 2024. A family has not yet been selected. The Family Selection Committee is looking for interested, qualified people. Habitat LBPC is making available a new pre-qualification worksheet for potential homeowner applicants. Interested persons can complete this one-page worksheet to determine if they are eligible to apply for a Habitat for Humanity LBPC home build. Habitat for Humanity assists people with incomes below the area median income to purchase a new home with a no down-payment, low interest loan. The home, built partially through donations, volunteer labor, and the purchaser's investment of sweat-equity hours, is financed with an affordable mortgage based on income.

The pre-qualification form can be filled out by any person interested in partnering with Habitat to build their own home. A review by the HHLBPC Qualified Loan Originator will quickly be able to determine if the individual can go forward with the complete application process or how they might qualify on a future application.

The Pre-Qualification Worksheet determination is based in part on six criteria:

- Does the individual have a need for alternative housing?
- Are they or their friends or family willing to invest sweat-equity volunteer hours? Sweat-equity hours can consist of working on the build itself or providing other volunteer assistance.
- Do they have the ability to pay a low interest affordable mortgage?
- Do they have an annual income less than \$66,500 for a family of four or \$87,800 for a family of five or more?
- Do they have a credit score of at least 640, or an alternate verifiable credit history?
- Are they a US citizen or permanent resident alien?

Interested parties are encouraged to apply soon to ensure consideration for all upcoming builds. The Pre-Qualification Worksheet is available at www.localhabitat.org.

For more information or to request a printed form, please contact:

Fran Gibson, at 815-434-2041 ext. 001, send an email to habitat628@att.net or stop by the Habitat office located in our ReStore at 1011 Shooting Park Rd, Peru, IL

HFHLBPC Pre-Qualification Worksheet

Return by email to HFHLBPC habitat628@att.net or mail to HFHLBPC 1011 Shooting Park Rd, Suite 108, Peru, IL 61354 Questions? Call Frances Gibson, QLO at 815-434-2041 ext. 001

Please answer ALL of the following questions for each prospective applicant.

This form is for information only and is not a formal application.

An application will be mailed if pre-qualification for the program is accepted.

Full Legal Name
Name: _____
Social Security # _____ Birthdate: _____
Street Address: _____
City, State, and Zip: _____
Home Phone: _____ Cell Phone: _____
Email address: _____
Status: ___ Married ___ Separated ___ Unmarried
Gender: ___ Male ___ Female Disabled? ___ Yes ___ No
US Citizen or Permanent Resident Alien ___ Yes ___ No
Employer: _____
Employer Address: _____
Years Employed Here: _____ Work Phone: _____
Monthly GROSS (before taxes) Income: _____
Any other income received? (List gross monthly amount)
SS/SSI: _____ Child Support/Alimony: _____
AFDC/TANF: _____ Food Stamps: _____
Foster Care: _____ Other: _____

Full Legal Name
Name: _____
Social Security # _____ Birthdate: _____
Street Address: _____
City, State, and Zip: _____
Home Phone: _____ Cell Phone: _____
Email address: _____
Status: ___ Married ___ Separated ___ Unmarried
Gender: ___ Male ___ Female Disabled? ___ Yes ___ No
US Citizen or Permanent Resident Alien ___ Yes ___ No
Employer: _____
Employer Address: _____
Years Employed Here: _____ Work Phone: _____
Monthly GROSS (before taxes) Income: _____
Any other income received? (List gross monthly amount)
SS/SSI: _____ Child Support/Alimony: _____
AFDC/TANF: _____ Food Stamps: _____
Foster Care: _____ Other: _____

CREDIT SECTION
CURRENT CREDIT SCORE _____
Please list all monthly debt for applicant and co-applicant.
House/Rent: _____ per month Total due: _____
Auto Loan Pmt: _____ per month A/C Bal: _____
Auto Loan Pmt: _____ per month A/C Bal: _____
Personal Loan: _____ per month A/C Bal: _____
Student Loan: _____ per month A/C Bal: _____
Credit Card: _____ per month A/C Bal: _____
Credit Card: _____ per month A/C Bal: _____
Child Support/Alimony Paid: _____ per month
Childcare Paid: _____ per ___ month or ___ week
In the last 36 months has any person listed experienced any of the following:
Bankruptcy Yes ___ No ___ Judgements Yes ___ No ___
Have Any Items in Collections Yes ___ No ___
Foreclosures Yes ___ No ___

HOUSEHOLD SIZE
Please list all household members not listed above:
Name: _____ Birthdate: _____
Name: _____ Birthdate: _____
Name: _____ Birthdate: _____
Name: _____ Birthdate: _____
Do any of the other household members receive any monthly income? If so, please list what type and the monthly amount:

Current housing condition:
Overcrowded Yes ___ No ___
Lack of complete Plumbing Yes ___ No ___
Lack of complete Heating Yes ___ No ___
Physically Deteriorating Yes ___ No ___

Do you presently own a home? ___ Yes ___ No How did you hear about our program? _____

Signature _____ Date _____

Signature _____ Date _____