



**For information visit:**  
[www.laportehabitat.org](http://www.laportehabitat.org)

**Download forms at:**  
<https://laportehabitat.org/home-ownership/>

**Return your application to:**  
**LaPorte Habitat**  
**PO Box 8874**  
**Michigan City, IN 46361**

**Call**  
**219-814-4985**

**Email**  
[volunteer@laportehabitat.org](mailto:volunteer@laportehabitat.org)

**Our office** (no mail accepted)  
**LaPorte Habitat**  
**301 West U.S. Hwy 20, suite 6**  
**Michigan City 46360**



## Our Mission

Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, communities and hope.



## How to apply for a Habitat Home





## Applying for a Habitat Home

Families who are selected to buy a home must meet the 3 selection criteria and 3 eligibility criteria.

### Selection criteria:

1. Need
2. Ability to pay
3. Willingness to partner with Habitat

### Eligibility criteria:

1. Perform sweat-equity hours
2. Attend workshops and classes
3. Pay a deposit of \$2000 towards escrow and closing costs

### We also look at your needs

- Income must be between 30% and 80% of the median income for LaPorte County (*see HUD income limits, right*)
- Your present housing conditions must be inadequate. Some examples are overcrowding, unsafe, poor repairs, too expensive for your income.

More at <https://laportehabitat.org/home-ownership/>

### And we look at your ability to pay the affordable mortgage

- You must meet minimum income requirements
- Your debt must not be excessive
- Any liens or judgments must be cleared before taking possession of your home
- You must have a consistent payment history
- You must have the ability to make applicable down payment and closing costs

### You must be willing to partner with us

- Agree to complete sweat-equity hours
- Agree to attend homeowner preparation workshops and a nine week Financial Peace budgeting class
- Attend a new homeowner workshop

### HUD\* 2019 income limits for LaPorte County, IN.

Family Size	Income Range
1	\$23,500-\$37,600
2	\$26,850-\$42,950
3	\$30,200-\$48,300
4	\$33,550-\$53,650
5	\$36,250-\$57,950
6	\$38,950-\$62,250
7	\$41,650-\$66,550
8	\$44,300-\$70,850

\*U.S. Department of Housing and Urban Development

## You may be asking...

- How many hours a week will I need to commit to working with Habitat for Humanity?

*Partner families are responsible for 250 hours of sweat-equity per adult member of the household.*

- Can family members or friends help with this requirement?

*Friends and family may complete up to half of the required hours.*

- Am I willing to attend workshops to learn about money management and homeownership?

*"the Financial Peace classes gave me so much information about how to be better prepared for the future"*

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**"I have received so much more than a home through Habitat for Humanity."**

