

## Habitat can help you realize your dream of owning an affordable home



### The Dream of Homeownership

#### Lot Acceptance

...becomes a reality for families in need through the work and commitment of

Habitat for Humanity of Johnson County, a non-profit organization that builds and sells safe affordable homes in partnership with limited income families.

Our homeownership program offers a hand up - not a handout. In addition to monthly mortgage payments, homeowners volunteer 200-400 hours (called "sweat equity") to build their home and the homes of other Habitat homeowners.

Habitat homes are built through donations of money, material and volunteer time. They are sold to each homeowner at cost, financed with an interest-free mortgage. Mortgage payments are used to further the mission of Habitat and serve more families.

Putting faith into action, Habitat for Humanity of Johnson County promotes family stability by providing safe, affordable housing solutions to qualified individuals and families. In partnership with our community, we work toward our ultimate goal of eliminating substandard housing throughout the county.



**Mission Statement:** Habitat for Humanity of Johnson County is a nonprofit Christian organization that works in partnership with families under the conviction that every person should have a simple, decent, affordable place to live in safety and dignity.

### INCOME RANGE REQUIREMENTS

Effective July 1, 2025 - June 30, 2026

HUD Guidelines

Number of People in Household	Total Family Income Must Fall Within This Gross Annual Income Range	Monthly Income Range (includes all sources of income)
1	\$23,250 - \$62,000	\$1,938 - \$5,167
2	\$26,580 - \$70,880	\$2,215 - \$5,907
3	\$29,910 - \$79,760	\$2,493 - \$6,647
4	\$33,210 - \$88,560	\$2,768 - \$7,380
5	\$35,880 - \$95,680	\$2,990 - \$7,973
6	\$38,550 - \$102,800	\$3,213 - \$8,567
7	\$41,190 - \$109,840	\$3,433 - \$9,153
8	\$43,860 - \$116,960	\$3,655 - \$9,747

#### CREDIT:

All applicants will undergo a credit check. Because we are interested in your access to homeownership, we are not as strict on your credit review as a bank might be. If there is a bankruptcy, it needs to be discharged for at least a year and you must demonstrate improved credit since the discharge. All judgments must be paid off in full. Outstanding debt must be at a reasonable level per our guidelines. Medical bills will not be counted against you.

**Office:** 401 Mooreland Drive  
New Whiteland, IN 46184  
317-530-9222  
[www.habitatjohnsoncounty.org](http://www.habitatjohnsoncounty.org)

**ReStore:** 6720 N US31, Whiteland, IN 48184  
Fri 10am-6pm & Sat 12pm-4pm

We are pledged to the letter and spirit of the U.S. policy for the achievement of equal housing opportunity throughout the nation. We encourage and support an affirmative advertising and marketing program in which there are no barriers to obtaining housing because of race, color, religion, sex, handicap, familial status or national origin.



07/25



## Homeowner Guide



## Realize your dream of home ownership!

Applications are accepted during the following timeframes:

March 1 - April 30

&

August 1 - September 30

## Do you qualify?



Twice a year, Habitat for Humanity of Johnson County accepts applications for its homeownership program. Potential Partner Families must meet three basic requirements to start the application process:

1. **Ability to Pay:** You will be buying your house from Habitat. You must demonstrate you have a steady reliable income and have the ability to pay the monthly mortgage on your home. This monthly payment includes the mortgage, real estate taxes, and insurance payments. We will help you determine if this payment will jeopardize your ability to meet other family financial obligations and expenses. Income guidelines are located on back of this brochure.
2. **Need for Housing:** You will be considered for a Habitat home if your current housing is not adequate and if you are unable to obtain adequate housing through other conventional means. Lack of adequate housing may include problems with:
  - Structure
  - Water, electrical, heating or sewage systems
  - Hazardous substances
  - Overcrowding
  - High crime area
  - Insect infestation
  - An unaffordable situation
3. **Willingness to Partner:** Once you have been selected to receive a home, you become a "partner family". This partnership is a unique characteristic of our program in that you contribute to your ongoing eligibility through "sweat equity." This means each family is required to complete a minimum of 200 - 400 hours of sweat equity. The number of adults in the family determines how many "sweat equity" hours the family must complete. This sweat equity hour requirement is completed through community service, construction, assistance by friends and family, and homeownership classes. Families must represent HFHJC in a professional manner in public.

HFHJC reserves the right to suspend, up to de-select a partner family at any time if they fail to meet the program requirements.

## How to Apply

### STEP 1 - Obtaining an Application

- Online at [www.habitatjohnsoncounty.org](http://www.habitatjohnsoncounty.org).
- Stop by the Habitat office or ReStore.
- Call the office and request by mail.
- Applications are only accepted during our spring and fall cycles.

March 1 - April 30

August 1 - September 30

### STEP 2 - Completing the Application

- Complete the application as thoroughly as possible. The application asks for specific information on your living and financial situation.
- Mail or drop off application to the Habitat office during the application dates listed above.

### STEP 3 - Qualifying

- After receiving your application, if you qualify at this initial point, you may be notified by an HFHJC representative asking for additional documentation for verification purposes. When this information is verified to confirm your eligibility, a home visit will be scheduled to interview your family.

If your application is declined, you will receive notification in the mail. We encourage you to work on areas of concern and re-apply.

- Once we have determined you qualify financially, and you meet the three basic requirements: **Ability to Pay**, **Need for Housing**, and **Willingness to Partner**, your application will be submitted for approval.

### STEP 4 - Approval

- The HFHJC Board of Directors makes all final decisions on how many partner families the affiliate takes into the program. This decision is based on capacity and available resources.
- A \$700 deposit is required prior to the closing of your mortgage. Ten percent (10%) or \$70 is required at the time of approval. We encourage you to make payments throughout your journey to homeownership to avoid a hardship at closing.



## Frequently Asked Questions

How long will it take for me to get a home?

- The whole process from application to move in may take up to 2 years or longer. There are many factors involved with getting your home: available land, sweat equity hours, specific needs, funding, etc.

What makes a Habitat house affordable?

- Habitat's homeownership program is unique in two ways: (1) Habitat sells houses at the cost of materials plus land without adding profit; (2) Habitat finances the house without charging interest. The no-interest mortgage is significant because a loan from a bank adds interest payments which can add significant cost to the life of the mortgage.

Do I get to choose where I live?

- You will be offered a property in Johnson County, IN. There is no guarantee which property you will be offered.

How big will my house be and do I have a choice about what goes into my home?

- House size depends on family size. Standard house plans are used as recommended by Habitat International. Habitat is committed to building simple, decent, and affordable houses which meet the basic needs of the homeowners. There are very limited customizable choices for the home.

Do I have to live in Johnson County to be eligible?

- Yes, you must be a Johnson County, IN resident when approved and lived in the county at least one year within the past 24 months of approval.

Additional Information:

1. It takes approximately 6-8 weeks for applications to be processed beginning at the end of the cycle.
2. There are many financial requirements including but not limited to:
  - Cannot have over \$5,000 in qualifying debt
  - Debt to income ratio cannot exceed 45%
  - No liens or judgements
  - Bankruptcy discharged for a minimum of one year
  - Must have the ability to pay a mortgage including escrows