



Perry County, Indiana
Habitat
for Humanity®

P.O. Box 72, 302 Main Street
Tell City, IN 47586
812-547-4805
pcihabitat@gmail.com
www.perryhabitat.org

APPLICATION INFORMATION PACKET

Deadline for submission is April 30th, 2025 @ 4:30pm CENTRAL

You can submit your completed application by 1 of 3 means.

- 1) Drop it off at Lincoln Hills Development Corporation at 302 Main Street, Tell City, IN 47586. There is an after hours drop box by the back door for your convenience if you bring it outside of business hours.
 - 2) Mail it to Perry County Habitat for Humanity, PO Box 72, Tell City IN 47586
 - 3) Email a pdf copy to pcihabitat@gmail.com
- No late submissions will be considered.

Application fee of \$25.00.

Include a check or money order with your application.

Or pay via www.perryhabitat.org

Or pay via Venmo to @PerryCountyHabitat

No applications will be processed without a paid application fee by the deadline above.

This home will be built at 337 N. 5th Street, Cannelton, IN 47520. The floorplan will be built to suit the family within policy parameters.

Perry County Habitat for Humanity is a Christian housing ministry financed through private donations, vendor/contractor discounts and utilizing volunteer labor. We partner with future homeowners who could not otherwise attain home ownership. Our purpose is to build homes with future homeowners and sell the homes to them utilizing an affordable loan that we provide.

Homeowners are selected by our Homeowner Selection Team. Applicants not initially accepted may reapply during other application periods should their circumstances change.

Please read the "Homeowner Selection Guidelines" included with this letter to see if you have an interest in our ministry AND to see if you believe you may meet our general guidelines. If so, we encourage you to apply! All information is considered confidential and will be used only for homeowner selection.

If you have any questions please call or email us.

Sincerely,

Josh Harris
Executive Director

Perry County Habitat for Humanity is an Equal Opportunity Organization. It provides services without regard to race, color, religion, gender, age, disabilities, or national origin.

PERRY COUNTY INDIANA HABITAT FOR HUMANITY
Income Guidelines April 2025

To qualify for the Habitat program, applicants must make between 30% - 80% of the Median Family Income (MFI) adjusted for their family size.

MEDIAN FAMILY INCOME (MFI) FOR PERRY COUNTY, INDIANA

Household Size	30% Median	80% Median
One	\$18,200	\$48,550
Two	\$20,800	\$55,500
Three	\$25,820	\$62,450
Four	\$31,200	\$69,350
Five	\$36,580	\$74,900
Six	\$41,960	\$80,450
Seven	\$47,340	\$86,000
Eight	\$52,720	\$91,550

PERRY COUNTY, INDIANA HABITAT FOR HUMANITY HOMEOWNER SELECTION GUIDELINES

The Homeowner Selection Team approves applicants using the following criteria. These criteria are used in a way that does not discriminate on the basis of race, gender, color, age, handicap, religion, national origin, family or marital status, or because all or part of household income is derived from any public assistance program.

Perry County, Indiana Habitat for Humanity will use four selection criteria to make homeowner selections: 1) need for adequate shelter; 2) affordability; 3) willingness to partner; and 4) Perry County residency and US citizenship or permanent residency status. Each of these criteria is explained more fully below.

1. Need for Adequate Shelter

- (a) Examples of a “need” could include...Current shelter has problems with the heating system, water supply, electricity, bathroom(s), kitchen, structure, high utility bills, unaffordable rent, inadequate number of bedrooms as determined by number, ages, and gender of household members.
- (b) The homeowner is unable to obtain a conventional or government-assisted mortgage loan to purchase a *reasonable* home.

2. Affordability

- (a) The applicant must have a minimum household gross annual income which is 30% or more of median family income for the community, adjusted for family size. However the maximum household annual income can not be greater than 80% of median family income.
- (b) The applicant selected for a Habitat home must pay a cash down payment of \$100. \$50 is required prior to construction and the balance is due at or before closing.
- (c) The applicant must have the ability to make monthly house payments along with their current debt. The total monthly mortgage payment, taxes, and insurance should not be greater than 30% of the total gross monthly income. The total monthly mortgage payment, taxes, and insurance combined with all other debt should not be greater than 42% of the total gross monthly income.
- (d) The applicant must have a satisfactory credit history and references. Applicant must exhibit the ability and willingness to pay off any and all unpaid collection debt and financial judgments/liens in order to be considered for partnership. All unpaid collections and liens must be paid in full or in a documented 12-month repayment plan prior to home construction beginning. Applicant must maintain consistent, on-time payment history for all repayment plans entered into, and provide documentation of pay-off prior to closing. All financial judgments must be

paid in full and recorded as satisfied with the court prior to closing. No foreclosures in the past 36 months. No pending or discharged bankruptcies in the past 24 months. *Exceptions can be made for medical collections.

- (e) Income must be stable and verifiable. *Stable income* is defined as income that is currently being received, has been consistently received during at least the past 12 months, and is expected to continue being received for at least the next 36 months.
- (f) Household income must not be threatened by home ownership, i.e. household income must not stop or substantially decrease if the applicant owns a home.

3. **Willingness to Partner with Habitat**

An approved applicant must be willing to partner with Habitat by:

- (a) Completing 200 hours of sweat equity per adult in the household.
- (b) Maintaining their home upon occupancy.
- (c) Participating in Habitat's personal financial education program and homeowner education program.

4. **Resident of Perry County**

- (a) Applicant must be a resident of Perry County, Indiana at the time of application and plan on living in Perry County on a permanent basis.
- (b) Applicant must be a US citizen or permanent resident. *[Proof of permanent residency status will be required from the applicant as part of the application process.]*

Home will be built at 337 N. 5th Street, Cannelton, IN 47520. Floorplan will be designed to suit the family as much as Habitat parameters allow.

Deadline for submission is April 30th, 2025 @ 4:30pm CENTRAL

You can submit your completed application by 1 of 3 means.

- 1) Drop it off at Lincoln Hills Development Corporation at 302 Main Street, Tell City, IN 47586. There is an after hours drop box by the back door for your convenience if you bring it outside of business hours.
- 2) Mail it to Perry County Habitat for Humanity, PO Box 72, Tell City IN 47586
- 3) Email a pdf copy to pcihabitat@gmail.com

No late submissions will be considered.

Application fee of \$25.00.

Include a check or money order with your application.

Or pay via www.perryhabitat.org

Or pay via Venmo to @PerryCountyHabitat

No applications will be processed without a paid application fee by the deadline above.

A.) APPLICANT INFORMATION:

Name: _____

Marital Status: Married _____ Unmarried _____ Separated _____

Current Street Address: _____

Mailing Address (if different): _____

How long have you lived at this address? _____

Previous Address: _____ How long? _____

Home Phone: _____ Work Phone: _____ E-mail: _____

B.) CO-APPLICANT INFORMATION:

Name: _____

Marital Status: Married _____ Unmarried _____ Separated _____

Current Street Address: _____

Mailing Address (if different): _____

How long have you lived at this address? _____

Previous Address: _____ How long? _____

Home Phone: _____ Work Phone: _____ E-mail: _____

Perry County Habitat for Humanity provides services without regard to race, religion, gender, age, disability, or national origin as an Equal Housing Opportunity Organization.

C.) LIST ALL OF THE PEOPLE WHO WILL BE LIVING IN YOUR HOME, INCLUDING YOURSELF:

NAME	DATE OF BIRTH	AGE	SOCIAL SECURITY NO.	M/F	Relationship to Applicant
					Self

D.) PRESENT HOUSING SITUATION:

Please Check One: Own ___ Rent ___ Other _____
(Please Describe)

If renting, monthly amount:\$ _____ Do you receive any rent subsidy? ___No ___Yes If yes, from whom is subsidy received? _____

Does your rent payment include utilities? _____ If yes, which utilities are included: _____

Name and Address of Landlord: _____

Email address of Landlord: _____

Number of bedrooms _____

Other Rooms: _____ Kitchen _____ Bathroom _____ Livingroom _____ Other

What is the condition of the dwelling you live in? _____

Do you own land? No ___ Yes ___ If yes, where? _____

E.) WILLINGNESS TO PARTNER WITH HABITAT:

What will you do to help build your own house and contribute to our mission? _____

F.) REFERENCES: Please list at least two (2) people **not related** to you, who know you:

Name	Complete Mailing Address	Email Address	Yrs Acquainted

G.) Have you or any member of your household ever been convicted of a felony?

Yes _____ No _____

If yes, please explain: _____

H.) FINANCIAL INFORMATION:

1. Earned Income (Wages/Salary): For each employed member of your household, please provide the following information:

Name	Place & Mailing Address of Employment	Employer Email Address	Date Started	Gross Weekly Income

2. Other Income: List all other sources of household income (AFDC, Social Security, SSI, Disability, Child Support, etc.)

Name of Recipient	Monthly Amount Received	Received From (Name & Mailing Address)

3. Debts: Please list all outstanding debts you owe to any bank, finance company, individual, etc.

Name & Address of Bank/Company/Person	For what purpose?	Amt. of Monthly Payment	Total Amt. Owed

4. Assets: Please list any cash, stocks, bonds, or any real estate owned by any member of your household.

Description	Name & Address of Institution	Balance

5. Have you ever declared bankruptcy? _____ If so, when: _____

***** AUTHORIZATION AND RELEASE *****

The undersigned applicant(s) is applying for a Habitat home and a no-interest loan to finance the purchase price of the home.

By signing below, the applicant(s) authorizes *Perry County Indiana Habitat for Humanity* ('Habitat') to obtain the necessary information to evaluate the applicant's actual need for a Habitat home, ability to repay the loan and other expenses of home ownership, and willingness to participate in the Habitat Partnership. This evaluation may include personal/home visits, employment verification, a credit check, criminal history check, and contact of references. The original or a copy of this application will be retained by *Habitat* even if the applicant is not accepted. All information gathered will remain confidential.

Credit checks may be obtained through services utilized/operated by a local financial institution and/or social service agency other than *Habitat*. (Examples include but are not limited to: Fifth Third Bank, Lincoln Hills Development Corporation.) The involvement of such institutions/agencies in the credit check is solely for the purpose of providing *Habitat* with the credit information, without the institution's/agency's individual use of any information obtained. As an alternative, I/we give *Habitat* my/our consent to access my/our credit information through an online credit check service.

I/we have read, understand, and agree to this Authorization and Release.

Applicant's signature: _____ Date: _____

Co-Applicant's signature: _____ Date: _____

FOR OFFICIAL USE ONLY:

Date Application Received: _____

More Information Requested? _____ Date Letter Sent: _____

Date Application Completed: _____

Accepted: _____ Denied: _____ Hold: _____
(Applicant's Consent Obtained? _____)

Date Letter Sent: _____

Comments:

Perry County Habitat for Humanity provides services without regard to race, religion, gender, age, disability, or national origin as an Equal Housing Opportunity Organization.

Homeowner Applicant
Voluntary Information

Perry County Indiana Habitat for Humanity

INFORMATION FOR GOVERNMENT MONITORING PURPOSES

The following information is requested by the Federal government for loans related to the purchase of homes, in order to monitor the Lender's compliance with the equal credit opportunity and fair housing laws. You are not required to furnish this information, but are encouraged to do so. The law provides that a Lender may neither discriminate on the basis of this information, nor on whether you choose to not furnish it. However, if you choose not to furnish it, under federal regulations this Lender is required to note race and sex on the basis of visual observation or surname. If you do not wish to furnish the above information, please check the box below. (Lender must review the above material to assure the disclosures satisfy all requirements to which the Lender is subject under applicable state law for the loan applied for.)

	Applicant _____	Co-Applicant _____
	<input type="checkbox"/> I do not wish to furnish this information	<input type="checkbox"/> I do not wish to furnish this information
Race/National Origin	<input type="checkbox"/> American Indian or Alaskan Native	<input type="checkbox"/> American Indian or Alaskan Native
	<input type="checkbox"/> Asian or Pacific Islander	<input type="checkbox"/> Asian of Pacific Islander
	<input type="checkbox"/> White, not of Hispanic Origin	<input type="checkbox"/> White, not of Hispanic Origin
	<input type="checkbox"/> Black, not of Hispanic Origin	<input type="checkbox"/> Black, not of Hispanic Origin
	<input type="checkbox"/> Hispanic	<input type="checkbox"/> Hispanic
	<input type="checkbox"/> Other (specify) _____	<input type="checkbox"/> Other (specify) _____
Sex	<input type="checkbox"/> Female <input type="checkbox"/> Male	<input type="checkbox"/> Female <input type="checkbox"/> Male

<p>To be Completed by Affiliate</p> <p>This Application was taken by:</p> <input type="checkbox"/> face to face interview <input type="checkbox"/> mail <input type="checkbox"/> telephone	<p>Received by (Print or type name)</p> <hr/> <p>Signature _____ Date _____</p>
---	--

Perry County Habitat for Humanity provides services without regard to race, religion, gender, age, disability, or national origin as an Equal Housing Opportunity Organization.