



Jubilee  
**Habitat**  
for Humanity®

# Pre-Application Screening

A first step to owning your own home

**Do you have a housing need?** (please check all that apply)

- Mobile home    
  Section 8/Public Housing    
  High crime/drugs area    
  Overcrowding  
 Rent    
  Poorly maintained/Health hazards    
  Homelessness    
  Inefficient

Yes  No **Are you willing to work 250 hours (per adult) to help build your home?**

Yes  No **Is your credit good or repairable?**

Yes  No **Have you filed for bankruptcy?**

It might take longer to become eligible for a home. When filed? \_\_\_\_\_

Yes  No **Do you have any liens or judgements against you?**

If yes, details: \_\_\_\_\_

Yes  No **Do you have bills turned over to a collection agency?**

If yes, details: \_\_\_\_\_

Yes  No **Can you have \$1,000 for a down payment within 12 months?**

**Number in household:** \_\_\_\_\_ Adults     \_\_\_\_\_ Children

**My family's monthly gross income:** \_\_\_\_\_ (See guidelines p2) **Employer** \_\_\_\_\_

Include Social Security, Disability, Child Support, Alimony, Wages, Earned Income Tax Credit, & any other income for all wage earners.

**Applicant**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

SSN: \_\_\_\_\_

**Co-Applicant**

Name: \_\_\_\_\_

Address: \_\_\_\_\_

City/State/Zip: \_\_\_\_\_

Home Phone: \_\_\_\_\_

Work Phone: \_\_\_\_\_

Cell Phone: \_\_\_\_\_

E-mail: \_\_\_\_\_

Date of Birth: \_\_\_\_\_

SSN: \_\_\_\_\_

I / we understand that a workable credit history is one of the requirements for being approved to buy a house with Jubilee Habitat for Humanity. I realize Jubilee Habitat for Humanity may refer me for consumer credit counseling and other financial counseling. I hereby give my explicit permission for Jubilee Habitat for Humanity to obtain a credit report, criminal background check, and sex offender check, for the purpose of evaluating my credit worthiness and ability to pay for a Habitat home.

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Date

\_\_\_\_\_  
Co-Applicant Signature

\_\_\_\_\_  
Date

Mail to: Jubilee Habitat for Humanity, P.O. Box 414, Jacksonville, IL 62651

Download this form from jubileehabitat.org     Questions: info@jubileehabitat.com

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# How does Habitat work?

## What is Habitat for Humanity?

Jubilee Habitat for Humanity is a not-for-profit, Christian ministry that builds homes in partnership with low-income families. Volunteers join partner families in building their homes. Families repay Habitat by making monthly payments on a zero-interest loan. Jubilee Habitat for Humanity makes no profit.

## Who qualifies for a habitat home?

Successful applicants for home must:

- 1) Have a problem with their current housing such as overcrowding, housing in bad condition, unsafe neighborhood, etc.
- 2) Have been unable to secure and/or maintain a conventional mortgage.
- 3) Have a low, but steady, earned income.
- 4) Be willing to work on their own home as well as on other Habitat projects.
- 5) Have the ability to repay Habitat for the cost of the home by means of monthly mortgage payments.
- 6) Before a final application can be considered, you must volunteer eight hours per adult.
- 7) Before taking ownership of your home, you must volunteer a total of 250 hours per adult.

## Financial qualifications

| Family size | Monthly gross income range |
|-------------|----------------------------|
| 1           | \$1,200 - \$2,150          |
| 2           | \$1,300 - \$2,450          |
| 3           | \$1,400 - \$2,750          |
| 4           | \$1,500 - \$3,050          |
| 5           | \$1,600 - \$3,300          |
| 6           | \$1,700 - \$3,550          |

each additional add \$100 to bottom, \$250 to top of range

Income includes Social Security, Disability, Child Support, Alimony, Wages, Earned Income Tax Credit, & any other income for all wage earners. Above are just guidelines. Families falling outside of these income requirements may still be eligible. If you are close to the guidelines, please still apply!

## We help you help yourself

Jubilee Habitat for Humanity offers a hand up, not a hand out. Families are expected to work alongside

*My people will live in peaceful dwelling places, in secure home, in undisturbed places of rest. Isaiah 32:18*

Contact Kathy Turner [info@jubileehabitat.com](mailto:info@jubileehabitat.com)  
Jubilee Habitat for Humanity, P.O. Box 414, Jacksonville, IL 62651

other volunteers in planning and building. Potential homeowners are paired with individuals who will assist with budgeting, maintenance, and other aspects of home ownership.

## What does a habitat house cost?

Monthly payments are around \$490.

The average home costs between \$50,000-\$70,000.

Monthly mortgage payments are between \$225-\$275.

Owners pay property taxes and insurance, about \$125-\$175. The monthly payment will not exceed 30% of gross family income. Mortgages are based on the actual cost of the home, and no interest is collected. Payment schedules are geared to the needs of the homeowner, and range between 20 and 30 years.

## How long will it take to get a house?

The length of time depends on the speed with which applicants complete sweat equity hours, the number of applicants, the relative needs of those in our applicant pool, the number of volunteers available for construction, and other factors.

## What is the next step?

If you're interested and think you qualify, fill out a pre-application screening form (downloadable from [jubileehabitat.org](http://jubileehabitat.org)). Contact Family Selection Chair Kathy Turner at [info@jubileehabitat.com](mailto:info@jubileehabitat.com) or 217.245.3949 with questions. The next step after pre-application is getting more details, and you need to earn 8 hours of sweat equity / volunteering before a final application is considered by the Selection Committee. Please note any sweat equity volunteer hours do not guarantee your selection as a Habitat homeowner.

## Jubilee Habitat for Humanity

The local affiliate of Habitat for Humanity International has been active since 1992 in the Jacksonville area. Jubilee Habitat for Humanity is Christian but not affiliated with any denomination. We do business in accordance with the federal fair housing laws. Race, color, religion, sex, handicap, familial status, national origin and social and economic status have no bearing on home ownership.

Web site: [jubileehabitat.org](http://jubileehabitat.org)

