

How can YOU become a Habitat homeowner?

If you have the need, an ability to pay and willingness to partner, you may qualify for a home of your own!



**Taking applications at
Mosaic in Thrive and Flourish Room
June 28th at 4:30 pm & June 29th at 5:30 pm**



Families interested in applying for a home must meet these requirements

- Have a need for adequate, affordable shelter.
- Meet Habitat income guidelines, (depending on family size) and maintain HUD annual income guidelines through the closing process.
- You must have a permanent, sufficient income from a reliable source that enables you to have the ability to make monthly payments.
- Be required to make the required \$2,000 to \$3,000 dollar down payment, (available in monthly installments).
- You must be willing to meet all of the contractual agreements made with St. Joseph Habitat for Humanity.
- Have lived in St. Joseph for at least 1 year before applying.
- Be willing to partner: to work with Habitat throughout the family selection process and the construction of the home to fulfill 500 sweat equity hours.
- Be a permanent legal resident of the US, for at least 5 years.
- Be willing to complete a Criminal Background Check for all adults in the household (18+ years old) – will be run 2 times if accepted into the program.



This program is NOT a “quick Fix” for housing problems. It can take up to 2 years to complete the process from application, to final construction.

The age and number of people who will be living in the home compared to the number of bedrooms in your present home will be considered.

The average cost of building a Habitat in in St. Joseph is \$130,000. A typical three bedroom home has approximately 1,200 square feet of covered floor space.

They are affordable to income eligible families because there is no interest charged on the mortgage which is financed over a 20 year period.

The selection of families who purchase homes from SJHFH will be done by the Family Selection Committee in a way that does not discriminate on the basis of race, sex, age, handicap, religion, national origin, marital status or because some or all of the applicant's income is derived from public assistance programs.

Mission Statement

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

St. Joseph Habitat for Humanity makes home ownership affordable for families by providing a hand-up, not a hand-out.



Income Guidelines

Household Size	1 Member	2 Members	3 Members	4 Members	5 Members	6 Members	7 Members	8 Members
Minimum Annual Income	\$16,250	\$19,720	\$24,860	\$30,000	\$35,140	\$40,280	\$45,420	\$50,560
Maximum Annual Income	\$43,300	\$49,500	\$55,700	\$61,850	\$66,800	\$71,750	\$76,700	\$81,650