

# application process

## 1 ATTEND AN INFORMATIONAL SESSION!

At the Informational session, you will find out about our program, see what a typical Habitat home looks like, and learn how to accurately complete your application. Everyone is encouraged to attend a session, but it is not required to submit an application. The Informational Session will take approximately 1 hour. At the end of the session, staff will be on hand to help you start your application and answer any questions you may have.

## 2 SUBMIT THE APPLICATION AND REQUIRED DOCUMENTS BY THE DEADLINE.

The application process takes approximately 60–90 days from the date Habitat receives your application.

## 3 APPLICATIONS WILL BE REVIEWED

in order to determine if you meet the requirements. A home visit will be scheduled if you meet the financial requirements.

*If you don't qualify, we will tell you why and may identify resources that can help you become qualified in the future or assist with your current needs. Many Habitat homeowners applied more than once and succeeded after using these resources.*

### FOR MORE INFORMATION:

To be notified of our upcoming application cycles, complete the form on our website at [habitatlacrosse.org/get-housing-help/how-to-apply](http://habitatlacrosse.org/get-housing-help/how-to-apply), contact 608.785.2373 ext 104, or email [information@habitatlacrosse.org](mailto:information@habitatlacrosse.org).

### VISION

A world where everyone has a decent place to live.

### MISSION

Seeking to put God's love into action, Habitat for Humanity-La Crosse Area brings people together, providing families with a place to call home.



# own a home

POTENTIAL HOMEOWNERS

## Habitat for Humanity's homeowner program

3181 Berlin Drive • La Crosse, WI 54601

ph 608.785.2373 fx 888.823.9830

[habitatlacrosse.org](http://habitatlacrosse.org)

[info@habitatlacrosse.org](mailto:info@habitatlacrosse.org)

[@hfhla](https://www.instagram.com/hfhla)



[habitatlacrosse.org](http://habitatlacrosse.org)

# home ownership is within reach

we're offering a hand-up, not a hand-out



*Volunteers are  
the heart  
of Habitat for  
Humanity.*

For over twenty five years, Habitat for Humanity La Crosse Area has been helping low-income individuals and families achieve their dream of homeownership. Habitat La Crosse is a non-profit organization helping to provide affordable housing solutions. The Homeownership Program provides an affordable, zero-interest mortgage for a safe, decent home.

**HABITAT HOMES ARE NOT FREE!** Monthly mortgage payments will not exceed 30% of eligible applicants gross income. Home prices and mortgage loan amounts are based on market values, which vary by location and home. Monthly mortgage payments include principal on loan, homeowners insurance, property taxes, and association fees if applicable. Homeowners are responsible for maintaining their homes. Eligible applicants will be U.S. citizens or permanent residents, meet criminal background check requirements, and have a:

## HOUSING NEED

Applicants will demonstrate a housing need by having an income between 30-60% of the area median income for the current year (see chart). High priority is given to those with additional concerns such as over-crowded conditions, temporary homes or unsafe environments, needing accessibility for a household member with a disability, or paying rent higher than 30% of income. You may also qualify if you live in subsidized housing. If qualified financially, applicants will receive a home visit to further evaluate their needs.

*Habitat La Crosse serves La Crosse, Trempealeau, and Vernon counties in Wisconsin or Houston County in Minnesota for the past 12 months.*

## WILLINGNESS TO PARTNER

“Future homeowners” with Habitat La Crosse must be willing and able to attend home-owner educational and financial classes, work alongside volunteers to build their own home and/or other’s homes, and volunteer with other Habitat events or in the Habitat ReStore. Habitat calls this sweat equity. (Accommodations can be made for applicants with disabilities.) You must complete 350–400 sweat-equity hours before your home will be sold to you. Friends and extended family can help provided a minimum amount of sweat equity hours. Applicants must also be willing to accept the location and design of home Habitat has available.

## ABILITY TO AFFORD HOMEOWNERSHIP

Eligible applicants will demonstrate ability to afford the monthly mortgage payment and household expenses. The monthly mortgage payment will include your principle mortgage payment, homeowners insurance, and property taxes.

**INCOME** Habitat requires steady income history for the last two years in the United States through employment or other forms of permanent income. Income includes all wages, unemployment, social security, pension and/or disability.

**CREDIT** Applicant’s credit history does not need to be perfect. Many applicants have some debt. It is important for applicants to know how much is owed for the debt. » All collection debt must have proof of active payment plans or be paid in full. » Judgments for money must be satisfied.

Go to CCAP—Wisconsin Circuit Court Access at: [wcca.wicourts.gov](http://wcca.wicourts.gov) » Bankruptcy or foreclosure must have been satisfied for at least six months » It is recommended that applicants obtain a free copy of their credit report to ensure all credit is reported accurately. Go to [annualcreditreport.com](http://annualcreditreport.com)

*Applying to owning a home can take approximately 9 to 18 months. Habitat is a long-term homeownership program and does not provide emergency housing.*

Household Size	Minimum Annual Income	Maximum Annual Income
1	\$16,550	\$33,060
2	\$18,900	\$37,740
3	\$21,330	\$42,480
4	\$25,750	\$47,160
5	\$30,170	\$50,940
6	\$34,590	\$54,720
7	\$39,010	\$58,500
8	\$43,430	\$62,280

Income guidelines for La Crosse County as of 4/19