



**Mission Statement:** Seeking to put God's love into action, Habitat for Humanity brings people together to build homes, and community and hope

Thank you for your interest in becoming a Habitat homeowner. We believe that everyone should have a safe, affordable place to call home. To carry out our vision, we partner with individuals and families from application through construction to when the keys are handed over.

By working with us from beginning to end, we can help prospective individuals and families prepare for the various responsibilities of homeownership, including learning about personal finances, mortgages, maintenance and upkeep of homes, and much more.

Habitat's path to homeownership is an important and in-depth process, requiring hard work, time, and dedication. The application process can 6 to 8 months to complete, and if selected for a home build it can take an additional 10 to 16 months. This timeframe depends on how involved you, the applicant, are in the process, and if the organization has the land and financial resources available to support a home build.

### **Can anyone apply to be a Habitat homeowner?**

Yes. Habitat follows a nondiscriminatory policy of homebuyer selection. Neither race, ethnicity, nor religion is a factor.

### **How to qualify for a Habitat home**

Habitat homeowners must be active participants in building a better home and future for themselves and their families. Every Habitat home is an investment. For us, it is one answer to a critical need, and we believe that stronger homes will create stronger communities.

- Prospective Habitat homeowners must demonstrate a need for safe, affordable housing. HFGML understands that need will vary from community to community.
- Prospective Habitat homeowners must have a minimum of a 640 credit score, be approved by a mortgage broker for a \$100,000 home loan, and be able to cover the closing cost.
- Prospective Habitat homeowners must also be able and willing to pay an affordable mortgage. The mortgage is determined by the cost of the build, interest rate on the home loan, property tax and insurance. Something to keep in mind is that mortgage payments can increase or decrease over time due to property tax and insurance.

Habitat for Humanity of Greater Moses Lake is an IRS recognized non-profit 501 © (3) organization  
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- Once selected, Habitat homeowners must partner with us throughout the process. This partnership includes performing 400 hours of "[sweat equity](#)". 200 hours of sweat equity goes towards helping to build the home or the homes of others in our homeownership program. The remaining 200 hours of sweat equity can include taking homeownership classes, a child's good grades or performance in school, or performing volunteer work hours at our Affiliate.

**While this application is intended to be a comprehensive request for information and documentation, there are times when additional information may be requested. If that is the case, our local Affiliate will contact you.**

**Required Documentation:**

Aside from the application being completed, prospective homeowner must also include the following:

1. 2 years of tax returns
2. 2 current pay stubs or proof of benefits, such as SSA/SSI award letter, pension, disability letter
3. 2 months of bank statements
4. Completed Habitat for Humanity application for home ownership

Here is a list of credit counseling recourses in our area:

1. OIC of Washington
2. Consumer Credit Counseling Services (Apprisen)
3. Sageland Counseling Services

If you have any questions please refer to [habitatgreatermoseslake.org](http://habitatgreatermoseslake.org) or (509) 765-4030

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