

## HOMEOWNERSHIP APPLICATION INTEREST FORM

The process for new homeownership application is now open. If you are interested in applying for a Habitat Home (current available homes are in Ames in the Baker Subdivision), please fill out the information below and return to our office at the contact info provided. Once we receive your information, we will contact you with next steps. (Note: you must be living at a Story County address for at least the past 6 months to apply).

Your First and Last Name: _	
Your Phone Number:	
Your Email Address:	

There are several things you can do to help prepare yourself for the homeownership application process through the Habitat Homeownership Program:

- 1. Maintain steady monthly income.
- 2. Run your credit report. Pay off any delinquent accounts or judgements. You are entitled to one free credit report every 12 months from each of the nationwide consumer credit reporting companies. Request a report by visiting <a href="mailto:annualcreditreport.com">annualcreditreport.com</a>.
- 3. Maintain fiscal responsibility. Manage the number of credit cards and loans you have. Always pay your bills on time. Avoid taking on new debts whenever possible. Continue to pay down your current debts.
- 4. To be considered for home ownership, you must fall within the income guidelines for the family size indicated below to qualify <u>and</u> be able to repay an affordable mortgage on the home.

2024 Income Limits Per Household Size - Ames, Iowa Metro\*
PLEASE CIRCLE THE INCOME RANGE THAT MATCHES YOUR
TOTAL HOUSEHOLD ANNUAL INCOME AND FAMILY SIZE

## **Household Size**

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Annual Income	1	2	3	4	5	6	7			
Range	Person	Person	Person	Person	Person	Person	Person	8 Person		
Minimum Income	\$32,775	\$37,450	\$42,125	\$46,800	\$50,575	\$54,325	\$58,050	\$61,800		
Maximum Income	\$65,550	\$74,900	\$84,250	\$93,600	\$101,100	\$108,600	\$116,100	\$123,550		

\*Effective June 15, 2024

Source: U.S. Department of HUD (State of Iowa)

## Please return this form to the Habitat for Humanity of Central Iowa's office:

Address: 3504 Grand Avenue, Ames, IA 50010

Ph: 515-232-8815Email: office@hfhci.orgWebsite: www.hfhci.org

(v3: June 2024)