

Building Together

At Habitat for Humanity of Northwest Indiana, we are doing more than helping families purchase a new home. We are helping families change their lives in a way that builds the future.

Habitat for Humanity of Northwest Indiana is a not-for-profit, Christian ministry that builds homes with individuals and families who have a need for simple, decent, affordable housing.

By using donated materials, volunteer labor and professional services, Habitat builds high-quality houses at affordable prices.



Additionally, families contribute 300 “sweat equity” hours by helping to build their own home or working in another area of the Habitat organization.

Upon completion, homes are sold to qualified families for a minimal down payment and a zero-percent interest mortgage. Monthly mortgage payments are recycled to help fund the construction of more houses.

Our Houses

A Habitat house in Lake County costs an average of \$75,000 to build. The typical house built by Habitat for Humanity of Northwest Indiana has roughly 1,100 square feet of finished living space, including 3 bedrooms and one bathroom. Average monthly mortgage payments are approximately \$600, which includes taxes and insurance.



Information Night

If you would like to learn more about how to become a Habitat homeowner, please attend our next information night. **Homeowner Info Nights are held the second Tuesday of each month at 6:30pm at the ReStore, 6114 W. Ridge Rd., Gary, IN.** Visit our website to see postings of exact dates: nwihabitat.org.

A Spanish translator is available upon request.

If you cannot make it to a meeting, please contact us at (219) 923-7265.

Becoming a Habitat Homeowner

Habitat for Humanity of Northwest Indiana partners with individuals and families, regardless of their faith, who meet the following selection guidelines:

Need for Housing

Present housing conditions must be inadequate – overcrowded, unsafe, poor repair, too expensive for your income.

Ability to Repay the Mortgage

A family’s income must fall between 35% and 75% of the median income for Lake County.

Family Size	Income Range
1	\$15,800 - \$33,900
2	\$18,100 - \$38,750
3	\$20,350 - \$43,600
4	\$22,600 – \$48,450
5	\$24,400 – \$52,350
6	\$26,200 - \$56,200
7	\$28,000 - \$60,100
8	\$29,850 - \$63,950

Credit scores are considered, but do not have to be perfect to become a homeowner.

Willingness to Partner

Habitat works *with* families to build each house. In addition to working on your home and fulfilling sweat equity requirements, participants must also complete financial and homeownership workshops.

Applying for a Habitat Home...

There are three basic requirements that applicants must meet when applying for a Habitat home. They are as follows:

- 1. You must present a NEED for housing based on your current situation.**
- 2. You must have the ABILITY TO PAY for the Habitat home, meaning that you meet our minimum income requirements and are able to repay the loan.**
- 3. You must have WILLINGNESS TO PARTNER with Habitat for Humanity of Northwest Indiana.**



About Us

In 2011, Habitat for Humanity of Northwest Indiana will celebrate its 25th Anniversary! Founded in 1986, Habitat has built 54 homes alongside families and volunteers in Lake County, IN. Habitat uses non-government donations of funding, materials, professional services and volunteer labor to build simple, decent, affordable homes which are sold to qualified families for a minimal down payment and a zero-percent interest mortgage.

Our Mission

To give witness to the good news of Jesus Christ by building affordable houses, nurturing families and strengthening communities.



Habitat for Humanity of Northwest Indiana

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Home Ownership



Building more than houses...