



The office is located one mile east of HWY49 towards Petal at the intersection of Mixon Street and HWY 42

Habitat for Humanity of the Pine Belt
P.O. Box 1092
5191 HWY 42
Hattiesburg, MS 39403
601-582-4663

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<https://www.instagram.com/pinebelthabitat>



P.O. Box 1092
Hattiesburg, MS 39403



Homeownership Program



Affordable homeownership Program



Pine Belt Habitat for Humanity

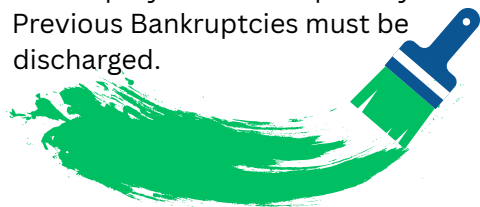
is a non-profit, Christian Based Organization that seeks to provide simple, decent houses in partnership with qualified, low-income families living or working in Forrest, Jones, Lamar, or Marion Counties

Habitat Program Acceptance is based on:

- 1.) Housing Need
- 2.) Ability to Pay
- 3.) Willingness to Partner

Basic Qualifications

- Must be a U.S. Citizen or Legal Resident
- Must Live or Work in Forrest, Jones Lamar, or Marion Counties
- Meet HUD Income Guidelines
- Have Consistent, reliable income
- Show financial responsibility
- NO Outstanding Liens or Judgements
- NO Bankruptcy within that past 2 yrs
 - Previous Bankruptcies must be discharged.



Housing Need

You must demonstrate a need for adequate housing. A home visit will be conducted to verify need. Habitat defines substandard housing conditions as:

- Dangerous: Located in an unsafe or unsanitary environment.
- Overcrowded: Not enough living space for the family
- Operationally unsound: Electrical, plumbing, or structural damage
- Temporary: In a shelter, or living with a relative because of verifiable hardship

Ability to Pay

Applicants must have income between 30%-60% of the median income for our area. This amount is set through yearly HUD Guidelines.

Applicants must also have a Debt-to-income ration of less than 40%

Willingness to Partner

Applicants must demonstrate that you are willing to partner with Habitat by:

- Meeting deadlines set by Habitat Staff
- Agreeing and completing "Sweat Equity" hours
- Participating in Homeownership classes, various workshops, and once selected the 9 week Dave Ramsey Financial Peace University

How to Apply

If you believe you meet the Basic Qualifications to become a Habitat Partner, your next step is to attend the Homeownership Orientation. Our Homeownership Orientations are only held once a year in February. **You MUST to attend a Homeownership Orientation to receive your application**

Habitat for Humanity of the Pine Belt will advertise the next Homeownership Orientation on WDAM 7, and our Facebook page:
<https://facebook.com/pinebelthabitat.com>



Note: Pine Belt Habitat for Humanity does not discriminate on the basis of race, sex, color, age, religion, handicap, marital status, or because all or part of the applicant's income is derived from public assistance programs