



Help build it!

Dear Applicant,

Habitat for Humanity is a Christian housing ministry financed through private donations and utilizing volunteer labor. Our purpose is to build homes with families and sell the homes at no profit and no interest to families who could not otherwise afford a home.

Please read the following items to see if you have an interest in our ministry, and to see if you meet our general guidelines:

- You must have housing need. For example: poor plumbing, poor heating, leaks in the roof, overcrowding (three persons to a bedroom), unsafe or unsanitary conditions.
- You need to have lived in Jefferson County for a minimum of six months.
- You need to have a minimum steady income for at least the past six consecutive months of \$1,811.25 per month (\$21,735 per year), roughly 35% of the median income for your community (based on figures for 2015).
- Your total family income should not be more than \$49,680 per year, roughly 80% of the median income for your community.
- With your permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, check your credit report, ask you for credit references, verify your outstanding court cases and existing court financial balances, check the sex offender database, and contact your personal and business references.
- To be considered for approval, the members of your household must have completed 24 hours of community service towards sweat equity.
- If you are approved for a Habitat home, we will require that you be willing to join in programs to learn and practice budgeting, home repair and maintenance.
- If you are approved for a Habitat home, we require that all adult (18 years and older) members in your household be willing to work 200 sweat equity hours each, for a total of 400 hours per family, 40 of those hours before construction can begin on your home.
- If approved for a Habitat home, \$1,000 in earnest money will be needed up front for closing costs and initial escrow funds (these funds will not be deducted from the principal amount). You will have some time to save this money before closing if your family is selected. Of this amount, \$334 is required prior to construction beginning on your home.
- If you are approved for a home, and if you meet the sweat equity and earnest payment requirements, then we will sell to you a home at cost. Habitat house payment will be approximately \$375 per month. **Property tax and homeowner's insurance will be added to the house payment.** The house payments will be used by Habitat to build more homes with other families. This requires that you make your payments on time.

If you are interested in Habitat for Humanity, and you believe you qualify for a home according to the above guidelines, please contact Shanaz Kreider at (641) 233-8112 or shanazr@earthlink.net. All information is considered confidential and is to be used only for family selection.