

## You can own your home through Habitat for Humanity . . .

### *What is Habitat for Humanity?*

Habitat for Humanity is a non-profit organization building affordable homes with people who qualify. New homes are sold in exchange for 300-500 hours of “sweat equity” and the cost of building the home. The monthly payment for a 3-bedroom home is about \$550.

To be eligible of a Habitat home and prior to final selection, the following requirements must be met:

Annual income must be 30-70% of the median income for Livingston County. Applicants must provide verification of income. Permission for additional verification is required.

Family Size	Family Income Range
1	\$13,950 - \$32,620
2	\$15,950 - \$37,240
3	\$17,950 - \$41,930
4	\$19,950 - \$46,550
5	\$21,550 - \$50,260

Guidelines are for July 1, 2009 – June 30, 2010

Annual housing expenses for a Habitat home (mortgage, taxes, insurance) must be no more than 30% of total annual income.

Applicants must be willing and able to make a payment of \$2500 at the time of closing (to cover the costs of closing).

## APPLICATION INFORMATION

Applicants must have no bankruptcies during the past two years. All judgments and liens must be cleared within three months of applying.

A credit check and check of the sex offender registry will be completed on all accepted applicants.

### *How can I qualify for a Habitat home?*

You may be eligible for a Habitat home if you meet the 3 guidelines: need, ability to pay, and willingness to partner.

#### **1. I have need:**

The housing I live in is at least one of the following:

- Overcrowded
- Poorly maintained (substandard)
- In a dangerous neighborhood
- I do not have a place of my own, and

#### **2. I have the ability to pay:**

- I pay my rent and other bills on time.
- I have had stable income for the last year.
- I do not have much debt, and
- My income falls within the guidelines

#### **3. I am willing to partner with Habitat:**

I am willing to partner with Habitat and put in the required hours of “sweat equity,” 500 hours for a two-adult family.

I will also attend budget classes and any homeowner workshops that are offered.

**If you can answer yes to our 3 basic guidelines, then plan to attend one of our orientation sessions to learn more about how to apply to become a homeowner. To register, please call 335-5634. You will need to leave your name, address, phone number, whether or not you need childcare, and the date of the orientation session that you plan to attend.**

**Preliminary paper work will be sent to you once you register.**

**Appointments for an application session will be made at the orientation meeting.**

**Avon Village Hall – 94 Genesee Street**  
**- Orientation Meeting - Thursday, January 14, 2010 – 7 – 9 pm**  
**- Application Meeting – Saturday, January 23, 2010 – 9 am – 1 pm**

**Dansville United Methodist Church – 5 Chestnut Avenue**  
**- Orientation Meeting – Tuesday, January 19, 2010 – 7 – 9 pm**  
**Application Meeting – Saturday, January 30, 2010 – 9 am – 1 pm**

**Childcare will be provided.**

