

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.

