

HOW TO APPLY

Habitat for Humanity is a non-profit organization building affordable homes with people who qualify. New homes are sold in exchange for 300 hours of “sweat equity” and the cost of building the home. Mortgage payments for a 3 bedroom house are about \$400 month.

FOLLOW THESE DIRECTIONS TO APPLY

1. Read ALL the information before completing the application.
2. Complete the application fully and honestly. All information is confidential and seen only by the Habitat Family Selection Committee, staff and Board of Directors. (If you are approved to purchase a home, the information could also be used in obtaining grant money to build your house.)
3. Habitat considers an application complete ONLY when the filled out and signed application is submitted with all necessary forms, including tax forms and income documentation. If you do not file income tax forms with the IRS please include a note explaining why.
4. **Call the Habitat office (319-366-4485) to schedule an appointment to turn in your completed application and additional materials after you receive this application packet.**

AFTER YOU HAVE APPLIED

1. **REVIEW:** The Family Selection Committee will review your application. One of the committee volunteers will call you to discuss your application. You will be notified within 2 to 6 months of submitting a completed application if you are or are not eligible to proceed toward possible home ownership. (Please see #3 above for a description of a completed application.)
2. **NOTIFICATION:** If you DO NOT meet the financial eligibility requirements, you will be notified by mail.
3. **HOME VISIT:** If you DO meet the financial eligibility requirements, a Habitat volunteer will contact you to take the next step, a home visit. The purpose of this visit is for the Habitat volunteer to answer your questions about the program. In addition, the Habitat volunteer will review a budget with you in order to show you how much it would cost to live in and maintain a Habitat house. Following the home visit, your application will be presented to the Family Selection Committee. You will be notified of the committee’s decision by mail.

NOTE: If you are turned down at any point in the process, we will tell you exactly why. You may still be eligible some time in the future. If your circumstances change, we encourage you to apply again.

IF YOU ARE SELECTED

If your family qualifies to purchase a home, you will begin a long, close relationship with Habitat. You and Habitat will become partners in every stage of planning and construction. You will work hard and Habitat volunteers will work hard. By the time you own your home, you, your family and friends will have worked at least 400 hours. In addition, other Habitat volunteers will contribute many hours of work toward the construction of your new home.

QUESTIONS?

If you have questions about your application please call the Habitat office at 319-366-4485

ELIGIBILITY REQUIREMENTS

You must meet Habitat's 3 basic guidelines (Need, Ability to Pay, & Willingness to Partner) to be eligible to purchase a home from Cedar Valley Habitat for Humanity:

Need:

- ◆ Your income falls within the following guidelines:

Linn County Income Guidelines

Family Size	Minimum Income	Maximum Income
1	\$14,200	\$23,600
2	\$16,200	\$27,000
3	\$18,250	\$30,350
4	\$20,250	\$33,750
5	\$21,850	\$36,400
6	\$23,500	\$39,100
7	\$25,100	\$41,800
8	\$26,750	\$44,500

Benton County Income Guidelines

Family Size	Minimum Income	Maximum Income
1	\$12,800	\$21,300
2	\$14,600	\$24,350
3	\$16,450	\$27,400
4	\$18,250	\$30,450
5	\$19,700	\$32,900
6	\$21,150	\$35,300
7	\$22,650	\$37,750
8	\$24,100	\$40,200

Income guidelines are for July 1, 2008 through June 30, 2009. Income guidelines change every year.

Ability to pay:

- ◆ You do not have excessive credit card debt or multiple bills in collections.
- ◆ You have not declared bankruptcy in the last 18 months.
- ◆ You pay your rent on time.
- ◆ You have had stable income for the past year.
- ◆ Your income falls within the guidelines above.

Willingness to partner with Habitat:

- ◆ You are willing to be a partner with Habitat and put in 300 hours of "sweat equity" first working on other families' homes, then building your own home.
- ◆ You are also willing to attend money management classes and monthly homeowner workshops.
- ◆ You are also willing to live in the areas in which Cedar Valley Habitat for Humanity is building.

What would you be required to do if you were approved?

- ◆ Work 400 hours of "Sweat Equity" – first help build other families' homes, then help build your own home.
- ◆ Attend budgeting classes and monthly homeowner workshops.
- ◆ Pay closing costs of \$250.00
- ◆ Your debt **MUST NOT INCREASE** while in the program.
- ◆ Pay a monthly mortgage payment on time for 20 years.