



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 houses at no profit 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.

1. To Qualify you must have a housing need. For example: no indoor plumbing, inadequate heading, leaking roof, overcrowding (three to a bedroom), unsafe or unsanitary conditions.
2. You need to have lived in Martin-Faribault Counties for 1 year.
3. You need to have a steady income, which falls between 30% and 80% of the median income for Martin-Faribault Counties. See chart below.

FAMILY SIZE	INCOME PER YEAR	INCOME PER MONTH
1	\$18,550 - \$49,400	\$1,545 - \$4,117
2	\$21,200 - \$56,450	\$1,767 - \$4,704
3	\$24,860 - \$63,500	\$2,072 - \$5,292
4	\$30,000 - \$70,550	\$2,500 - \$5,879
5	\$35,140 - \$76,200	\$2,928 - \$6,350
6	\$40,280 - \$81,850	\$3,357 - \$6,821



4. With your permission, we will verify your employment and other income, verify checking and savings account balances, get a statement from your current, and/or previous landlords, have a credit check performed, and ask you for credit references.

5. If you are approved for a Habitat home, you will be required to join in programs to learn and practice budgeting, home repair and maintenance. We ask that you attend the monthly Habitat for Humanity homeowner's meeting.

6. If approved for a Habitat home, we will require that all adults (18 years or older) members in your household be willing to work hours of sweat equity, and all of your sweat equity hours be done before you move into your home.

7. If approved for a Habitat home, a down payment of \$1,000 will be required prior to the closing of your home. We encourage people to pay it prior to construction of your home

8. If you are approved for a home and if you meet the sweat equity and down payment requirements we will sell you a home at cost. Habitat house payments includes taxes and insurance and will cost approximately \$500-650/month. The house payment will be used by Habitat to build more houses with other families. This requires that you make your payments on time.

If you are interested in Habitat and if you believe that you qualify for a home according to the above guidelines, we encourage you to fill out and return the enclosed application.

All information is considered confidential and is to be used only for family selection. The application process may take between 2 and 3 months to complete. We are willing to help you fill out this application. If you have any questions please call.

Sincerely,

Staci Thompson
Executive Director
Habitat for Humanity of Martin-Faribault Counties

** THE STATED COST OF THIS HOUSE IS AN ESTIMATE. COST OF THE HOME IS SUBJECT TO CHANGE.

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