



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 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.

1. To qualify, you must have a housing need. For example, your current shelter has problems with the heating system, kitchen, water supply, electricity, bathroom or structure, etc.
2. You need to have lived in our service area for at least 1 year.
3. Your total family income should not be more than roughly 50 percent of the median income for Ionia County as outlined below:

Families consisting of:	1 person - \$19,150
	2 persons - \$21,890
	3 persons - \$24,620
	4 persons - \$27,400
	5 persons - \$29,570
	6 persons - \$31,780
	7 persons - \$33,940
	8 persons - \$36,140

4. With permission, we will verify employment and other income, verify checking and savings account balances, get a statement from your current and previous landlords, have a credit check done, and ask you for credit references. We will also need the names of three people who are not related to you and whom we can contact for personal references.
5. If you are approved for a Habitat home, we ask that you will be willing to join in programs to learn and practice budgeting, home repair and maintenance. We ask that you attend the monthly Habitat for Humanity homeowners' meeting if applicable.
6. If approved for a Habitat home, we ask that you be willing to work 250 hours of sweat equity per adult, 50 of those hours (per adult) before construction begins on your home.
7. If approved for a Habitat home, about \$600 will be needed for a down payment and closing costs (roughly one percent of the anticipated sales price of the home). You will have some time to save this money before closing if your family is selected.

8. If you are approved for a home and if you meet the sweat-equity, down payment, and Habitat Family Support requirements, then we will sell you a home at cost. Habitat house payments include taxes and insurance and will cost approximately \$450.00 a month. The house payments will be used by Habitat to build more houses for people in need. It is required that you make these payments on time.

Families are selected from the applications that are received during a specific period of time. Families not initially accepted may reapply during other application periods.

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

All information is considered confidential and is to be used only for family selection. The application process takes between two and three months.

We are very willing to help you fill out this application, if needed. If you have any questions, please contact Christy Valentine at 616-761-3427.

All applications should be mailed to:

Ionia Area Habitat for Humanity
P.O. Box 284
Ionia, Mi. 48846.

Sincerely,

Christy Valentine
Family Selection Committee