



Habitat for Humanity envisions a world where everyone has a decent place to live. We seek to put God's love into action by bringing people together to build homes, communities, and hope.

To qualify for a Habitat home, you must have a housing need. Perhaps your present home has structural problems, too few bedrooms, or you live in an unsafe neighborhood. Maybe your rent is too high, and you can't afford to pay for basic necessities.

Habitat homes are not free. To qualify for a home, you must have the ability to pay. You must have a reliable monthly income. You will also need a \$1,000 deposit (*applied to your loan closing costs*), or we can work with you to save monthly, so you will have the \$1,000 in preparation for your loan closing. *If your loan does not close for any reason, all of the money you have deposited with us will be returned to you.*

You must be willing to provide 350 hours of sweat equity on your home. Friends and family can help you meet this requirement. Your sweat equity hours may include putting in insulation, installing drywall, painting, or cleaning. It will also include up to 14 hours of financial education, and another 2 hours of home ownership education.

The first step is to complete the application and forms in this packet and return it to us before October 31st. Late applications will not be accepted. Once we receive your completed packet, we will run a pre-qualification check. If you pass this, we will ask you to sign some additional forms and then we will process employment verifications, background criminal, and sex offender registry checks, deposit verifications, and a credit report. We will also schedule a visit to evaluate your current housing.

We build one home per year. We are tasked with selecting the family with the most need, and with the ability to meet the requirements. We wish we could select every family that applies.

If you are interested, and you believe you meet the requirements, we encourage you to complete and return the enclosed application. Above all, do not disqualify yourself over a technicality. And please remember, if we do not select you as our homeowner partner this year, we hope you will stay in touch and apply again next year.

Sincerely,

Harvey County Habitat for Humanity, Family Selection Committee
Phone: 620-869-5124
Email: vicepresident@harveycountyhabitat.org