



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.

We are currently accepting applications for our 2024 home until Dec. 8, 2023. We will also be accepting applications for our 2025 home Jan. 1 - Feb. 29, 2024.

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.

We build one home per year in Harvey County. 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 minimum of \$1,000 to be applied to your loan closing costs.

You must be willing to provide **350 hours of sweat equity (250 for single homeowners)**, most of these hours should be spent helping to build your home. Friends and family can help you meet this requirement, however each homeowner must personally contribute at least 100 the total hour requirement. Your sweat equity hours may include installing insulation, drywall, painting, or cleaning. It will also include financial and home ownership education and you may need to help another local nonprofit to achieve all of your hours prior to closing.

The first step is to complete the application and forms in this packet and return it to us by Dec. 8, 2023. Please complete all forms legibly in ink. Late applications will not be accepted.

## Please include:

- Previous 2 Years Taxes w/ W-2's, 1099's, etc.
- Most recent 30 days' pay stubs, or verification of income via social security Benefit Award Letter, Child Support Orders, etc.
- Government Issued Photo ID or Driver's License
- Social Security Number Verification, i.e. Social Security Card, W2's, Taxes etc

If you appear to meet the minimum requirements and are scored within the top 3-5 applicants, we will run credit reports, employment/income, landlord, and deposit verifications, a criminal background and sex offender registry check. We will also schedule a time to explain the program in more detail, and answer any questions you may have.

Please contact us if you have questions or would like assistance completing this application packet. It is important to complete the application legibly, in ink and completely. If you don't understand a question, call us. Incomplete applications will not be processed or considered.

Sincerely

Habitat for Humanity of Harvey County Homeowner Selection Committee

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