



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.

We build one home per year in Harvey County. Our 2021 home will be a 3 bed/1 bath home or smaller. 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*) before your loan can close. We encourage you to contact Interfaith Housing Services and participate in their C.A.S.H. program, a brochure is included in this packet. Please consider participating in this excellent program, even if you do not apply this year.

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 installing insulation, 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 **by Jan. 31, 2021**. Late applications will not be accepted.

Please include:

- Copies of the first two pages of your 2019 and 2018 income tax returns with copies of your w-2's attached. (*We can assist with making copies if you need, give us a call.*)
- If you receive social security or disability payments, include a copy of your most recent benefit letter.
- A copy of a legal ID for every household member (i.e., birth certificates or driver's license) or proof of legal citizenship (copy of birth certificate or legal residency card).

If you appear to meet our minimum requirements we will run a credit report, employment/income, landlord, and deposit verifications. We will also run a criminal background and sex offender registry check.

We strongly encourage you to attend our public information meeting on Jan. 12, 7pm at the Newton Rec Center. Due to the pandemic, we ask that only one adult per household attend, and that you wear a mask.

Please contact us if you have questions or would like assistance completing the application. We know all these forms can become overwhelming for anyone. It is important to complete the application legibly, and completely. If you don't understand a question, call us.

Sincerely,

Habitat for Humanity of Harvey County Homeowner Selection Committee
Phone: 620-869-5124
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